



The Aga Khan Award for Architecture

## **Grameen Bank Housing Programme**

*Various locations in Bangladesh*

*Planner:*

Grameen Bank

Muhammed Yunus, Director

Dhaka, Bangladesh

*Client:*

Landless Members of the Grameen Bank

Various locations in Bangladesh

*Completed:*

1984 and ongoing

## *Table of Contents*

|  |
|--|
| 1989 Technical Review Summary (20 pages)     |
| Feature from the 1989 Award Book (12 pages)  |
| 1989 Project Summary (4 pages)               |
| 1989 Architect's Record (6 pages)            |
| Nomination Form (2 pages)                    |
| Images and Drawings (18 pages)               |
| Thumbnail Images of Scanned Slides (7 pages) |
| List of Visual Materials (22 pages)          |
| List of Additional Materials (1 page)        |



1989 Technical Review Summary  
by *John Norton*

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## Grameen Bank Housing Project

Dhaka, Bangladesh



*Architect*

Grameen Bank Engineering Section  
Dhaka, Bangladesh

*Client*

Grameen Bank Members  
Various location, Bangladesh

*Completed*

1984 ongoing

## *Table of Contents*

|       |                                 |    |
|-------|---------------------------------|----|
| I.    | Introduction                    | 1  |
| II.   | Context                         | 1  |
| III.  | Description                     | 6  |
| IV.   | Construction schedule and costs | 11 |
| V.    | Technical assessment            | 12 |
| VI.   | Users                           | 13 |
| VII.  | Persons involved                | 14 |
| VIII. | Project significance            | 15 |
| IX.   | Conclusion                      | 17 |



## **I. Introduction**

The GB Housing Loan Programme has developed out of the Grameen Bank project which was started in 1976 to raise the incomes and the standard of living of the most disadvantaged sections of the rural community in Bangladesh through providing access to credit. The Housing Loans are an extension of the same policy, and permit GB members to borrow sums worth between US\$ 250 and US\$ 600 to build a new house, which they can repay through the increased revenue made possible from earlier loans. The aim is for the loanee to achieve a basic durable and flood resistant structure with a waterproof and durable roof. On this basis, the GB member can develop the house to suit the local context and available additional resources. The GB requires that the roof be covered in corrugated iron sheeting supported by 4 reinforced concrete columns, manufactured by the bank. Housing loans began in 1984, and to date over 44,500 houses have been built by GB members. The repayment rate including 5% interest is close to 100%.

## **II. Context**

### *a. Historical Background*

Bangladesh has a population of approximately 78 million people. Of this population, about 85% live in the rural areas, and, significant in the context of the Grameen Bank activities, about 60% of the rural population are classified as landless. The landless have no agricultural land, and either own less than 0.5 of an acre, or have no land at all, the latter representing 11.5% of the rural population. In a country where the national per capita income is estimated at only US\$ 140 per annum, the income levels of the landless rural population are considerably lower. Many of the people in this category are effectively destitute or near destitute.

The rural landless poor in Bangladesh are also amongst those who suffer most when floods and cyclones occur, in part due to the marginal conditions in which they live, raising their exposure to risk, and in part due to the frailty of their homes, directly related to their poverty and the common lack of land security.

Although the landless rural poor provide the bulk of the agricultural labour, they are not primarily engaged in farming activities. Taking both the women and the men together, a substantial part of their time is spent on a wide variety of non-agricultural activities such as weaving, mat making, small scale trading, rice husking, rearing a few goats or ducks, keeping pigeons, sewing, potting and so on. A full list of activities would be both long and diverse. Not all the time is used productively, but in many cases it is the lack of finance - and by extension the lack of material or the tools with which to be productive - which prevent the man or woman concerned from rising out of poverty.

The Grameen Bank Project - and this did not in its early days include a housing component - was started in 1976 in the village of Jobra, by Dr. M. Yunus, then Director of the Rural Economics Programme in the Department of Economics in Chittagong University. It set out to provide credit to the rural landless poor for income generating activities. The significance of this project was that the Grameen Bank project offered credit at a low interest rate (16%), without requiring collateral, to people living in rural areas. In the past these people had been debarred from obtaining credit from formal institutions due to lack of collateral, and had therefore been dependent on borrowing from the informal sector at exorbitant rates of interest. The GB Project opened the door to credit for people who were only able to repay through their own efforts, for the most part in non-agricultural activities. In effect, the real collateral from borrowers in the project was provided through the GB requirement that the future loanees organise themselves into a small Group - now set at five people. The Group provides collateral in the form of mutually exercised discipline and vigilance to ensure that loans by Group members are repaid on time - since if not it

is the Group that suffers. Nor at the start of a Group are loans granted immediately to all group members at the same time, thus ensuring peer group pressure within the group. The failure of one member of a GB group would lead to jeopardising the possibility of other group members of getting loans.

The Grameen Bank Project was transformed into an independent bank with the name "Grameen Bank" in 1983. The Government provided 60% of the initial paid up share capital while 40% was held by borrowers of the Bank. More recently this has been revised so that the Government's portion is set at 25% whilst the remaining 75% of share capital is subscribed by the borrowers of the Bank.

The structure of the bank and the conditions of membership are as follows. Any person whose family owns less than 0.5 acre of cultivable land, and the value of all the family assets together does not exceed the market value of one acre of medium quality land in the area is eligible to take loans from the GB for any income generating activity. There can only be one member per household. To get a loan, he or she must form a group of five people who are like minded and who have similar economic and social status. Each group elects its own chairman and secretary. The group must hold weekly meetings. Several groups in a village find a convenient day and time to hold their weekly meetings together, and this congregation is known as a "Centre", with an elected Centre Chief and Deputy Centre Chief. The Centre Chief conducts the weekly meetings and is responsible for the observance of all rules prescribed by the Bank. Between 2 and a maximum of ten groups can form a centre, with an average of 6 groups. 84% of Grameen Bank members are women, and this is supported by the GB belief that women are a potential and reliable economic force amongst the poor.

The members of the Bank have over the past decade evolved, through gatherings, a form of Manifesto called "The Sixteen Decisions", which are adhered to by all the groups, and in which much of the spirit and the thinking of the GB is embodied. They are included in Annexe 2 of this report. The third decision states "We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest".

Loans are given to individual members or to the group. Although there are lots of informal interlocking responsibilities, formally only the individual is responsible for her own loan. All general loans are for a one year period, and are paid back in weekly instalments, each instalment being 2% of the principal amount. The interest rate is 16%. Loan repayment instalments are received by the GB Branch Assistant who comes to the weekly meeting. In addition to paying back the loan, every group member deposits one Taka per week (A taka is the unit of Bangladesh currency; TK 30 = US\$ 1) as a personal saving, which is accumulated in an account called the Group Fund Account. Over and above this saving, when a group member receives a loan an obligatory deduction is made of five percent of the loan amount, known as a "Group Tax", deposited also into the Group Fund Account in form of a fee for the benefits of membership of the Group. Members can then borrow from this fund on a basis decided at by the group.

In addition, a member pays weekly into an "Emergency Fund", set at a rate equivalent to one-fourth of the total interest that she is paying for her loan to the bank. This fund is basically an insurance fund against default, death, disability, accidents and disasters such as floods.

Except under special conditions, the maximum individual loan at one time is TK 5'000 (US\$ 166), although proven borrowers can get more. The smallest loan on record is for TK 1.

Each centre is looked after by a GB Branch Assistant (BA). The BA identifies future bank clients, organises and motivates them, disburses loans, supervises the groups under his charge, ensures recovery of loans, keeps accounts and - importantly - is involved in a large number of extension activities helping the members of his Centres. Each BA has up to ten Centres to look after, which in turn consist of an average of six groups of five members - a total of 300 people to see each week. The BA will work out of the Branch Office which supervises and services some 60 centres

located in about 20 villages. Ten Branch Offices are supervised by one Area Office, covering roughly an area of 200 square miles, in turn supervised by a Zonal office. Each Zonal Office looks after an average of 8 Area Offices. Within the structure of the Bank, the Zonal offices have a high degree of autonomy to administer activities within the broad policy framework of the Bank. The entire affairs of the Bank are overseen by the Head Office based in Dhaka.

As of March 1989, the Grameen Bank has 535'70 members covering 11'793 villages in 9 zones of the country (See Annexe 1 for breakdown). There are 571 Branches in operation, looking after 21'612 centres. Of these centres, 18'831 are composed of female Group members, and only 2'781 of male Group members.

Excluding the Housing Loans, the GB has currently disbursed just over 4'013'536'000 Taka (US\$ 133'784'533) with a recovery rate, as of June 1988, of 98.35%.

#### *b. Local Architectural Character*

The Grameen Bank Housing Loan programme covers a wide geographical area, stretching from the north to the south of the country, and thus covering a wide range of local environments and detailed architectural styles.

##### *Architectural Form*

The vast majority of dwellings traditionally occupied by the landless are single story one or two room buildings. Some of the earth wall buildings in the area just to the north of Dhaka give the appearance of having a shortened upper storey, formed by the above ceiling attic space which has low walls with openings in it. Full two storey houses occur in the towns, apart from a few exceptions.

A family occupies an individual building, several of which form a cluster round a yard or as part of a village. In all the settlements surveyed, the house has adjacent to it other shelters, often very simple, for specific functions - cooking, stables, and working areas where these activities do not take place either outdoors or in the house itself.

Inside the house, whether divided into two rooms or not, the space is used for many functions: sleeping, on a wide wooden or bamboo bed; clothes storage, usually hung on the wall; storage of valuables related to work, such as spinning wheels, materials, a sewing machine, and where the activity permits it, a space reserved for an income generating activity, such as sewing. Grain, wood, cooking pots, bottles and other valued objects are also kept in the house. In some houses surveyed a space is used to form a religious (or superstitious) altar.

The most typical form is a rectangular building with a pitched roof (35°-45°), which has either hipped or gable ends, influenced by regional characteristics and type of roof covering. The floor area varies considerably, with tiny houses measuring 2x3 m, and up to 4x7 m. Pre GB Housing Loan houses would seem to be smaller than those now built by people having taken a loan. All the houses surveyed were built up on earth platforms, and this platform has in many cases been raised following the higher than normal floods in 1988.

The disposition of windows varies greatly. Some houses have none, neither in a new GB loan house nor in the old. Commonly windows are found on the main facade of the house, beside the door, and at their smallest may consist of a 25x40 cm bamboo lattice open trellis in the wall, or be a more substantial opening, in the order of 40x60 cm, protected by an iron grille and closed from within by wooden shutters. The absence of windows is invariably combined with the use of bamboo or jute stick matting for the wall which lets in light. The house may have only one door, or two, more common where the inside is subdivided into two rooms. The doorway provides much of the required illumination. Doors are made of bamboo matting or wood. The bamboo door may be



suspended between bamboo guides and slide horizontally, in which case it is more often on the outside of the house, but hinged doors are most often opening inwards. Inside the house a ceiling level platform is a common feature, making use of the base of the roof truss, on which valuables are placed.

### *Materials*

#### *- Light Weight Frame Construction*

A very large proportion of the landless poor in the centre of the country live in shelters built with a bamboo or wooden frame which supports a light wall, made out of bamboo matting, or jute sticks, which are plastered with mud on some façades, largely depending on orientation and circumstances. The roof is most often thatched, using grass, rice stems, and also bamboo matting and jute sticks.

Where the occupant has been able to afford it, the roof thatch is replaced with corrugated sheeting - and if possible, the walls too are replaced with corrugated sheeting. The bamboo frame is replaced when possible by a timber frame, but in some instances the overall structure does not achieve sufficient solidity to support the roof weight. These buildings are at high risk to termite attack, and the walls in particular have a short life span, often in the order of two years. For a very substantial part of Bangladesh, flooding is also a major factor in the durability and the quality of rural housing, and the frame housing is often found in the highest risk areas - the floods particularly damage material already weakened by termites, and this includes the structure.

The bamboo and jute stick walls are still the cheapest way of providing shelter, and they are still the most easily replaced wall (and roof) building material. In marginal areas where flooding and land erosion are a problem the frame and light weight covering are important factors in saving property, since this allows the occupant to remove his house to safer land during the floods - transportability can thus be considered as a criterion of the successful shelter for the totally landless.

Bamboo, the basic traditional material for framed building, is increasingly in short local supply. Following the 1988 floods, bamboo for reconstruction was being brought in from India, and thus it becomes for many a costly material as opposed to a cheap accessible material. On the other hand jute, which in the past has been a major export material, is now no longer in such demand on the international market, and is thus increasingly available as a cheap building material. It is used in a natural state to make mats, and has a very short durability. It is thus a poor substitute for bamboo. To reduce termite attack, the wall panel is often stopped 4 to 5 cms above the floor/platform.

The floor is most commonly of earth, maintained by frequent re-coating with a wash of liquid mud which produces a good and tidy finish. Cement floors are quite rare.

#### *- Massive Mud Qall Construction*

In areas where flooding has not been a common event, earth is commonly used for building massive walls, (rammed earth and cob) on top of which a thatched roof or a corrugated iron roof is placed.

These buildings are typical, for example, in the Rangpur area and immediately to the north of Dhaka. They last a long time when protected from water. Of note in the context of the GB Housing project, in 1988 many earth buildings were flooded in the exceptionally high flood. The walls were unable to resist standing in water and many houses collapsed. Their occupants have lost confidence in this type of wall construction and appear to have switched to one of

two alternatives - either to build a frame house with light weight walls, or to include columns in the corners of the earth walls to support the roof. The latter has been happening with Grameen Bank Housing Loans.

The floor is most commonly of earth, maintained by frequent recoating with a wash of liquid mud. Cement is quite rare for the floor.

- *Other Materials*

Fired bricks are used in rural housing in small quantities, typically at the base of frame walls. Reinforced concrete is rarely used traditionally in the landless poor's housing, although some examples of RC Columns were noted during the survey in houses not built with the assistance of a GB loan.

c. *Climatic Conditions*

The climate of Bangladesh is classified as tropical monsoon. There are regional differences, but overall conditions can be typified as being hot, dry bulb temperatures rising to 43°C, and remaining warm for most of the year, even though in some places night time temperatures drop to 7°C or 8°C. The rainfall is very high and falls mainly between April and November, during which period humidity is also high. Cyclonic storms are frequent mainly in the south of the country, particularly during the summer months when sea temperatures are highest. Flooding is an annual event, linked to the high rainfall, to tidal surges during storms, and to the increased run off from mountains notably to the north of Bangladesh, which over-fills the rivers running through the country.

d. *Immediate Context of the Site*

The GB Housing Loan Programme extends to many different places, and thus no specific site description is possible. All of the GB Housing Loan building construction takes place either in rural settlements, or isolated plots beside road embankments or in the fields. The following three descriptions of houses built with the help of a GB Housing Loan will give an impression of the context within which the project is taking place.

- Afiya Begum has been a GB member for 9 years, and took a house loan after her previous land was removed by flooding. Her present home consists of a one room 6x4 m house and a kitchen outbuilding, measuring 2x4 m. The two buildings are at right angles to each other and in the small courtyard formed in front of them is an open cooking area. The buildings stand on a mound of earth some 14x14 sq m (196 sq m) piled up steeply several metres above the paddy fields which surround three sides of the dwelling, and adjacent to the main Tangail - Dhaka road. On this land she also keeps goats, ducks, which bring her in an income, and she is about to build a latrine on the small site as well. She lives with her husband and three children. Since moving to this land, which she bought with a GB loan, from a local landowner, her house has again been damaged by flood and more of her small land removed.
- Kamala Begum lives with her husband in a new GB Loan house, in a small compound with three other households and their outhouses. She sews to earn her living using a sewing machine bought with a GB loan, and her husband rides a rickshaw cart which she bought him from her savings. He owned the 850 sq m on which they live and this has been transferred to her name, since she is the GB member. The site of the houses is high above the surrounding paddy fields, which they do not own, but there is quite a large open yard between the various buildings, and a big clump of trees at the same level to the westward side of the site. The land slopes quite gently down from this cluster to the fields below. They are about 50 m away from the Tangail - Dhaka road.

- Rahissa Begum has a two room 5x3 m house built with assistance from the GB Housing Loan. She lives in the densely clustered village of Habibpur, Munshiganj Upazila (District), and her house is next to the river bank on one side, but faces out to a small neighbourhood open area in the village on the other side. Next to her house she has a kitchen shelter, and there are other buildings at either end of her own. There is little room for expansion, but she wishes to get an additional portion of the potential housing loan to make her house bigger for her four sons and one daughter who live with her. She earns her income from two milk cows which she obtained with GB loans. The land itself was owned by her husband, who has transferred it legally to her.

*e. Topography*

Because the programme is spread across different areas of the country, no specific topographic details can be given. However, in the areas surveyed, the predominant factor in settlement and topography is the need to get onto land above flood level. This land is in short supply, and results in dense clusters of houses and work places, or in isolated mounds of earth amongst the fields on which one or two homes may be perched. The Chittagong area, which was not surveyed, is not subject to flooding, and land pressure is not so great.

### **III. Description**

*a. Conditions Giving Rise to the Formulation of the Programme*

Amongst the landless rural poor of Bangladesh, the quality of much of the shelter has traditionally been extremely poor, in the degree to which protection from rain is achieved, in the house's capacity to withstand the effects of cyclones and flooding, and in the degree to which it provides security for belongings and a potential workplace for the occupants. The poor quality of the shelter has been linked to the higher incidence of some diseases, notably fever. Additionally, the low durability achieved with many of the common building materials used results for many households in a recurring annual or bi-annual expense, particularly resulting from damage caused by flooding and storms.

In 1983 the GB organised a National Workshop to allow GB workers to exchange their practical experiences and ideas. Through this gathering, it became clear that as the income generating capacity of GB borrowers improved, the demand for better housing was becoming the next biggest need to be tackled. The decision was subsequently made to start a Housing Loan Programme, not just as another item for which a general loan could be requested, but as a specific and important part of the GB operations.

From the beginning, improved income generation amongst the landless has been the stepping stone to achieving an improved house with the assistance of a loan.

*b. General Objectives, Lending Policies and Procedures*

The GB Housing Loan Programmes aims to make funds available for house building or rehabilitation to GB members. Because the sums involved are much larger than those available through the general loan programme, new lending policies and procedures have had to be set up.

The housing loans were originally aimed at GB members who had already maintained a regular payment schedule on normal loans, and adhered to all the conventions and rules of membership of the GB. Preference has always been given to those who are the most needy, and since the

floods in 1987 new criteria have been introduced to make it easier for the flood damage sufferers. The GB now has a two tier system of housing loans, the larger for amounts up to TK 18'000, called the "Standard Housing Loan", and a smaller loan up to TK 10'000 called the "Basic Housing Loan". Loans are repaid at a rate of TK 1'000 per year, so that someone taking a TK 15'000 housing loan will have a maximum of 15 years to pay it back in. The housing loan is charged at 5% interest, instead of the 16% interest charged for the regular and shorter term loans.

Housing loans are restricted to those Branches which have the following features:

- the Branch is at least two years old;
- the discipline of the Centre is excellent;
- the payment records of the loanees of the Branch are perfect;
- the Branch has demonstrated its skill and efficiency in official works and accounts.

The individual members and the Centre as a whole in an eligible Branch should also meet the following criteria:

- the Centre is at least two years old;
- the Centre has its own Centre house;
- the Centre's discipline is excellent;
- repayment records are perfect;
- the Centre is free from dowry (paid traditionally in marriage), (The GB are trying to eliminate dowry payments);
- The socio-economic programmes contained in GB's Sixteen Decisions are adopted and generally practiced.

The individual loanee must also meet certain criteria:

- he or she must be as a second time loanee;
- there must be a perfect record of past payments and strict compliance to GB's rules and regulations;
- he or she must have the land on which the house is to be built, in his or her own name. If not, GB can loan money to buy land.

Regarding the question of land ownership, in many cases it is the husband who owned the land whilst the wife is the GB borrower. The husband has to transfer the title deeds of the land to his wife. This transfer is not always achieved without some bitterness, as the roles of husband and wife are reversed.

Certain categories of GB members get preference for a housing loan:

- complete have-nots, the homeless, the totally landless;
- women having no earning male members in the family;
- female loanees (who will need to obtain or have the land in their names)
- the poorest and the most needy loanee in the Group or Centre;
- a Centre which is willing to set up a cluster of houses by purchasing land at a selected location shall be preferred to those Centres having individual and scattered sites.

The eligible loanee, before applying for the Housing Loan has to provide the following information:

- the estimated loan amount;
- how the money will be spent, item by item;
- the proposed type of house;
- the condition of the present house;
- land ownership;
- present source of income;
- possible repayment schedules.



As well, the applicant has to sign a pledge containing an unconditional promise to fulfil the following obligations:

- the repayment of loan instalments, including interest and the emergency fund on a weekly basis;
- compliance with conditions for withdrawal of the funds;
- completion of the construction within 15 days;
- use of the loan in accordance with items stated in the application;
- construction of a pit latrine;
- no transfer of ownership until the loan is repaid.

The Centre, with the signature of all its members, has to pledge that it will repay the liabilities upon failure by the loanee to continue the repayment partly or fully; to assist the loanee build the house; and to assist the loanee in a quick and regular repayment of the loan and to ensure the liquidation and re-scheduling of the loan liability keeping in mind the interests of the bank.

The loan request is initiated by the Centre, and once it has the recommendation of the Area Manager or Area Programme Officer, the Zonal Manager or Zonal Programme Officer approves. The loanee gets a special pass book, and there is a provision for making regular weekly payments as well as a lump sum at the end of the year if this has been agreed.

After the 1987 and 1988 floods, the relaxing of some of these criteria was deemed necessary by the GB so that the sufferers could resume their economic activity (frequently linked to having a home) and cope with the disaster. A new policy of post flood housing loans have now a revised set of criteria.

The worst affected member should get preference over others:

- the eligibility of loanees shall be those affected by the flood;
- among the affected the preference will be in order of the criteria listed previously;
- the maximum loan is TK 10'000 (raised in October 1988 from TK 8'000). This includes a provision for a latrine costing TK 500;
- the entire loan will be put into the loanees current account as soon as it is approved;
- the initial withdrawal from the account will be to buy 18 Corrugated Iron sheets as specified by the GB;
- once the CI Sheets are bought, the loanee will be advised to buy other relevant construction materials. In any case, however, TK 1'300 must be kept for the purchase of four concrete pillars;
- 5% of the total loan will have to be deposited in the Group Fund Account and used for the purchase of the sanitary latrine slab;
- the weekly loan instalment is TK 20 in the first year. Special approval is required by the Area Manager for larger payments; in the second and subsequent years a payment level is agreed with the loanees;
- payments start within four weeks after the construction of the house and its occupation;
- the loanee must have land on which to build. The Zonal Manager can relax this if it is thought necessary.

In addition to this procedure, the concerned Area Manager in consultation with the Zonal Manager decides which branches are affected in his area. The Branch Manager in consultation with the Area Manager decides which centres are affected within the Branch. The Group and Centre members play the vital role of selecting who is eligible for a housing loan. After receiving their recommendation, the concerned bank workers make out the draft loan proposal once they have ascertained the extent of the damage.

The Branch Manager finalises the loan proposal and sends it to the Zonal Manager. The entire process is completed in two weeks at the most, and the house usually built within four weeks of getting the loan, with the help of the group, the Centre and the GB.



In practice there is now greater flexibility concerning the time that must pass before one can apply for a Basic Housing Loan, but everybody begins by taking at least one loan for income generating activities, and in most cases several sequential loans, and thus they are sure that they are ready to take on the longer term Housing Loan responsibilities and repayments. The Standard Housing Loan over TK 10'000 and up to TK 18'000 , still requires the two year delay.

*c. Functional Requirements*

The aim of the building design and the Housing Loan which relates to it, is to provide a starter structure which ensures that there will be a waterproof and durable roof, supported by a durable structure capable of withstanding the effects of flooding. At the same time, as much as possible freedom has had to be left to the loanee in deciding how to fill in the walls, how to arrange the openings, and how high the platform on which the building stands (if any) should be. Thus the loanee can adapt the house to the local context and the available resources. The beneficiaries need to be able to build the house themselves, with little or no technical assistance nor special skills, as this is important not only in giving them the choice of what to do, but also in lowering the cost. The materials need to be easily transportable by boat, bullock cart or rickshaw cart.

*d. Building Data*

The GB propose a basic house, which can be modified and extended according to the resources at the owners disposal and the context in which he or she lives. The Basic House can be achieved with the Basic House Loan; a larger house can be achieved with the Standard House Loan, but the materials indicated by the GB remain the same, and are considered a starting point to which more can be added.

The basic house has a usable floor area of at least 20 sq m. The GB manufacture four reinforced concrete columns to each loanee, which are usually sunk upright into the ground to a depth of some 0.50 m at the four corners of the house. The additional necessary posts are provided by the loanee, and are of wood, bamboo or reinforced concrete, as he or she wishes and can afford. The loan allows for the obligatory purchase on the local open market of 18 CI sheets, measuring 2'438x0'820 m each, sufficient to cover the basic house with a simple pitched roof, which is supported on a wooden or bamboo roof frame, and which in turn rests on the RC columns and secondary wooden or bamboo posts.

Walls are filled in with the material chosen and provided by the loanee. Similarly, the loanee decides on the number and type of doors and windows. In general hinged doors and window shutters open inwards, because, according to GB staff, shutters and doors which open outwards would be exposed to the sun and the rain and therefore deteriorate faster than those which open inwards. The height of the plinth and the composition of the floor are left up to the loanee, although in visits to recent houses built with GB loans all the floors were earth.

The Grameen Bank has a plan for the building, and makes sure that at least the minimal amount of built area has been achieved. Every loanee is, however, responsible for the real design of the building: based on the basic required components - roof sheets and the four columns - and the requirement of a rectangular plan covering at least 20 sq m, no two houses visited were the same. The buildings adhere to the local architectural character, including roof form - hipped or gable ended - wall materials, form of openings, as well as in the smaller detailing. There is considerable scope for individual expression. The finished built area is also variable, and often in excess of the minimum - and surveys of the GB housing has shown that GB Housing Loan beneficiaries are living in larger houses than before. Even the position of the concrete columns varies, noted in one case visited being placed away from the corners, but supporting instead the roof truss.

Since mid 1988 the programme requires the loanee to build a latrine, using a latrine base with syphon and cement liners to the pit which are made by the GB production yards. The loanee gets these at the time of starting the house, but does not get advice on where to put the latrine relative to the house or other buildings and wells.

The GB Housing Programme does not extend to influencing nor advising on siting, orientation, relationship with other buildings and with communal facilities. The GB is not involved with the construction of public facilities, provided normally through the Government or through the activities of other organisations. An exception to this is that the Centres are using savings to set up small schools for the younger children of members. This is usually taking place in the Centre building, and is linked to the working activities of the mothers.

The relationship with neighbouring buildings and families, and, within the house, the occupation of space by the parents and children, is left entirely to the loanee's family. In most cases the family has little or no chance of achieving any privacy.

*e. Evolution of the Design Concepts*

At the outset of the programme GB provided a loan for the construction of a house where the only constraint was to roof it with CI sheets. Thus early GB Housing Loan buildings have wooden supporting posts instead of RC columns. The introduction of the RC columns has been particularly a response to the need for a secure structure resistant to termite attack and in the event of flooding able to hold up the roof, on which, amongst other things, people could sit. The columns at the same time provide a secure attachment point for the walling materials and for supporting platforms for valuables. Thus less material is likely to be lost, and the house returned to use quickly. The performance of the RC Columns in the floods has been very good, and they are now widely seen as the basis for a solid house, and are taking on the same status of durability that the CI sheet already possessed.

GB are engaged in research to find alternative materials for different parts of the building, and have tried out, for example, stabilised blocks for the infill walls, with little success.

The concept of the buildings does allow for evolution and expression in the development of each building by the loanee family.

*f. Structure, Materials and Technology*

**The Reinforced Concrete Columns and Latrine Kits.**

These are manufactured at 34 different sites using moulds which can easily be moved to a different location according to the demands of the construction programme. The local Branch informs the production unit about how many columns and latrines are needed. The mason running the production unit receives a loan from the GB at 16% interest, to finance the production of the components, which are then collected by the loanee. The loanee arranges the transport - two can be transported by rickshaw van, and three men can carry one. Each column is 3.35 m long and 133x133 mm in cross section.

The production operates as an independent income generating unit. A mason and five labourers produce 29 columns per day, which sell at TK 325 each. The loanee of the production yard pays his workers. The columns are made with a mix of 2 parts cement: 4 parts sand: and parts brick chips. Each column has four 10 mm diameter bars and 13 links.

g. *Origin of Technology and Materials*

The concept and the design of the buildings originate in Bangladesh. Many of the materials provided by the loanee are local. However, although the corrugated sheeting is processed in Bangladesh, it is essentially an imported material. Cement comes from Bangladesh cement factories and also from Indonesia. Steel for reinforcing is milled in Bangladesh.

The GB have investigated organising the supply of CI Sheets, but for the time being this has proved unworkable. Instead, the loanee buys from the local market according to the quality specified by the GB, and this keeps money circulating within the local economy.

#### IV. Construction Schedule, Cost and Financial Performance

a. *History of Project*

The GB Housing Loan Programme started in October 1984 with a potential house loan of up to TK 15'000. There were 317 new housing loans in 1984, 1264 in 1985, and 461 in 1986. Following the floods in 1987 there was a sharp increase in borrowers, (21'366 in 1987 and 21'148 in 1988). This increase coincided with the introduction of a two tier house loan system, where the original housing loan amount was increased up to TK 18'000, and called the "Moderate Housing Loan" (MHL). A new "Small Housing Loan" was introduced for amounts up to TK 7'000. The SHL was renamed in early 1988 the "Basic Housing Loan" (BHL) and the sum available raised to TK 8'000. It has been raised again at the end of 1988 to TK 10'000. The BHL is taken nine times more often than the MHL. Within the limits of these loans, one is not obliged to take the maximum amount.

b. *Total Costs, Repayment Rates and Main Sources of Finance*

The Basic House Loan is for TK 10'000. This is repaid at 5% interest to the GB.  
The basic cost breakdown of a house is as follows:

|  | TK     |
|--|--------|
| - RC pillars @ TK 325 each             | 1'300  |
| - 2 bundles CI Sheets                  | 5'000  |
| - Sanitary Latrine                     | 500    |
| - Other materials including roof frame | 3'200  |
|  | <hr/>  |
| Total                                  | 10'000 |

At the end of 1988, the GB had disbursed TK 337'582'618 to 44'556 borrowers at an average of TK 8'058 per head. The repayments are made weekly at a minimum rate of TK. If the loanee wishes, payments can be larger and the duration of payments reduced, but the maximum duration is fixed in the ratio of as many years as there are thousands of Taka borrowed - thus 18'000 repaid in 18 years. The repayment rate is running at close to 100%, in line with the current general GB repayment rate of 98.35%.

Although a great range now exists in incomes - largely depending how long the loanee has been a GB member, several families interviewed said that their weekly income for the household was in the range of TK 500 to TK 600, out of which 120 to 140 goes on loan repayments, and of which TK 40 per week is for the house.

Funding for the programme has primarily come from the Bangladesh Central Bank and from foreign donors, including the following sources: NORAD; SIDA; CIDA; GTZ; and IFAD.

c. *Comparative Costs*

The cost of some semi-permanent housing being provided by other agencies (as a gift) in post flood and cyclone rehabilitation programmes is in some cases as high or higher than the GB Basic House.

d. *Qualitative Analysis of Costs*

The average cost per square metre is TK 500 (US\$ 16.6), including the cost of the latrine. Most people spend more, but also build a slightly larger floor area. Some houses visited which started with a GB Housing Loan have now risen to have a square metre value in the order of TK 2'000 - 2'500.

e. *Maintenance Costs*

Main maintenance costs are incurred in replacing jute or bamboo matting on walls, every two or three years if unprotected. The cost is not great.

V. **Technical Assessment**

a. *Functional Assessment*

The approach seems well balanced. The GB provides the funds for slightly more than they stipulate themselves - RC columns, CI sheets and the latrine - which gives some margin for finishing off the basic building. From discussion it would appear that people would - and do - go for the RC columns anyhow when finance permits, since they are becoming a proven element of the durable house. The CI roofing sheet has long been a desired element, linked with status and used as often as possible for the walls as well. The basic house also provides a good strong starting point for developing a better house, and it is significant that many loanees immediately put in an added amount of money from their own savings.

In making a technical assessment, one cannot dissociate the physical product and the provision of a loan from the fact that the GB has been providing general loans for the promotion of finance generating activities amongst GB borrowers. The Housing loan and its product is effective and operational because the loanees are already engaged in activities stimulated by a general GB loan which enables them to cope with the repayments for the house, and, in most cases, embellish it with the use of their savings.

b. *Climatic Performance*

The cooling of the interior of the houses is largely in the hands of the users - since they choose the infill wall materials and the position and number of windows and doors, and by extension, the degree to which the house has any form of insulation or cross ventilation. The use of the corrugated roofing raises temperatures, and many loanees add false ceilings.

Protection from rain is good, and for many households a significant improvement on traditional housing. When they can loanees add CI sheet walls as well.

Reduction of flood damage is reported to be significant - less money was spent by GB Home Loan house owners than by traditional house owners on repairing their house after the 1988 flood. This is however a very difficult aspect to assess - much of the damage comes from loss of land,



and loss of belongings. The RC columns do, however, provide a strong frame to the house provided major soil erosion does not take place. The RC columns can be removed from the ground - probably with some effort - and the house transported to safer land should serious erosion begin. In the 1988 floods, large numbers of people close to the main rivers were obliged to move with their entire houses and belongings.

*c. Choice of Materials; Level of Technology*

The level of technology is perfectly adapted to the users. All the materials are familiar, and no technical innovation is required. The difference is that for many it is the first time that they have been able to afford the GB recommended materials.

Nationally, using CI sheeting represents a drain on the economy, as does that proportion of cement which is imported, and the use of reinforcing bars. Examining the alternatives that could viably be proposed and accepted without much training or major promotion, suggests that the use of CI sheets and RC columns is for the time being the right approach. Although the GB network is such that it is well placed to promote innovative ideas, it is nevertheless unlikely that the popularity of the proposed house would be so great if it made use of unfamiliar materials which were not proven in the eyes of the user to be durable.

There is however reason for concern about the high consumption of bamboo and timber, since these are materials which are increasingly becoming scarce, notably for bamboo after annual flooding: whilst it is difficult in the short term to envisage replacing these materials for walls and the secondary structure, planting of new stands, notably for bamboo, should be encouraged.

*d. Ageing and Maintenance Problems*

The durability of the main components of the buildings must be seen in the context of the size of loan that has been taken and the related number of years that are needed to pay it off. The RC columns should last up to the maximum of 18 years possible with the largest loan; they present no value for money problem for the BHL house repaid in a shorter period. It is not so obvious that the CI sheeting will last 18 years in good condition, and the loan period of ten years would seem more realistic.

Despite the improvements achieved with the RC columns and the CI roof, wall building and the secondary columns are still of organic material, susceptible to termite attack and decay from dampness in warm conditions. This means that the walls of some houses will not necessarily be better than they were before, and need replacing as often. One family interviewed had used Aldrin (Poison) at the base of the bamboo posts in the new house to limit termite attack, and also proposed to coat the bamboo walls with liquid bitumen (quite a common technique in Bangladesh and provides protection from decay). Another house builder had wrapped the base of his posts in plastic. One example was seen where the owner had made short concrete columns stopping at floor level, with a metal plate protruding at the top to which the bamboo post was bolted.

## **VI. Users**

*a. Description of Those Who Use or Benefit from the Project*

The rural landless (see Section II.a.) men and women of Bangladesh constitute the target group of the programme. There is a conscious policy of focusing on women amongst the landless, who are seen by the GB as representing the most disadvantaged group amongst the rural poor, as well as being effective fighters against poverty.

The vast majority of the users are self employed, and are able to participate in the GB Housing Loan programme because of the income they are now generating.

*b. Response to Project*

The response to the programme has been great. GB Housing Loan borrowers are increasing, and the GB plans to expand both the areas it serves and the number of loans that it can handle. The GB hopes to add a further US\$ 22 million to the fund between now and 1992. The growth of the general loan activities and the GB Housing Loan are linked to the funds available (on the increase) and the capacity of the GB to train staff with the right attitudes to carry on the work in new and existing Branches, for which the GB does not foresee any problem. It is notable that in a country of high corruption, the GB appears to be immune, and its workers dedicated to the objectives of the Bank.

The reaction of the users is difficult to measure. The Bangladesh Institute of Development Studies have tried to assess the reactions of the GB Housing Loan house occupiers. From survey work in the Tangail, Dhaka and Rangpur Zones, on a sample of 116 House Loan borrowers, the occupiers rated the following things in order of importance as a result of occupying the new house:

- things are saved from damage caused by rain;
- things are saved from the hands of thieves;
- a decreased intensity of diseases;
- increase in the quality of work;
- increase in social dignity;
- capable of doing more as mental strength increases.

As significant, in the houses visited for the present survey, everyone had plans to go on adding to the house; many have already added four or five times the original investment on such things as better windows, a cemented floor, a roofed verandah, or additional rooms.

## **VII. Persons Involved**

### *Identification of Key Project Personnel*

They key people in the overall process are the Grameen Bank members themselves.

The development of the GB idea has been through the efforts of Dr. Muhammad Yunus, Managing Director of the Grameen Bank.

The architect responsible for the design of the Basic House is Ashraful Hassan, B. Sc. Engineering (Civil).

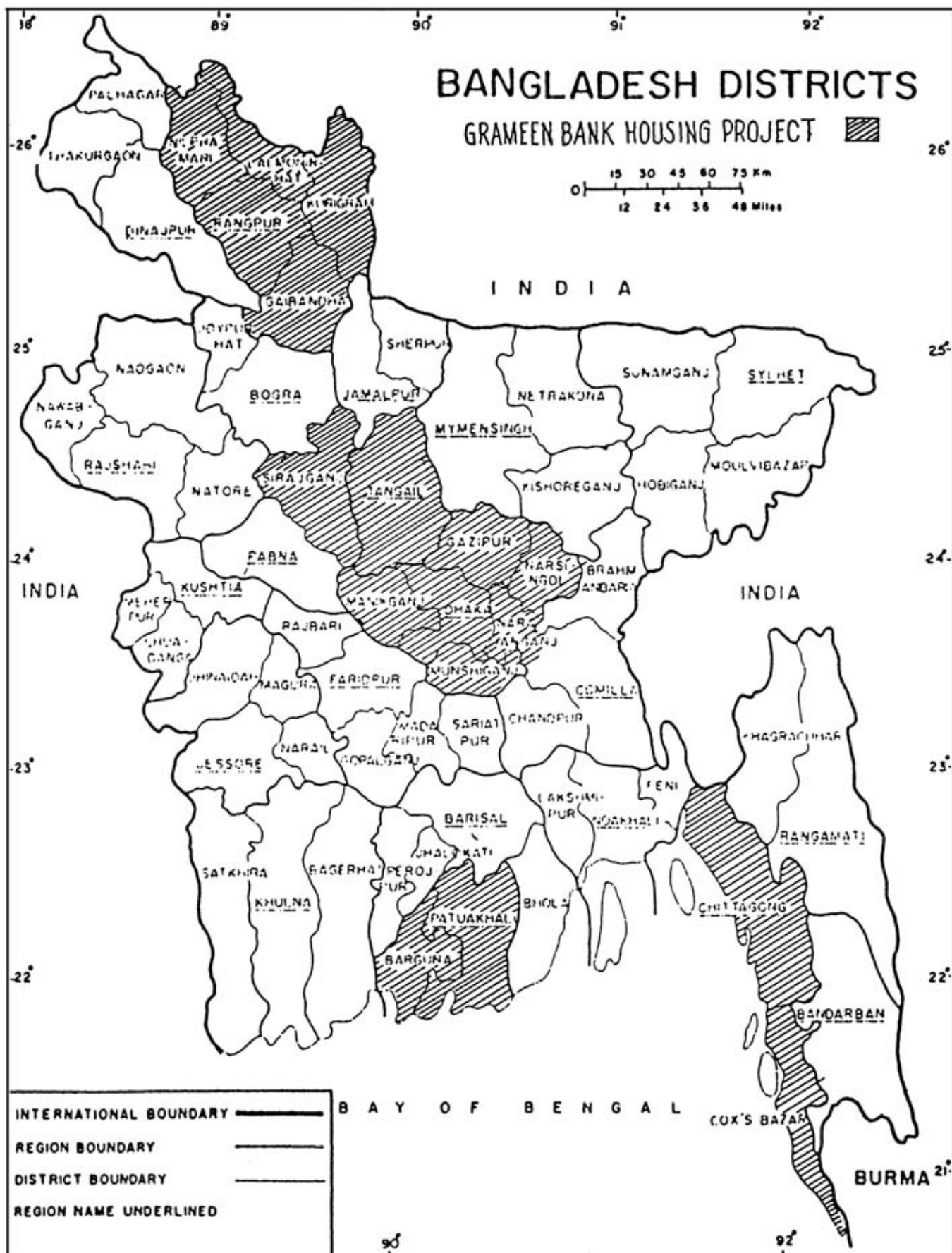
The programme would not have achieved so much without the work of the GB staff at all levels of the operation, who are too numerous to name, and who are therefore represented anonymously by the GB itself.

*John Norton*  
Fumel, 9 May 1989

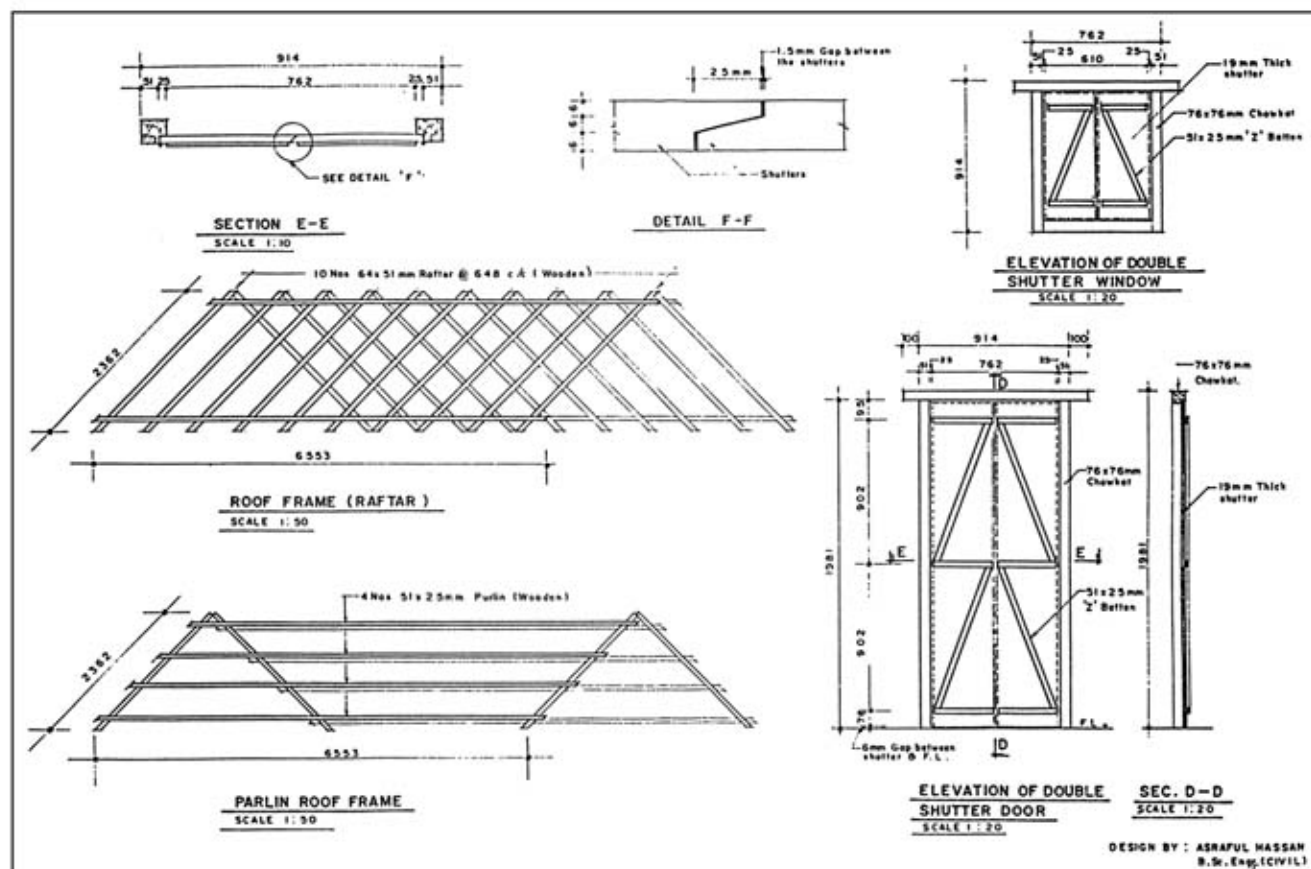
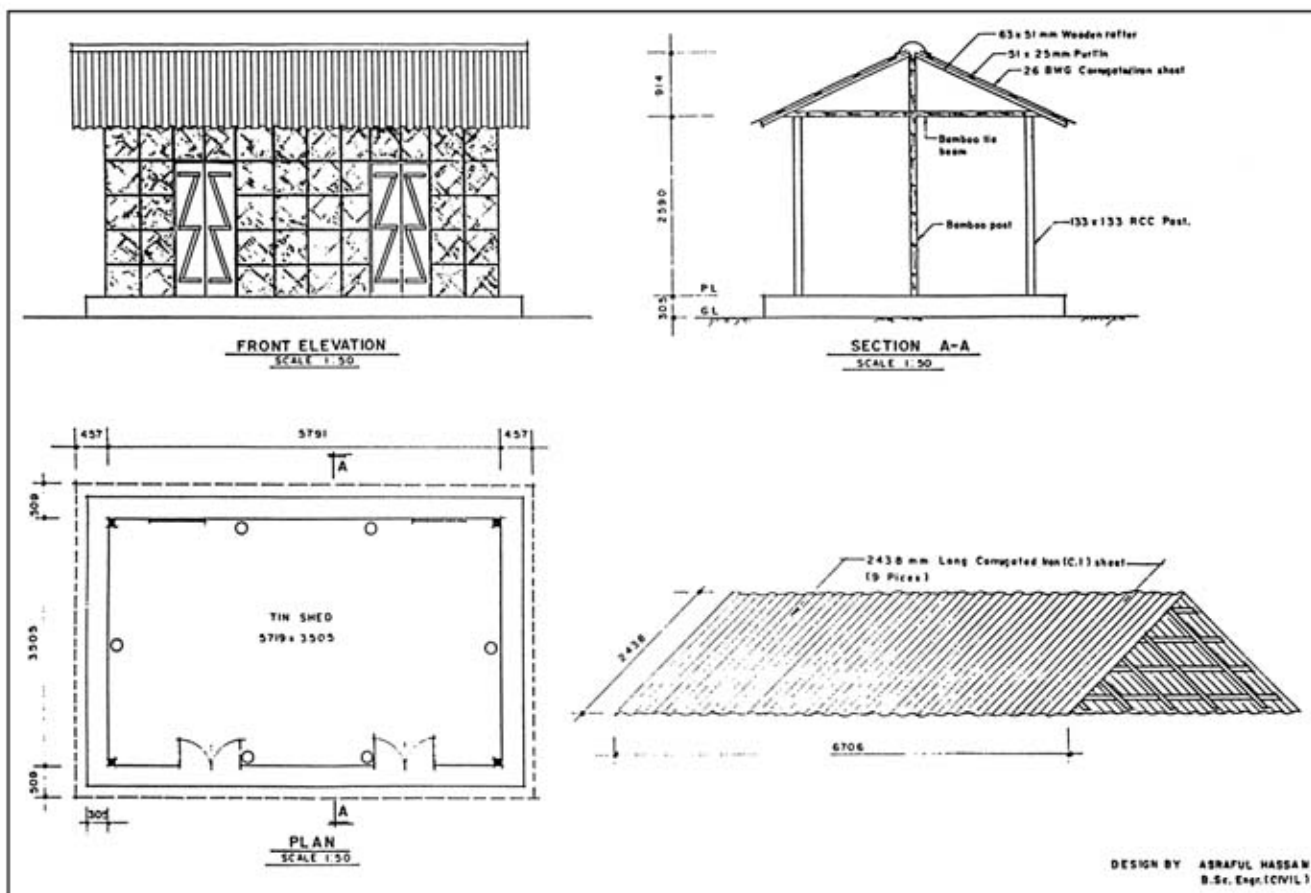
## Appendix

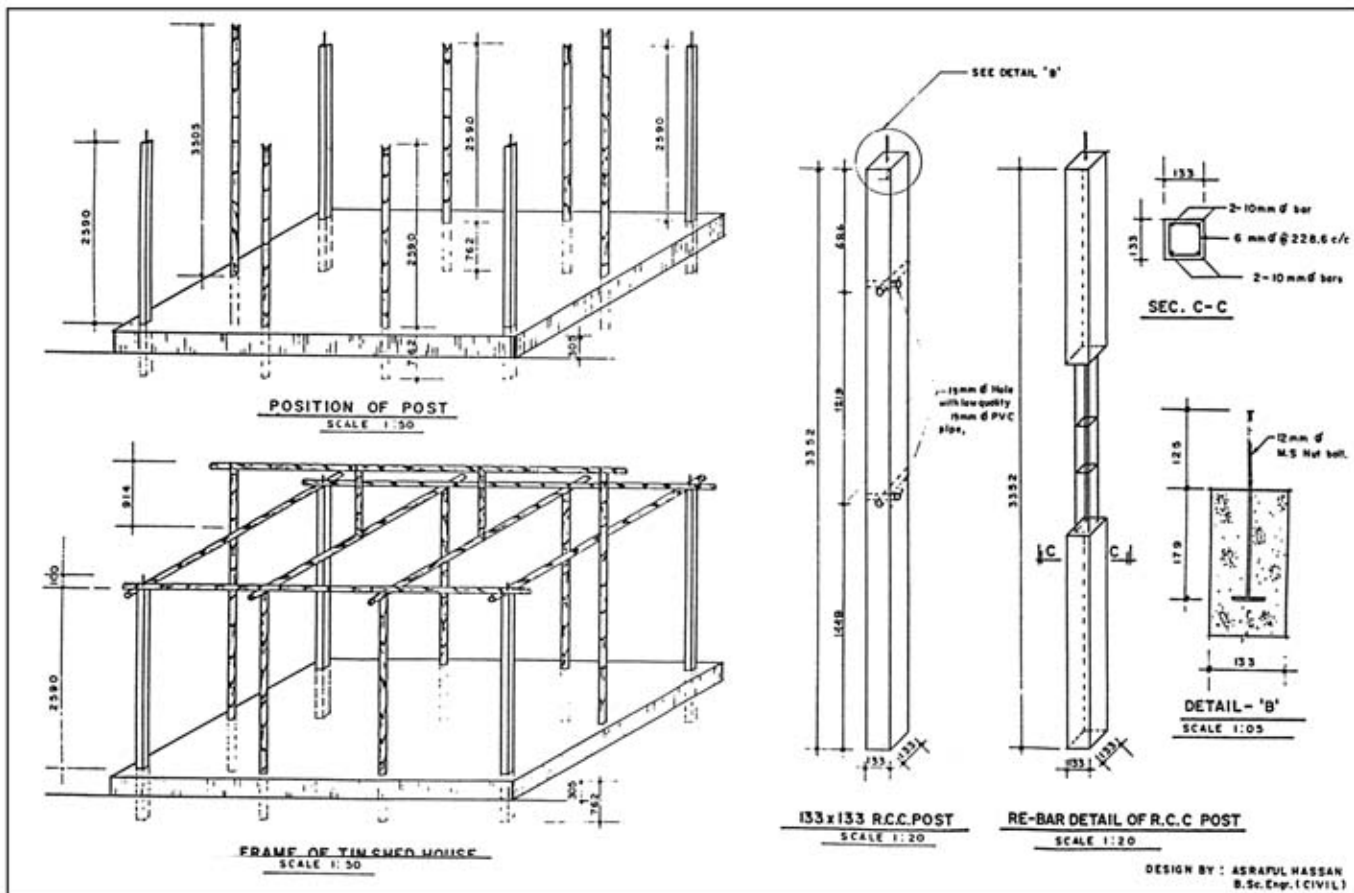
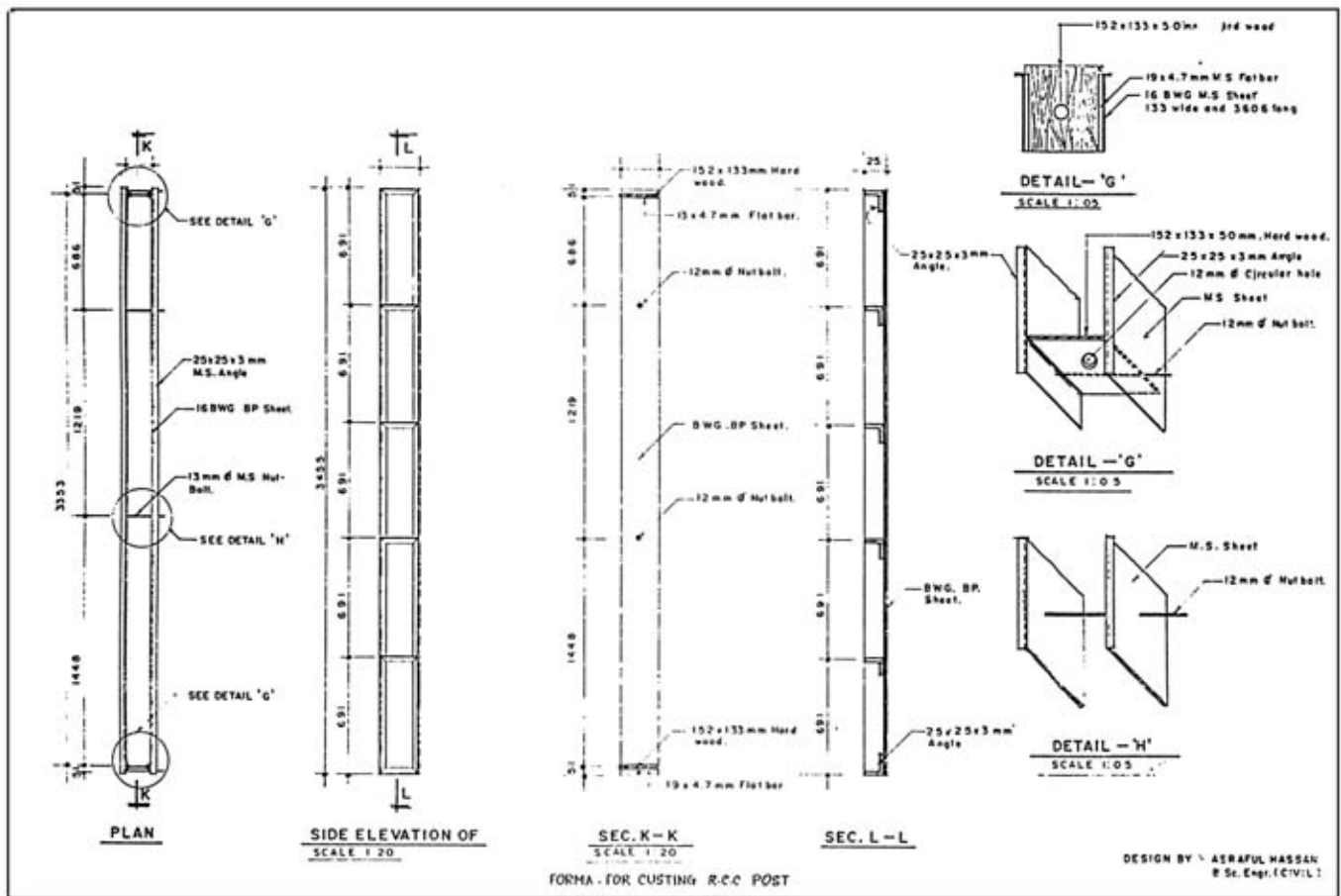
### *The Sixteen Decisions*

1. The four principles of Grameen Bank - discipline, unity, courage and hard work - we shall follow and advance in all walks of our lives.
2. Prosperity we shall bring to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.
4. We shall grow vegetables all the year round. We shall eat plenty of it and sell the surplus.
5. During the plantation seasons, we shall plant as many seedlings as possible.
6. We shall plan to keep our families small. We shall minimise our expenditures. We shall look after our health.
7. We shall educate our children and ensure that they can earn to pay for their education.
8. We shall always keep our children and the environment clean.
9. We shall build and use pit-latrines.
10. We shall drink tubewell water. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry in our sons' wedding, neither shall we give any dowry in our daughters' wedding. We shall keep the centre free from the curse of dowry. We shall not practice child marriage.
12. We shall not inflict any injustice on anyone, neither shall we allow anyone to do so.
13. For higher income we shall collectively undertake bigger investments.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help him.
15. If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline.
16. We shall introduce physical exercise in all our centres. We shall take part in all social activities collectively.















## GRAMEEN BANK HOUSING PROGRAMME

### VARIOUS LOCATIONS, BANGLADESH

*Client: Landless Members of Grameen Bank. Planner: Grameen Bank (Mohammed Yunus, Managing Director), Dhaka. Completion Date: 1984 and ongoing*

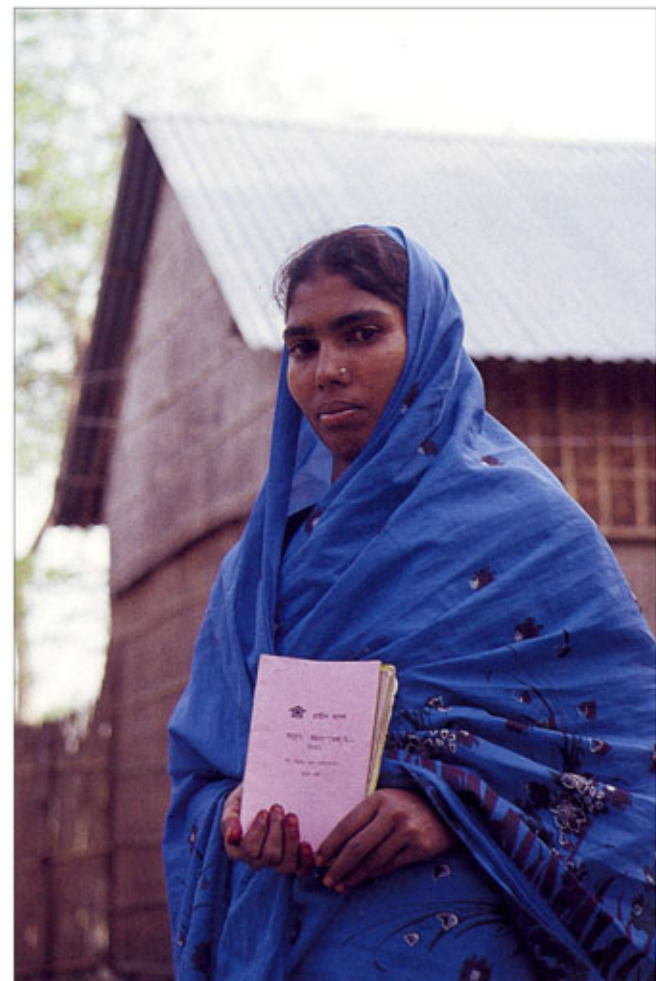
Bangladesh is a tropical country with seasonal monsoons during which a high rainfall occurs. Associated with the monsoons are tidal surges and an increased run-off from the mountains to the north of the country; these can, and do, cause disastrous floods. Cyclonic storms are also frequent in the south. It is a poor and populous land of seventy-eight million inhabitants, eighty-five per cent of whom can be considered rural. Of those, sixty per cent can be classified as landless. In a country where the national income per capita is estimated at about US \$140 per annum, the income level of the landless rural population is virtually that of the destitute. It is this landless rural population that are hit the hardest by the annual monsoon flooding and the cyclones. Their sufferings are augmented by the fact that they usually have to live on marginal lands, in frail, feeble shelters or makeshift homes that leave them exposed to every risk.

Although the landless poor provide the bulk of the agricultural labour force in Bangladesh, a substantial proportion of them also engage in a variety of other activities such as weaving, mat making, small scale trading, rearing goats or sheep, keeping pigeons, sewing, rice husking and making pottery. Because they lack the financial resources their time is not used productively, they cannot buy the materials or tools that are needed to allow them to expand and rise above the poverty line.

The Grameen Bank Programme was started in 1976 in the village of Jobra by Dr Mohammed Yunus, the then Director of the Rural Economics Programme, of the Department of Economics in Chittagong University. It set out to provide credit to the rural, landless poor for income generating activities, and offered it to them at the low interest rate of sixteen per cent. Because they lack the collateral, the poor are normally barred from obtaining credit from official institutions. They are then forced to borrow from the private sector at exorbitant interest rates.

The significant and truly revolutionary aspect of the Grameen Bank Programme was that it required no collateral from its poor customers. They had to repay their debt through their own commercial or artisanal activities. The condition of the Grameen Bank Programme was that people organise themselves into small groups who could act in concert and with discipline. The group would oversee the punctual payments of the loan instalments of all their

*A participant in the programme proudly displays the payment book which made her house possible; OPPOSITE: A clean raised concrete slab, on which to build, has an enormous impact on hygiene, self-worth and human dignity*









members – if not the group had to pay. This ensured sufficient peer pressure from within.

The Grameen Bank Programme was transformed into an independent bank with the name of the Grameen Bank in 1983. The Government provided sixty per cent of the initial paid up share capital while forty per cent was held by the borrowers of the Bank. Recently this was revised and set at twenty-five per cent for the Government, with the remaining seventy-five per cent to belong to the borrowers. The Bank's conditions for membership are as follows: any person whose family owns less than 0.5 acres of cultivable land, and whose assets together do not exceed the market value of one acre of medium quality land in the area, is eligible for loans for income-generating activities from the Grameen Bank. Only one person from each household is allowed to become a member. To get a loan he or she must form a group of five like-minded people from similar economic and social backgrounds. They elect a chairman and secretary, and hold weekly meetings. Sometimes several groups in a village get together and form a 'centre' with an elected Centre Chief and Deputy Chief. The Centre Chief then conducts the weekly meetings, and is responsible for the observance of the rules of the Bank. Between two and ten groups can form a centre, the average being six groups. Eighty-four per cent of the Grameen Bank members are women. In fact, the belief of the Bank is that women are a potential and reliable economic force amongst the poor. Over the past decade the members of the Bank have evolved a manifesto, called the 'Sixteen Decisions', which is adhered to by all the groups.

Loans are given to individual members or to the group as a whole, each loan being valid for one year only. It is paid back in weekly instalments, each being two per cent of the total amount. In addition, every group member deposits one taka per week (TK 30 = US \$1) as a personal saving which is placed into the Group Fund Account. When a group member receives a loan an obligatory deduction of five per cent of the loan amount, known as a 'Group Tax', is deposited into the Group Fund Account where it can be used for the benefit of the members. On approval from the group, members can then borrow from this fund. In addition, a member pays a weekly sum into an 'Emergency Fund' which is set at a rate of one-fourth of the total interest being paid to the Bank. This is basically an insurance against default, death, disability, accident or other disasters. The maximum individual loan is TK 5000 (US \$166), although proven borrowers can get more. The smallest loan on record was for one taka.

Each centre is looked after by a Grameen Bank Branch Assistant who attends the weekly meetings and collects the payments. He identifies future customers, distributes the loans, supervises the groups under his charge, and ensures that accounts are kept and payments paid back on time. In fact, he is involved in many extension activities with his groups. Each Grameen Bank Branch Assistant is responsible for up to ten centres, and, with an average of six groups per centre, that means seeing up to three-hundred people per

*Women have played a key role in the success of the lending programme, and have also been directly involved in house construction; OPPOSITE: A light inexpensive rush skin, wrapped around the bamboo*









week. He works out of a branch office that supervises and services some sixty centres located in about twenty villages. Ten branch offices are supervised by one Area Office covering an area of two hundred square miles which in turn is supervised by a Zonal Office. Each Zonal Office looks after an average of eight Area Offices. These Zonal Offices have a high degree of autonomy and are given a free hand to administer their areas. The head office is based in Dhaka, and it oversees the whole project.

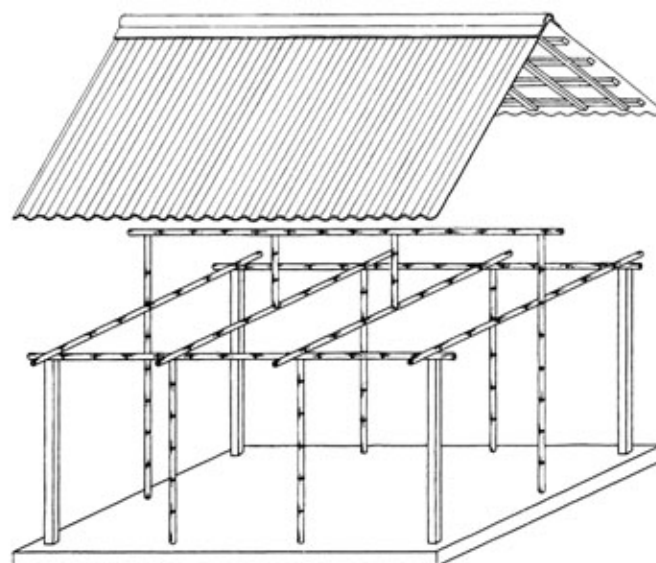
By March 1989 the Grameen Bank had 53,5170 members spread out over 11,793 villages in nine zones of Bangladesh. There are 571 branches in operation looking after 21,612 centres. Of these centres, 18,831 are comprised of female groups and only 2,781 are of male groups. Excluding the Housing Loans, the Grameen Bank has currently distributed just over TK 4,013,536,000, or US \$133,764,533. As of June 1988 the astonishing recovery rate was 98.35 per cent.

The Housing Loan Programme was initiated in October 1984 after a National Workshop during which Grameen Bank workers exchanged their practical experiences and ideas. From this exchange it became clear that as the income generating capacity of the Grameen Bank borrowers improved their demand for better housing increased. The decision was then made to start a Housing Loan Programme as a specific and important part of the Grameen Bank operations, and not just as an adjunct to another loan. Its aim was to make funds available for Grameen Bank members of good standing for building new houses, or rehabilitating their old ones. Only members who regularly paid their dues on time, and who adhered to the rules, were considered for these loans. And because the sums involved were much larger than those that were available through the general loan programme, new lending policies and procedures had to be set up. Preference, as always, was given to the most needy.

A two tier system was established. The larger loan, for amounts up to TK 18,000, was called the 'Standard Housing Loan', while the smaller loans, of up to TK 10,000, were called 'Basic Housing Loans'. They were to be repaid at a rate of TK 1,000 per year, so that a person taking out a loan of TK 15,000 had up to fifteen years to pay it back. The housing loan is charged at five per cent interest instead of the sixteen per cent interest charged for the regular or short term loans.

The Grameen Bank Housing Loan Programme covers a wide geographical zone which includes a range of architectural styles. Most of the houses occupied by the poor are of single storeys with one or two rooms at the most, and with the cooking area and animal shelter clustered around the house forming a yard or outdoor work area. The house space is multi-purpose and acts as a sleeping area, and a storage space for all the utensils that the family owns including those for income generating activities such as weaving and sewing. A ceiling level platform, built using the base of the roof truss, frequently acts as the repository for valuable objects. A number of the houses have interior altars.

*FROM ABOVE: Structural system of basic units; quickly drying mud allows for creative variation and different organic forms in each structure; concrete posts for the houses have been pre-fabricated, but in a far less energy-intensive way, showing the possibilities of appropriate technology; OPPOSITE: Once a basic structural frame is provided, individual owners are able to erect readily available reed panels to enclose their houses; OVERLEAF: Deep roof overhangs accommodate the small cottage industries, such as weaving, which have helped residents improve their standard of living and repay the bank loan*







The archetypal house form consists of a rectangular building with a pitched roof, and hipped or gable ends. They are small, and can measure from 2 x 3 metres to 4 x 7 metres in size. Most pre-Grameen Bank houses seem to have been smaller than those built with the loans. All are built on raised earth platforms to preserve them from the rising flood waters of the rainy season. Some houses have windows, others do not. Doorways, made of bamboo matting or wood, seem to provide most of the interior light and usually open inwards.

In the central area of Bangladesh the houses are mostly built with a bamboo or wood frame that can support a light-weight wall made of either bamboo matting or jute sticks. The facades are frequently plastered with mud. Thatched roofs are made of grass, rice stems, bamboo matting or jute sticks. All these materials are not durable, and have to be replaced almost every two years. Yearly flooding adds to their brief lives. So thatched roofs are dispensed with as soon as the owner can afford to buy corrugated sheeting. Sometimes even the walls are replaced with sheeting.

Bamboo and jute sticks are the cheapest materials to build with. They are also light and can be removed and carried to a new location at flood time, and/or easily replaced.

Bamboo is now in short supply and sometimes has to be imported from India, thus increasing its price, but jute is still the cheapest material. However, it does not last as long as bamboo and is easily attacked by termites. The floors are usually of mud, and frequent mud coats gives the houses a neat and clean look. North of Dhaka where flooding is common the houses have massive rammed earth and cob walls, but in 1988 the flood waters rose so high that many of these houses collapsed. People now prefer to build a frame house with light walls, or else include columns in the corners to help support the roof. More expensive materials, such as fired brick and reinforced concrete, are rarely used as building materials by the poor.

The Grameen Bank Housing Programme proposes a basic house which can be built with a Basic House Loan, and which can be modified and extended by the borrowers if their resources permit it. A Standard House Loan would, of course, provide a larger house but the materials remain the same. The basic house has a usable floor area of at least twenty square metres. Four reinforced concrete columns, manufactured by the Grameen Bank, are supplied to each borrower. The early Grameen Bank Housing Loan houses had wooden posts but these proved to be susceptible to termites and unstable during the floods. A more secure structure was needed.

Reinforced columns were introduced and have proven to be very successful. They provide a secure attachment point for the walls, and they hold up the roof in such a stable manner that in times of floods the people can safely sit on them. The columns are sunk upright into the ground at the four corners of the house, to a depth of 0.50 metres.

Additional posts, made of wood, bamboo or reinforced concrete have to be provided by the borrower, and depend

on the resources to hand. The loan allows for the obligatory purchase on the local open market of eighteen corrugated iron sheets, measuring 2.438 x 0.820 metres each, and sufficient to cover the basic house with a simple pitched roof. This can be supported by a wooden or bamboo roof frame which, in turn, is supported by the four columns and any other secondary posts.

Walls can be filled in with any material chosen and bought by the borrower who also decides on the number and types of windows and doors he or she requires. Grameen Bank staff favour doors and shutters that open inwards because they are not exposed to the sun and rain, and can therefore survive longer. Heights of plinths and floors are left up to the borrowers. The Grameen Bank has a plan for the basic house, and makes sure that at least the minimum requirement is achieved. However, the borrower is basically responsible for the real design of their house. And even though they usually choose materials that belong within the local architectural style for their roofs and as fillers, no two houses ever seem the same.

Since mid-1988, the programme has also required the borrower to build a latrine for the house, using a latrine's base with syphon and cement liners for the pit. These are manufactured by the Grameen Bank production yards, and are given with the rest of the materials at the start of the house, but the Grameen Bank does not advise on their placement. The Grameen Bank does not involve itself with such details as the siting of a house, its orientation, or its relation to nearby buildings. They also do not provide loans for public facilities; however, some centres are using their savings fund for setting up schools for the younger children.

The reinforced concrete pillars and the latrine kits are manufactured at thirty-four different sites across the country, using moulds which are easily transportable according to demands. The local branch office only needs to specify the amounts required. The masons running the production units receive a loan from the Grameen Bank at sixteen per cent interest to help them finance the work. The borrower has to arrange the transport. Two pillars can be moved in one rickshaw van, and/or three men can carry one pillar at a time. Each column is 3.35 metres long and 13.3 centimetres squared in cross section. The production of these pillars operates as an independent income generating unit. A mason and five labourers can produce twenty-nine columns per day; each sells for TK 325. They are made with a mix of two parts cement, to four parts sand, to two parts of brick chips. Each column also has four ten millimetre diameter bars and thirteen links. The person who takes out the loan pays the workers.

The concept and the design of the houses originated in Bangladesh. Many of the materials are local, although corrugated sheeting is essentially an imported product. Cement comes from local factories as well as from Indonesia, and the steel for reinforcing is milled in Bangladesh.

All the Grameen Bank Housing loans are given to the rural poor who either live in rural settlements, or on plots of land







sited by road embankments or fields. There is such a great variety in these houses that they cannot be described in general terms. The following descriptions of three specific loans will suffice as examples of houses built with housing loans granted by the Grameen Bank.

Afiya Begum has been a member of the bank for nine years. She took out a house loan after her house was destroyed by floods. Her new house stands on a high platform, fourteen square metres, which rises several metres above the level of the paddy fields that surround it on three sides. The Dhaka-Tangail road lies alongside the fourth side. The house consists of a single room measuring 6 x 4 metres, and an outbuilding, 2 x 4 metres in size, that functions as a kitchen. The two sections are positioned at right angles to each other and so create a small open-air space that also acts as an outdoor cooking area. She is also intending to build an outside latrine on the site. Her husband and three children share the house. In this small space she keeps goats and ducks which help to augment her income. She bought the land from a local landowner with a loan from Grameen Bank.

Kamala Begum lives with her husband in a new Grameen Bank loan house, situated some fifty metres away from the Dhaka-Tangail road, in a small compound with three other households. Her husband owned the eight-hundred and fifty square metres on which they built their house, but since she was the Grameen Bank member the title deeds were transferred to her name. The houses have a large open area between them, and sit high above the level of the paddy fields around them. She earns her living by sewing, using a machine she bought with a loan from the Grameen Bank. From her savings she bought her husband a rickshaw.

Rahissa Begum has a two-room, 5 x 3 metre house which was built with a Grameen Bank housing loan in the village of Habibpur, Munshiganj Upazila District. The village consists of many clusters leaving little room for expansion. Her house faces the river bank on one side and a small neighbourhood open area on the other three. She has a kitchen shelter. Her husband owned the land and it was transferred to her name. Although it is difficult to expand she wants another loan to add an extension for her four sons and one daughter who live with them. Her income comes from two milk cows which she bought with Grameen Bank loans.

The Grameen Bank Housing Loan Programme started in October 1984 with a potential house loan of up to TK 15,000. In 1984 these came to a total of 317 loans. The number rose in 1985 to 1,264, but they decreased in 1986 when there were only 416 new housing loans given out. After the disastrous floods of 1987 there was a sharp increase in the number of borrowers, 21,366 in 1987 and 21,148 in 1988. This increase coincided with the two tier house loan system mentioned above. In 1988 these loan plans were modified and a new, Small Housing Loan was introduced for amounts up to TK 8,000 and renamed the 'Basic Housing Loan'; the sum was later raised to TK 10,000. The 'Moderate Housing Loan' was increased to TK 18,000. The Basic Loan is taken nine times

*FROM ABOVE: The plating of rush siding, reinforced with bamboo strips is achieved with heavy gauge steel wire, which makes the wall surprisingly strong and durable; as with posts, sanitary units for each house are also prefabricated, which has helped in cutting costs; OPPOSITE, FROM ABOVE: Choice of material makes a significant difference in the appearance of each dwelling, but the cost of each is similar*









more often than the Moderate. In all cases, it is not necessary to take the maximum amount.

The Basic House Loan of TK 10,000 which has to be repaid back at five per cent interest breaks down as follows:

|                                       |           |
|---------------------------------------|-----------|
| Reinforced concrete pillars           |           |
| at TK 325 each                        | TK 1,300  |
| Two bundles of corrugated iron sheets | TK 5,000  |
| Sanitary latrine                      | TK 500    |
| Other materials, roof frame etc       | TK 3,200  |
| Total                                 | TK 10,000 |

By the end of 1988, the Grameen Bank had distributed TK 337,582,618 to 44,556 borrowers, at an average of TK 8,058 per head. Payments are made on a weekly basis at a minimum rate, but if the borrower wishes, the repayments can be larger and the time period shortened.

But the maximum period is fixed in the ratio of years to thousands, so TK 18,000 has to be repaid in eighteen years. The repayment rate is running close to a hundred per cent.

Funding for the project has primarily come from the Bangladesh Central Bank and from foreign donors, including NORAID, SIDA, CIDA, GTZ and IFAD.

The maintenance cost for these houses is very low. It basically includes the replacement, every two or three years, of the jute and bamboo matting on the walls. The reinforced concrete pillars should last for eighteen years maximum, although the corrugated iron sheeting will not survive that long. Termite attacks and humidity cause the deterioration of the organic materials used in the walls, and these have to be replaced at intervals. Some families have experimented and used the poison aldrin at the base of bamboo posts to try to limit the termite attacks; others have coated these posts with liquid bitumen.

Technically, these house loans are sound. The houses' protection from the rain is good, an important point in a monsoon country, and for most households it is a significant improvement on their traditional housing. They also withstand the floods better. After the 1988 floods the Grameen Bank house owners spent less money repairing their houses than those who had traditional houses.

This was also apparently true for the disastrous cyclones that hit the Bangladesh coastline in the spring of 1991. The Grameen Bank house owners fared much better, and they lost less of their belongings. The reinforced columns provide a strong frame for the house as long as soil erosion is not a major problem. If erosion becomes serious then the columns can be removed and transported to safer ground.

The level of technology required for building and maintaining these houses is perfectly adapted to the users. All the materials are familiar, and no new technical innovation is required. The users have faith in the materials used in their houses, all of which have been tried and proved successful. Innovative techniques and materials would probably not be popular with people of such modest needs.

The response to the programme has proved its success and greatness. The number of borrowers is increasing, and the

Grameen Bank hopes to add another twenty-two million US dollars to their fund by 1992. Grameen Bank also plans to expand the areas it serves, but only after it has trained the necessary staff to carry out this work. The staff are dedicated to the objectives of the Bank. In fact, they are really the ones who are responsible for the success of the operation, and it could not have been achieved without their hard work.

The reaction of the users has been difficult to measure. The Bangladesh Institute of Development Studies has tried to assess the reaction of the Grameen Bank Housing Loan house occupiers. From a survey conducted in the Tangail, Dhaka and Rangpur Zones, on a sample of a hundred and sixteen cases, the benefits from moving into the new houses in the order of their importance is given as follows:

- things are saved from damage caused by rain
- things are saved from thieves
- a decreased intensity of diseases
- increase in the quality of work
- increase in social dignity
- capability of doing more as mental strength increases

The most significant factor seems to be that everyone that was visited had plans to go on adding to their houses. Many have already enlarged their original investments by adding better windows, cemented floors, a roofed verandah or even additional rooms. However, one cannot and should not disassociate the physical product of a house and the provision of a loan from the fact that Grameen Bank has been providing general loans for the promotion of finance generating activities among the Grameen Bank borrowers. The Housing Loan, and its end result, is an effective and successful operation because the borrowers are already engaged in activities stimulated by a general Grameen Bank loan which enables them to cope with the repayments on the house, and embellish it with savings made from their self-employment.

The two parallel aspects of the Grameen Bank loans are what makes it successful. It would not have been possible for poor people to take out a loan for a house without an income to repay the loan. The income generating loans provide them with the wherewithal to do that. The vision of Dr Mohammed Yunus in creating such a package is to be commended. It is truly an extraordinary project.

*OPPOSITE, FROM ABOVE: Not all roofs are tin, as other choices have been allowed; the Grameen Bank Housing Programme has shown how minimal means can make an important difference in the lives of people who had previously held out little hope for a better life*



## Grameen Bank Housing Project

Dhaka, Bangladesh

|                     |   |
|---------------------|---|
| <i>Architect</i>    | Ashrafur Hassan<br>(Grameen Bank<br>engineering section)<br>Dhaka, Bangladesh |
| <i>Client</i>       | Grameen Bank<br>Dhaka, Bangladesh   |
| <i>Completed</i>    | 1984 ongoing  |
| <i>Site area</i>    | 50 square metres<br>(per house)   |
| <i>Ground floor</i> | 20 square metres<br>(per house)   |
| <i>Total floor</i>  | 20 square metres<br>(per house)   |
| <i>Costs</i>        | TK 12'500 (per house)<br>(US\$ 405)<br>TR 662 per square metre<br>(US\$ 21)   |



1



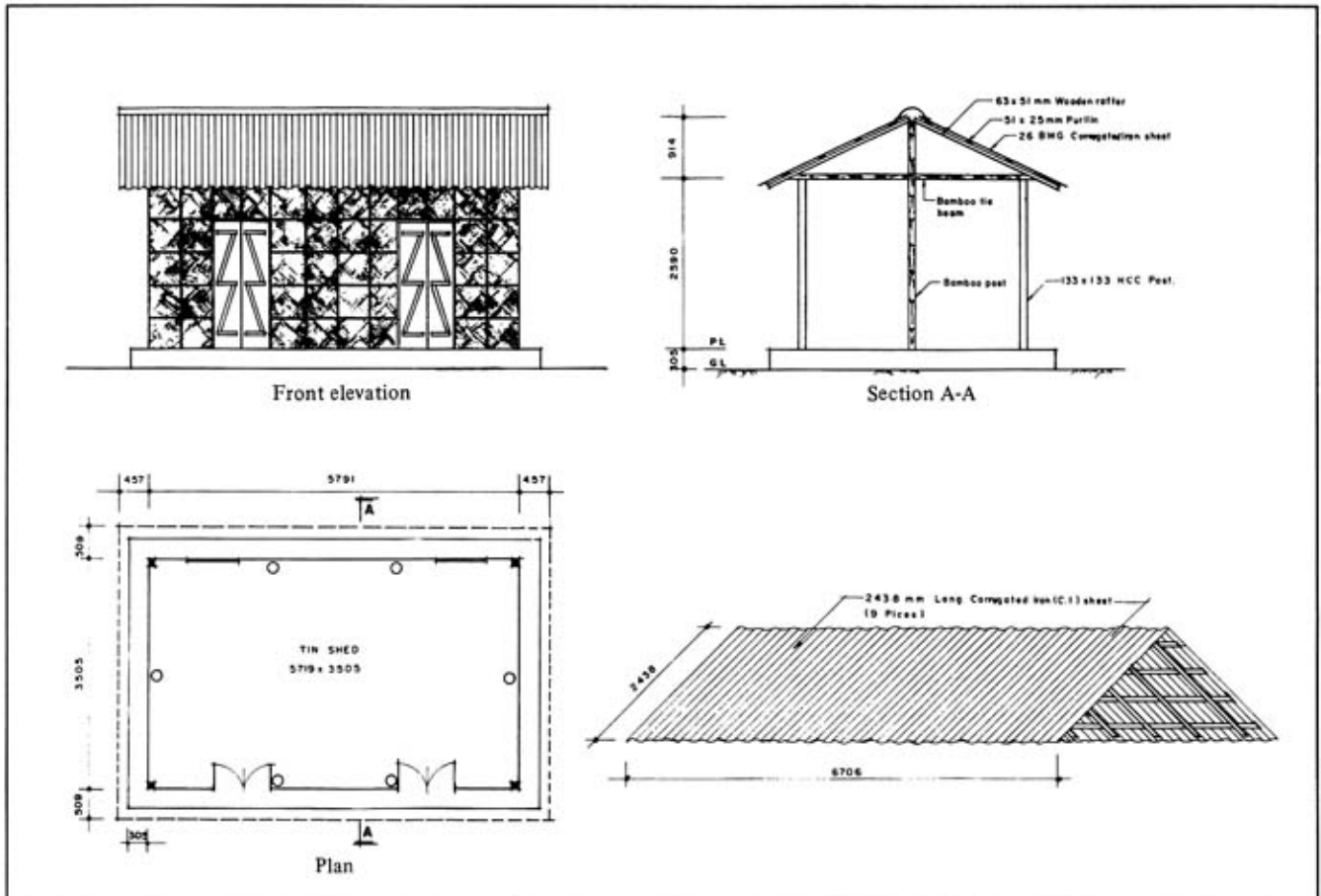
2

This housing loan programme was launched by the Grameen Bank in 1984 to help shelterless members of the bank build their own houses. The target population have a per capita income below US\$75 and have benefited from loans of an average of US\$67 to undertake various different

income generating activities. The loans are financed by the Grameen Bank which, in turn, receives funds from the Central Bank and inter-

|                         |          |
|-------------------------|----------|
| <i>Building type</i>    | 831      |
| <i>1989 Award Cycle</i> | 1066.BAN |

1. With the housing loan, 30 members built this Village Galchipa, Patuakhali
2. A Completed house



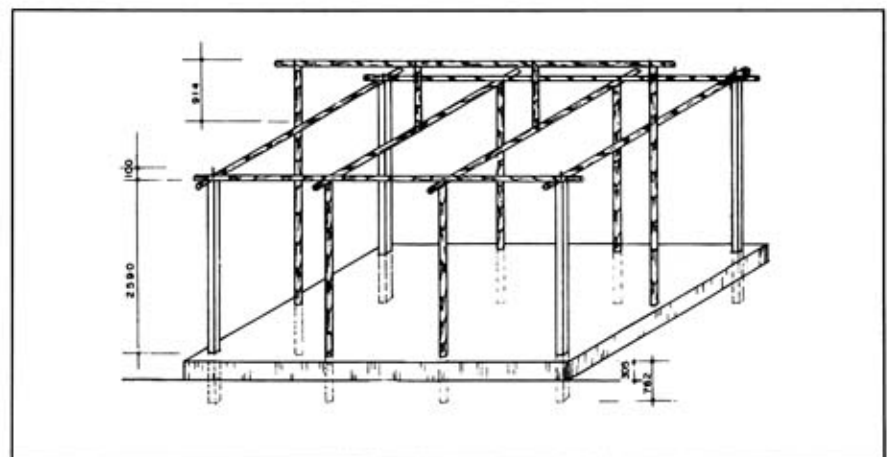
3

national donors. By July 1988, a total of US\$8.44 million had been allocated to some 34'000 members, thus improving the living conditions of over 100'000 homeless or poorly housed people.

Departing from conventional banking, the principle underlying the Grameen Bank loan programme stems from the conviction that decent housing is a basic human right. Once this is secured, it constitutes a vital investment for the health and well-being of a family, and consequently helps them break the vicious circle of poverty.

#### Site

The various housing projects financed by the Grameen Bank are situated in different parts of the country, in the north, centre and south of Bangladesh, as well as in the Dhaka region.



4

#### Functional Requirements

This programme assists the beneficiaries in building their houses themselves, employing family labour, thus keeping the cost per unit low.

3. Plan, elevation, section
4. Frame of tin shed house





5

### Description

The external aspect of the houses vary from one part of the country to another, as people build according to their surrounding physical conditions. However, the structural system used is unified, and pre-cast building materials such as reinforced concrete posts and sanitary slabs are mass-produced off-site, and made available to beneficiaries at low prices. The resulting built units usually consist of a rectangular surface (of c. 20sq m), covered by a tin roof supported on reinforced concrete and bamboo posts as well as tie beams, and accessed through one or more entrances.

For a vast majority of the poor, a house not only offers protection from weather conditions and diseases but is also their work place, particularly in the case of women and the self-employed. The scheme under consideration therefore fosters the development of cottage industries throughout the country, as it is often within the house that skills are transmitted from one generation to the next.

### Project Significance

This housing programme has made a significant impact on the lives of the landless borrowers, especially in terms of restoring their self-confidence and human dignity. The scheme has also attracted national and international attention, and has been visited by



6



7

numerous experts involved in housing projects.

### Construction

Each house is made up of four pre-cast reinforced concrete corner posts on brick foundations and six inter-

mediary bamboo posts, with bamboo tie beams, wooden rafters and purlins, supporting twenty-six corrugated iron roofing sheets. Floors are composed

5. Pre-fabricated sanitary slabs

6. The house is both a shelter and a work place

7. Interior of a house showing bamboo work



8

of a mixture of clay and cow dung, and façades are made of woven bamboo mats. The other materials used include pre-fabricated sanitary slabs, nails and ropes. All materials are produced locally, except for the corrugated iron sheets, and the 20% skilled labour is entirely local.

8. A new house (left) stands next to old house (right)

9. A two-storey high house completed by Grameen members



9

|                  |          |
|------------------|----------|
| Building type    | 831      |
| 1989 Award Cycle | 1066.BAN |



## The Aga Khan Award for Architecture

## ARCHITECT'S RECORD

CONFIDENTIAL

## I. IDENTIFICATION

Project Title GRAMEEN BANK HOUSING PROJECT FOR THE LANDLESS MEMBERS OF GRAMEEN BANK

Street Address MIRPUR - 2

City DHAKA - 1210 Country BANGLADESH

Telephone 381138, 381624, 383081-5 Telex 642601 OIL BJ

## II. PERSONS RESPONSIBLE

A. Architect ENGR. MD.ASHRAFUL HASSAN(GRAMEEN BANK ENGINEERING SECTION)

Mailing Address EXECUTIVE ENGINEER, GRAMEEN BANK, HEAD OFFICE  
MIRPUR - 2

City DHAKA - 1210 Country BANGLADESH

Telephone 383081-5 EX-004 Telex \_\_\_\_\_

B. Client LANDLESS(and mostly homeless)MEMBERS OF GRAMEEN BANK

Mailing Address GRAMEEN BANK, HEAD OFFICE, MIRPUR - 2

City DHAKA - 1210 Country BANGLADESH

Telephone 383081-5 Telex \_\_\_\_\_

## C. Consultants (e.g. Economists, Sociologists, Demographers, Engineers)

Name NONE

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ Country \_\_\_\_\_

Telephone \_\_\_\_\_ Telex \_\_\_\_\_

D. Contractor NONE. (Constructed by Clients themselves.)

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ Country \_\_\_\_\_

Telephone \_\_\_\_\_ Telex \_\_\_\_\_

E. Master Craftsman NONE.(Skilled persons are sometimes hired locally.)

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ Country \_\_\_\_\_

Telephone \_\_\_\_\_ Telex \_\_\_\_\_

(Please continue overleaf if necessary)

**III. USE**A. Specify type(s) of Use: RESIDENTIAL (Housing for the homeless)B. User/Occupant Members of Grameen Bank landless groups.1. Occupation/Profession Landless men and women undertaking different types of income generating activities, with Grameen Bank loans averaging2. Income Level (check one) \_\_\_\_\_ High \_\_\_\_\_ Medium ☒ Low \_\_\_\_\_ Mixed US \$67.Per capita income belowC. Specify any change(s) between planned and actual use: US \$75It can be modified by the users, keeping the Architectural view almost unchanged.**IV. PROJECT TIMETABLE**(Please specify year and month) Project started : 1st July, 84A. Design: Commencement Nov 1, 84 Completion Nov 30, 84B. Construction: Commencement 15th August, 84 Completion on going

C. Date of Project Occupancy \_\_\_\_\_

**V. PROJECT ECONOMICS**

(Please specify amount, currency and date of transaction)

|                           | Amount  |                   | Currency    | Date                 |
|---------------------------|---|-------------------|-------------|----------------------|
| A. Total Initial Budget   |   |                   |             |                      |
| B. Total Actual Costs     | <u>Tk. 7,000</u>                                    | <u>Tk. 12,500</u> | <u>TAKA</u> | <u>31st Aug., 88</u> |
| C. Actual Cost per sq. m. | <u>Tk. 371</u>                                      | <u>Tk. 662</u>    | <u>TAKA</u> | <u>31st Aug., 88</u> |
| D. Analysis of Costs      |   |                   |             |                      |
| 1. Land                   | <u>(Not included. Generally it costs Tk. 7,000)</u> |                   |             |                      |
| 2. Infrastructure         | <u>Tk. 2,500</u>                                    | <u>Tk. 4,000</u>  | <u>TAKA</u> | <u>31st Aug., 88</u> |
| 3. Labour                 | <u>Tk. 500</u>                                      | <u>Tk. 1,000</u>  | <u>TAKA</u> | <u>31st Aug., 88</u> |
| 4. Materials              | <u>Tk. 4,000</u>                                    | <u>Tk. 7,500</u>  | <u>TAKA</u> | <u>31st Aug., 88</u> |
| 5. Professional Fees      |   |                   |             |                      |

## E. Cost Comparison

1. Please indicate how the costs of this project relate to typical building costs in the country (check one):

\_\_\_\_\_ Average      \_\_\_\_\_ Above Average      ☒ Below Average (Since user himself puts in family labour, per unit cost becomes very small).

## F. Sources of Funds

1. Please indicate the percentage of funds that came from:

\_\_\_\_\_ Private Sources      ☒ Public Sources 100% from Grameen Bank as loan.

2. If funding was public, what percentage was from:

\_\_\_\_\_ local      ☒ national      ☒ international sources Grameen Bank received the fund from the Central Bank and international donors.

(Please continue overleaf if necessary)

**VI. CONSTRUCTION DETAILS****A. Site and Building Area** (please indicate in square metres)

1. Total Site Area : 50 Square Meters
2. Total Ground Floor Area : 18.90 Square Meters as floor area
3. Total Combined Floor Area (including basement(s), ground floor(s) and all upper floors): 18.90 Square Meter  
(Floor Area)

**B. Construction and Technology**

1. Describe the structural system and the basic method of construction

**Structural system is 4 Nos R.C.C. posts, 6 Nos Bamboo posts, Bamboo tie beam, Wooden rafter, purlin.**

2. Indicate which major building parts were fabricated on-site and which were fabricated elsewhere

**Only 4 Nos of R.C.C. posts casted outside the site**

**C. Description of Materials**

(please also indicate if locally produced or imported) **All materials are locally produced except C.I. Sheet which are locally procured.**

1. Foundations

**I. 4 Nos: 305mm X 305mm Square hole, Depth: 6096mm, for punching shear check: 2 Layer of brick soling by 4 Nos of bricks for each hole.**

**II. 6 Nos: 254mm dia round hole, Depth: 6096mm.**

2. Principal structural members

**4 Nos of 133mm Square, 3352mm Long R.C.C. posts.**

3. Infill

**Soil**

4. Rendering of Facades or Exterior Finishes

**Bamboo work**

5. Floors

**Soil (Mixture of clay & cow-dung)**

6. Ceilings **NONE**

7. Roofing

**26 B.W.G Corrugated iron (C.I) Sheet.**

8. Other elements (please specify)

**Nails, Spike, Rope**

**D. Type of labour force** (please indicate percentage)

20% Skilled Workers 80% Unskilled Workers

**E. Origin of labour force**

✓ Domestic                      Foreign

(Please continue overleaf if necessary)



## VII. GENERAL GEOGRAPHY AND CLIMATE

A. Please describe the local geographic characteristics:

**Plane Land of Rural Area of Bangladesh**

B. Please describe the local climatic characteristics:

**TROPICAL ZONE**

**RAINFALL : Max : 4017mm. Min : 1179mm.**

**TEMPERATURE : Max : 43°C. Min : 7°C.**

## VIII. EVOLUTION OF DESIGN CONCEPTS

Please describe the history of the project, from its conception to its final construction and actual use.

- 1.1 The existing housing for the poor in Bangladesh is less than a shelter for a human being. Grameen, in its effort to fight poverty, has been trying to provide reasonable shelter for them. It believes that a shelter for a poor person is not a consumption item as it is a vital investment for health and well-being of a person and his/her family.
- 1.2 Keeping the above in view the clients (Landless members) of Grameen Bank are being provided with housing loans since mid 1984. The houses are constructed by the members according to their surrounding physical conditions. Though the outer view of the houses are different in different parts of the country, the structural design remains more or less the same.

Please continue overleaf if necessary

## IX. PROJECT SIGNIFICANCE

### 1. In what way is this project important?

Please describe the aspects of the project which represent a particular achievement (for example the technical, economic, or social achievement, or its response to culture, climate, etc.)

It has been repeatedly pointed out that housing is a fundamental human right. But not much has happened to create a condition where this human right can be established for all.

A shelter for a poor person is not a consumption item as it is commonly thought, it is an investment for health and well-being of a person and his/her family. For a poor person, a house protects him/her from weather and diseases. For vast majority of the poor, a house is also their work place, particularly for women and self-employed. Traditional skills are transmitted from one generation to the next within the house.

Ignoring the conventional wisdom of Bankers, Grameen Bank ventured into giving housing loans to the landless and shelterless borrowers of the bank to build houses for themselves under this project. Grameen, a special financial institution, catering to the credit need of the poor, does not limit its operation to only financial operations, but it also addresses itself in its own way to the whole gamut of socio-economic issues that may help break through the vicious circle of poverty. The GB's housing project is not just one more item in its loan portfolio, it is a vital part of the programme to improve the total living condition of the poor.

Like other credit programmes of Grameen, the housing loan is also given without collateral. Up to July, 88 GB has provided 8.44 million (US \$) as housing loans to 34000 members.

Grameen Bank's housing programme for the homeless and shelterless has attracted national and international attention. Already housing experts and leaders of housing programmes for the homeless from many countries visited Grameen Bank. The visitors spoke highly of Grameen's Housing Programme.

### 2. Please indicate the degree to which the client and users are satisfied with the project.

The Housing Loan Programme of Grameen Bank made a significant impact on the lives of its landless borrowers in terms of restoring confidence and human dignity. They can now feel their existence as human beings. With a tin-roof house to live in the landless members of Grameen Bank feel a strong sense of protection and endeavour to build a decent life for themselves.

Please continue overleaf if necessary

**X. PRESENTATION REQUIREMENTS**

1. The materials described below are the minimum requirements for project presentation. Please note that standard presentation dossiers are prepared by the Award, and materials should not be mounted or bound. All materials should be clearly identified. The following should be submitted:

- A. Map indicating location of project in city, community, neighbourhood, or landscape.
- B. Ten (10) photographs; preferred and maximum size for A4 presentation (18 × 24 centimetres).
- C. Twenty (20) slides; 24 × 36 millimetres.
- D. Drawings; preferred and maximum size for A3 format presentation (29.7 × 42 centimetres).  
 Site, Roof, and Massing Plans;  
 Floor Plan(s);  
 Elevations;  
 Sections.
- E. Curriculum Vitae, or Firm's Prospectus.

2. The submission of additional materials is encouraged. Please specify any appended materials not listed above.

**Video-tape is sent separately.**

3. Please indicate other sources of information on the project, e.g. publications, contacts, etc.

**Mr. V.J.Ram**  
**Chief, ESCAP/UNIDO Division of Industry,**  
**Human Settlements and Technology**  
**ESCAP**  
**UN Building**  
**Bangkok 10200,**  
**Thailand.**

Please note: The submission of this Record is a prerequisite to candidacy for the Award. All information contained in and submitted with the Record will be kept strictly confidential until announcement of the Award is made. Subsequently, such information may be made available by the Aga Khan Award for Architecture for scholarly purposes only. Nevertheless, other persons wishing to publish, reproduce, or reprint such information shall be required to secure prior permission from the author in each instance.

Signature \_\_\_\_\_

Name (please print) \_\_\_\_\_ Date \_\_\_\_\_

All Materials should be forwarded to:

**The Aga Khan Award for Architecture**  
 Award Procedures  
 32, chemin des Crêts-de-Pregny  
 1218 GRAND-SACONNEX  
 Switzerland

Telephone: (22) 98 90 70

Telex: 28842 AKAA CH

Cable: AKAWARDS

2 JUIN 1988



## The Aga Khan Award for Architecture

32, chemin des Crêts, 1218 Grand-Saconnex, Geneva, Switzerland, Telephone (22) 98 90 70

## NOMINATION FORM

CONFIDENTIAL

## I. PROJECT IDENTIFICATION

A. Project Title ~~THE GRAMEEN BANK HOUSING PROJECT~~

Address \_\_\_\_\_

City \_\_\_\_\_ Country BangladeshB. Date of Completion 1982 and ongoingC. Architect ~~—(none)—Grameen Bank~~Mailing Address Murpur Section IICity Dhaka 1216 Country Bangladesh

Telephone \_\_\_\_\_ Telex \_\_\_\_\_

D. Client \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ Country \_\_\_\_\_

Telephone \_\_\_\_\_ Telex \_\_\_\_\_

## II. DESCRIPTION

Please give a brief description of the project, i.e. use, materials, construction technique, social and physical contexts.

A process rather than a physical product, that has nonetheless touched the lives of 100,000 homeless or poorly housed Bengalis. A total of 23,400 housing loans were disbursed by the end of 1987.

(please continue overleaf)

**III. VISUAL MATERIALS**

Please use this space for a visual representation of the project, i.e. sketch, photo, photocopy, etc.  
Additional visual materials appended to this form will be appreciated.

Nominator's Comment

It is my personal conviction that the Award Steering Committee and Jury should indeed confront the difficult questions raised by nomination of a low-cost housing mechanism (process) which may have far-reaching impact and be worth publicizing - far beyond any single architect-designed housing project.

**IV. SOURCES OF INFORMATION**

Please indicate possible sources of information (bibliographical or other).

**V. NOMINATOR'S STATEMENT**

Please indicate why you feel this project is important.

(see above, TA)





With the Housing Loan, 30 Members built this Village Galachipa, Patuakhali



Housing Loans from the Grameen Bank help People build their own Houses



Interior of a House showing Bamboo Work



Pre-fabricated Sanitary Slabs



The House is both a Shelter and a Work Place

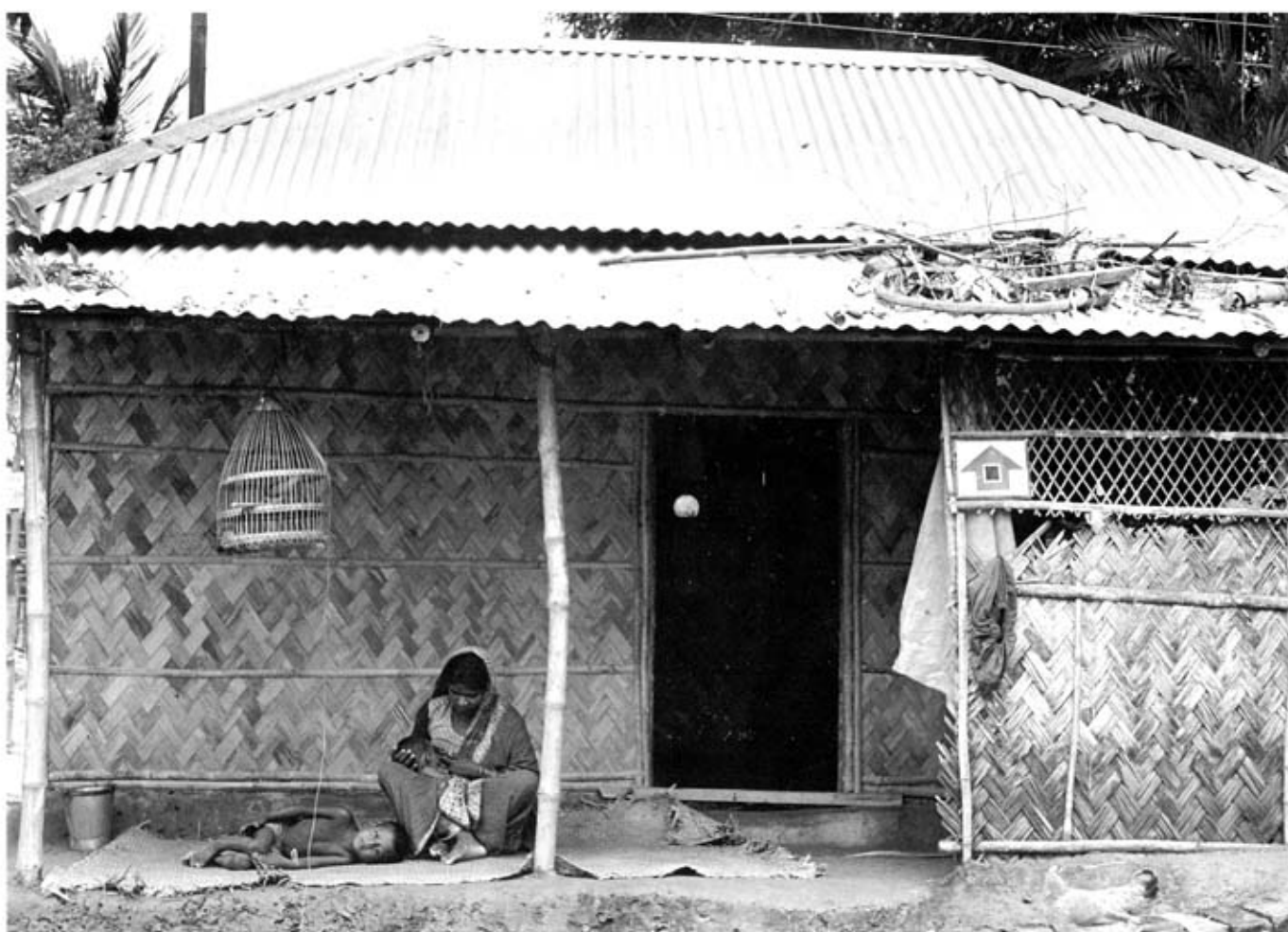


Cement Posts and Sanitary Slabs provided  
by the Grameen's "House Building Materials Project"





A typical completed House

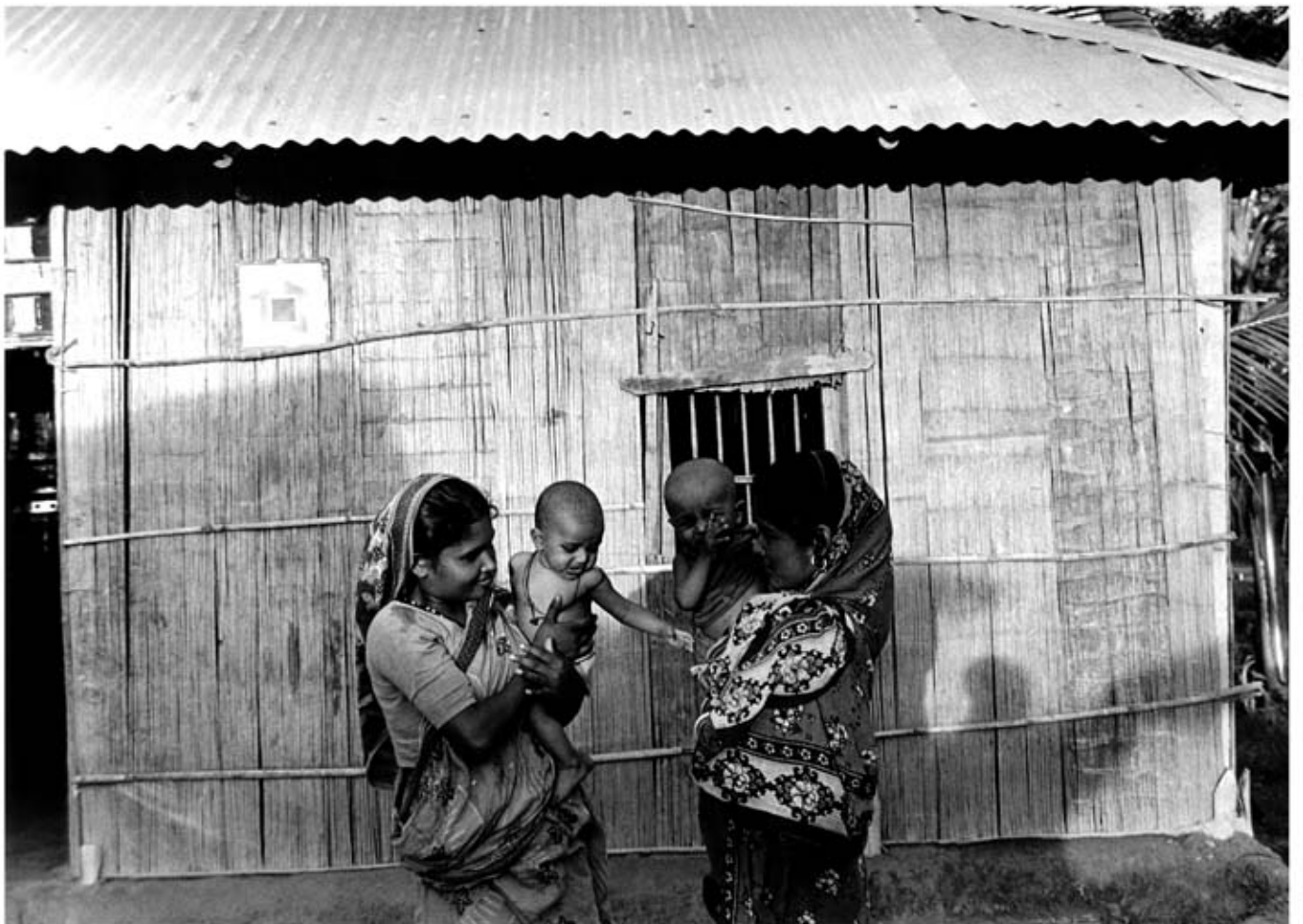


A completed House

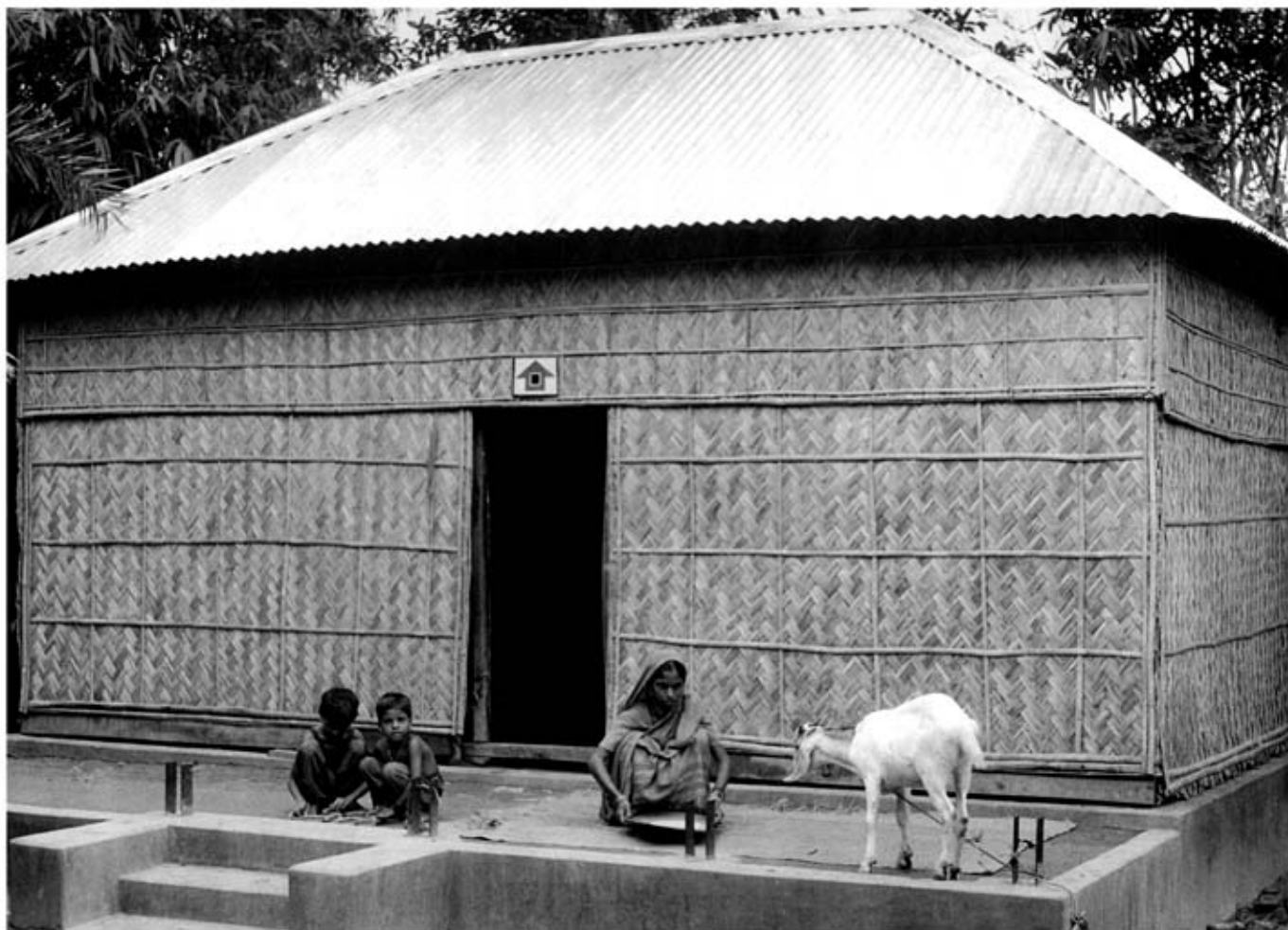




A two-storey high House Completed by Grameen Members



A completed House



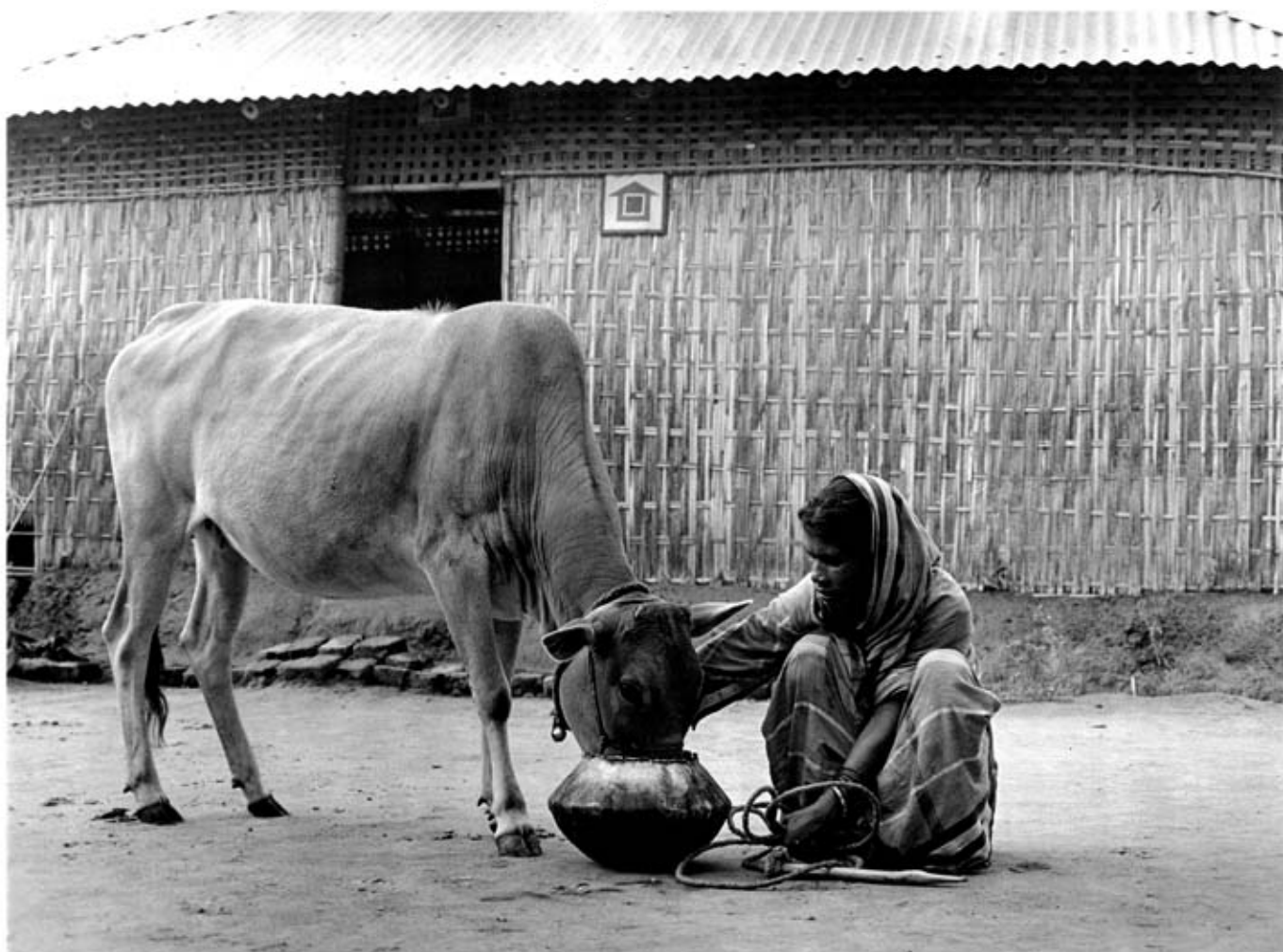
A completed House



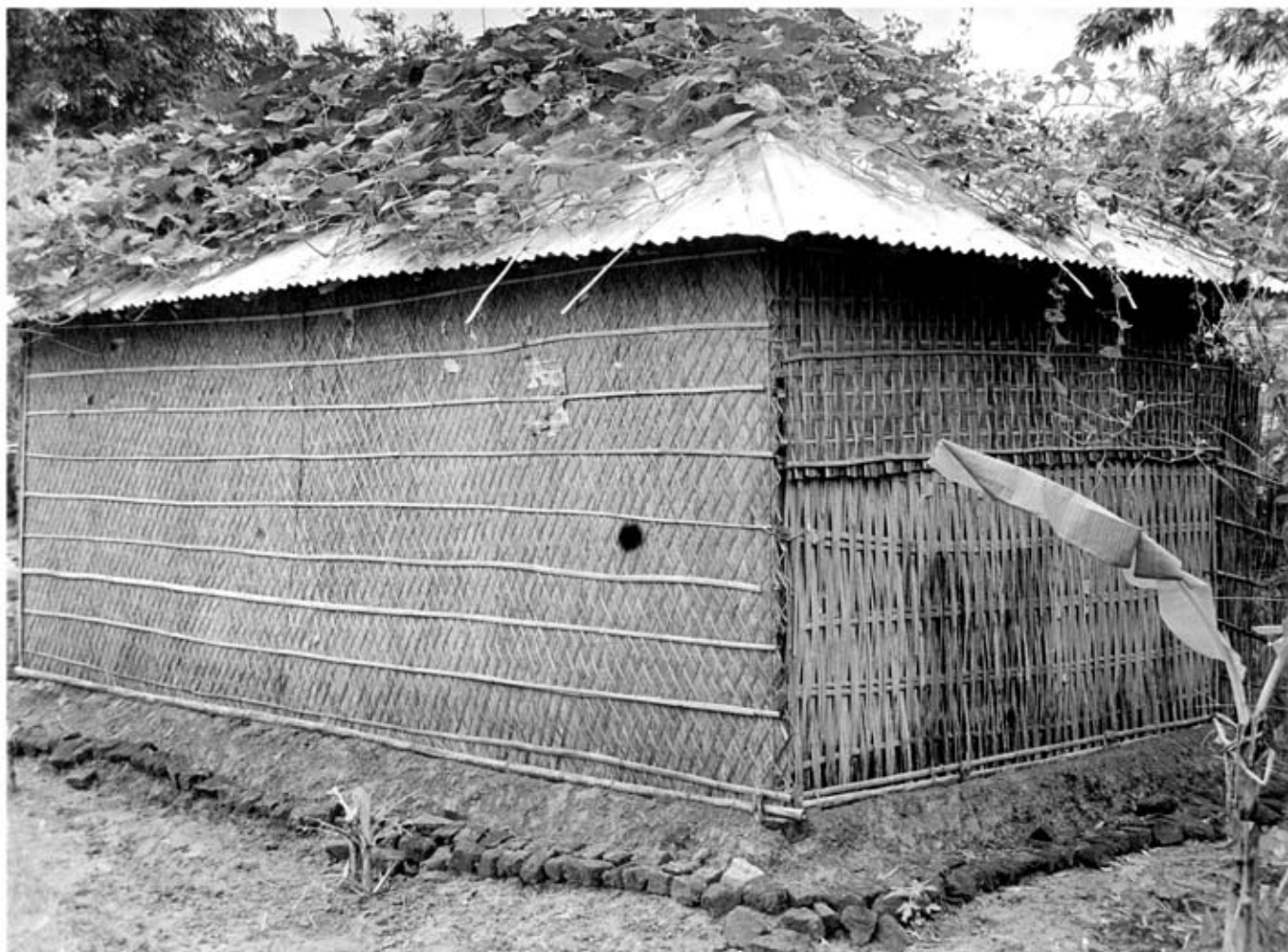
A new House (left) stands next to an old House (right)



A completed House







*Grameen Bank Housing Programme, Various locations, Bangladesh*





*Grameen Bank Housing Programme, Various locations, Bangladesh*





*Grameen Bank Housing Programme, Various locations, Bangladesh*





*Grameen Bank Housing Programme, Various locations, Bangladesh*





*Grameen Bank Housing Programme, Various locations, Bangladesh*





*Grameen Bank Housing Programme, Various locations, Bangladesh*





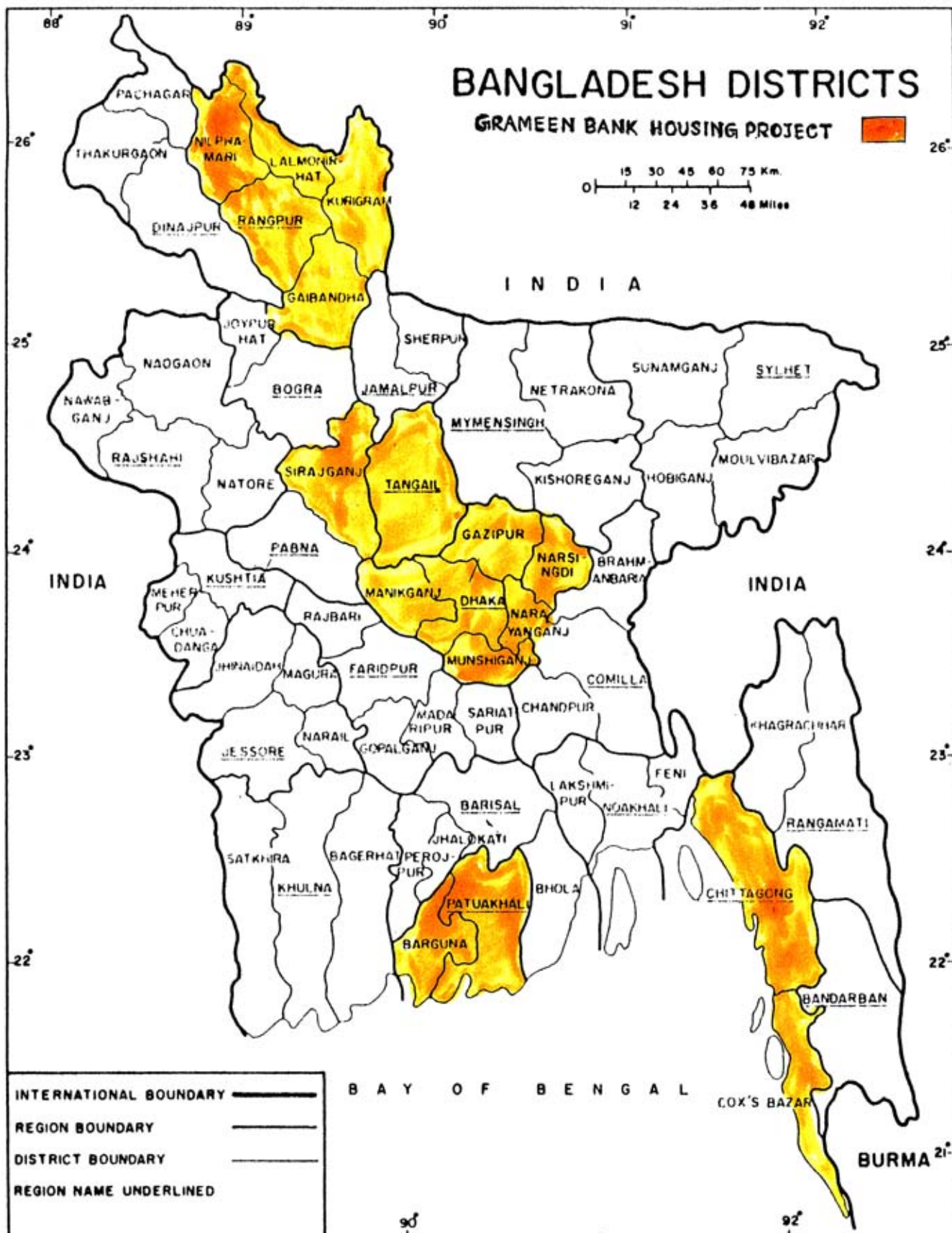
*Grameen Bank Housing Programme, Various locations, Bangladesh*

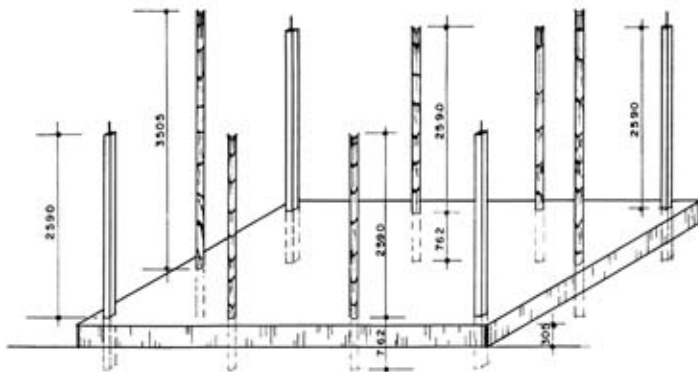




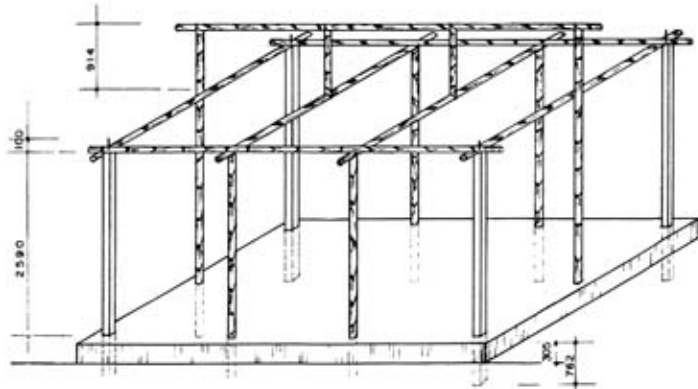
*Grameen Bank Housing Programme, Various locations, Bangladesh*



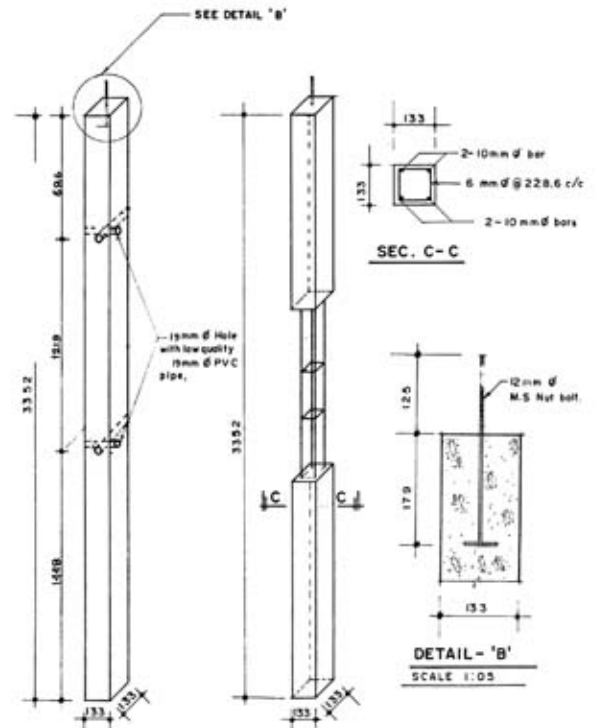




POSITION OF POST  
SCALE 1:50



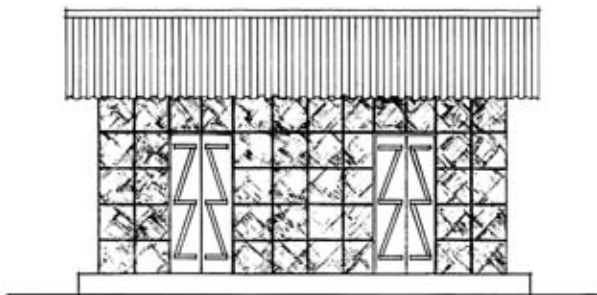
FRAME OF TIN SHED HOUSE  
SCALE 1:50



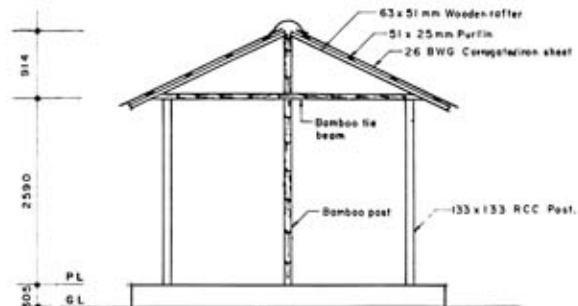
133x133 R.C.C. POST  
SCALE 1:20

RE-BAR DETAIL OF R.C.C. POST  
SCALE 1:20

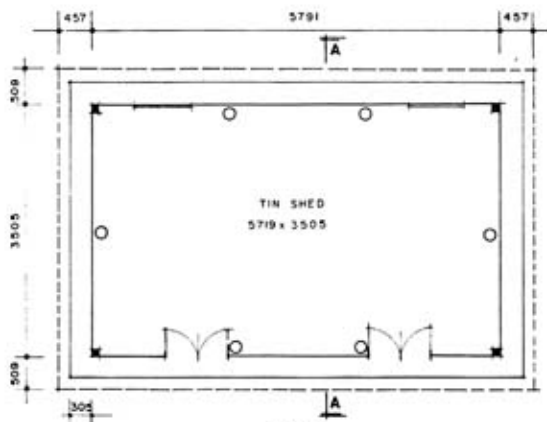
DESIGN BY : ASRAFUL HASSAN  
B.Sc. Engr. (CIVIL)



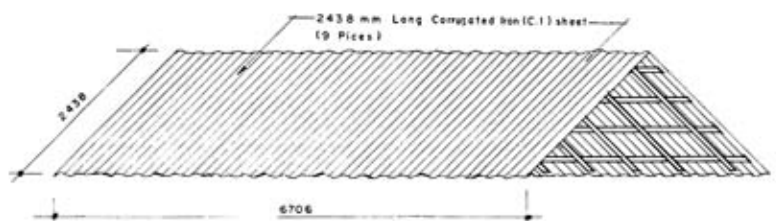
FRONT ELEVATION  
SCALE 1:50



SECTION A-A  
SCALE 1:50

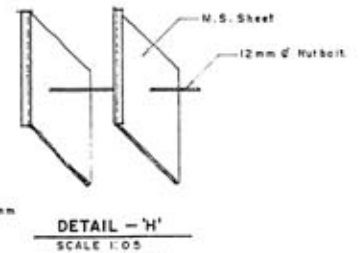
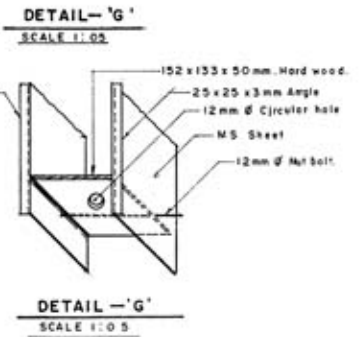
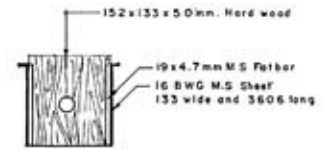
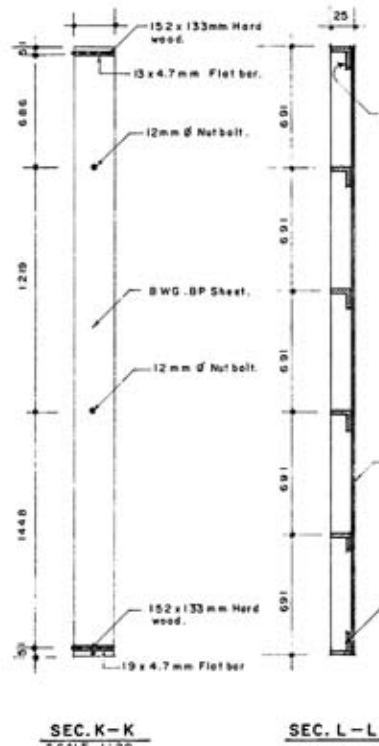
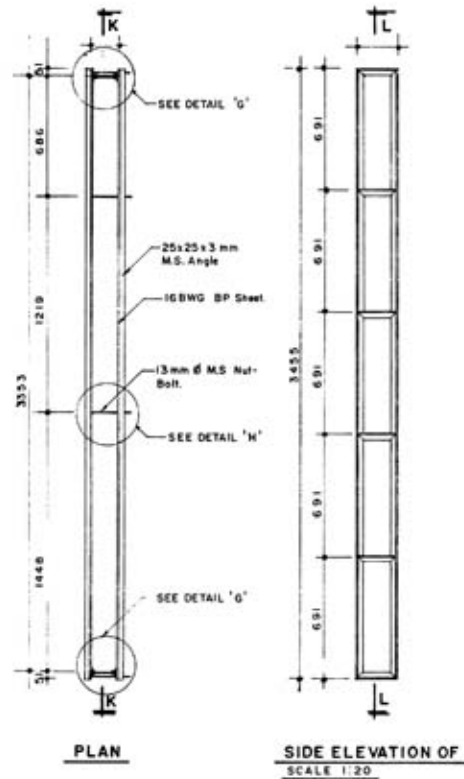


PLAN  
SCALE 1:50

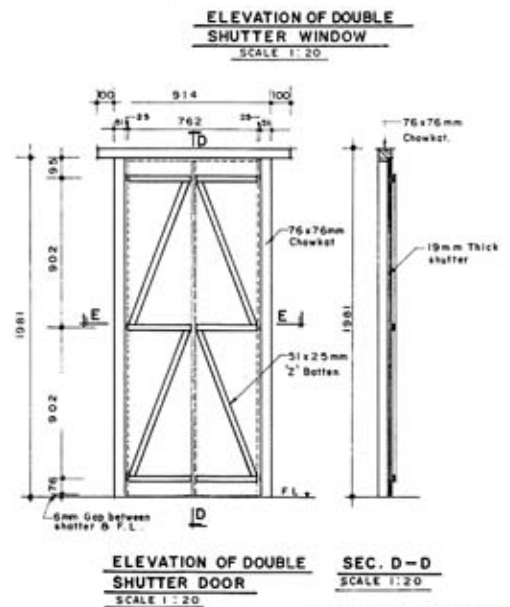
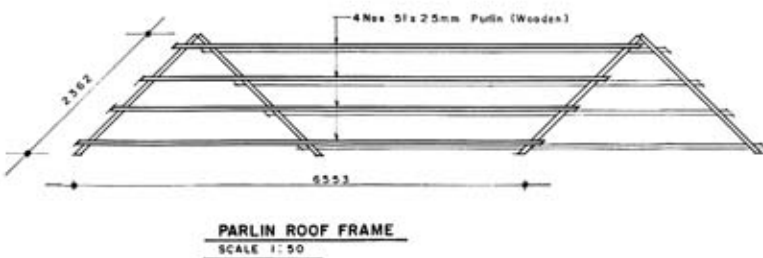
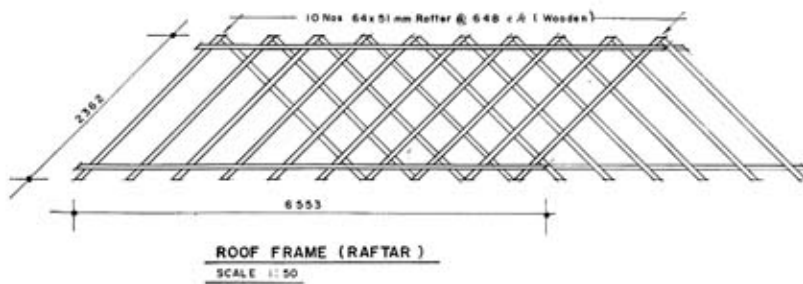
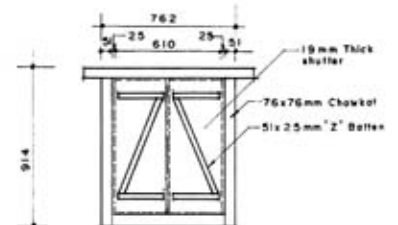
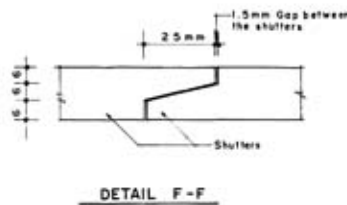
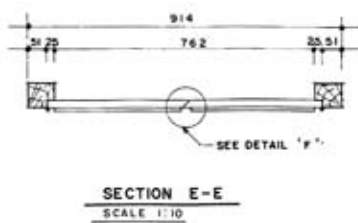


DESIGN BY : ASRAFUL HASSAN  
B.Sc. Engr. (CIVIL)





DESIGN BY: ASRAFUL HASSAN  
B.Sc. Engg. (CIVIL)



DESIGN BY: ASRAFUL HASSAN  
B.Sc. Engg. (CIVIL)

## Grameen Bank Housing Programme

*Various locations, Bangladesh*

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Acc No: S007432  
VM Title: housing  
Date: 25.03.1989  
Photographer: OZKAN Suha  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S007455  
VM Title: doorstep  
Date: 25.03.1989  
Photographer: OZKAN Suha  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

---



Acc No: S007466  
VM Title: housing  
Date: 25.03.1989  
Photographer: OZKAN Suha  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S007480  
VM Title: housing  
Date: 25.03.1989  
Photographer: OZKAN Suha  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S007505  
VM Title: construction detail  
Date: 25.03.1989  
Photographer: OZKAN Suha  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S014960  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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## Grameen Bank Housing Programme

*Various locations, Bangladesh*



Acc No: S014961  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S014992  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015025  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
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Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015056  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015058  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015065  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

## Grameen Bank Housing Programme

*Various locations, Bangladesh*

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Acc No: S015075  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015099  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
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Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015130  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
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Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015147  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015185  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015188  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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## Grameen Bank Housing Programme

*Various locations, Bangladesh*

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Acc No: S015230  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015236  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

---



Acc No: S015242  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015261  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015318  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015387  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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## Grameen Bank Housing Programme

*Various locations, Bangladesh*



Acc No: S015503  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015592  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015594  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015602  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015668  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Acc No: S015674  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme



Grameen Bank Housing Programme  
*Various locations, Bangladesh*

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Acc No: S015697  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015706  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015749  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015749  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015758  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
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Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S015763  
VM Title:  
Date: 09.05.1989  
Photographer: HOSSAIN Anwar  
Copyright: Y  
Technical Infos:  
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Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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## Grameen Bank Housing Programme

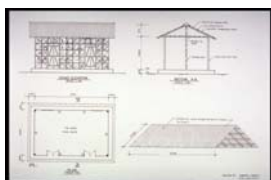
*Various locations, Bangladesh*

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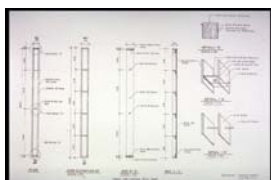
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Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
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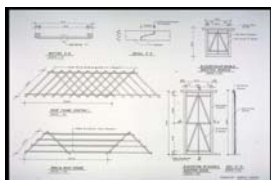
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VM Title:  
Date: 15.11.1988  
Photographer: AKAA  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S025877  
VM Title:  
Date: 15.11.1988  
Photographer: AKAA  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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Acc No: S025879  
VM Title:  
Date: 15.11.1988  
Photographer: AKAA  
Copyright: Y  
Technical Infos:  
Notes:  
Location: C1  
VM Link: 1066 Grameen Bank Housing Programme

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# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No | VM Num  | CD Id   | IMG Ord | VM Title                              | Date       | Photographer | Format | Copyright |
|----|---------|---------|---------|---------------------------------------|------------|--------------|--------|-----------|
| 1  | S004108 |         |         | A completed house                     | 21.10.1988 | AKAA         | 24x36  | Y         |
| 2  | S004109 |         |         | A two-storey high house completed     | 21.10.1988 | AKAA         | 24x36  | Y         |
| 3  | S004110 |         |         | A completed house                     | 21.10.1988 | AKAA         | 24x36  | Y         |
| 4  | S007405 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 5  | S007406 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 6  | S007407 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 7  | S007408 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 8  | S007409 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 9  | S007410 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 10 | S007411 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 11 | S007412 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 12 | S007413 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 13 | S007414 |         |         | Housing near Sonargaon, rural context | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 14 | S007415 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 15 | S007416 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 16 | S007417 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 17 | S007418 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 18 | S007419 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 19 | S007420 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 20 | S007421 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 21 | S007422 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 22 | S007423 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 23 | S007424 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 24 | S007425 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 25 | S007426 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 26 | S007427 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 27 | S007428 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 28 | S007429 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 29 | S007430 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 30 | S007431 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 31 | S007432 | CD00003 | IMG0066 | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 32 | S007433 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 33 | S007434 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 34 | S007435 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 35 | S007436 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 36 | S007437 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 37 | S007438 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 38 | S007439 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 39 | S007440 |         |         | interior                              | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 40 | S007441 |         |         | interior                              | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 41 | S007442 |         |         | interior                              | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 42 | S007443 |         |         | interior                              | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 43 | S007444 |         |         | provision for compost                 | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 44 | S007445 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 45 | S007446 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 46 | S007447 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 47 | S007448 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 48 | S007449 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 49 | S007450 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 50 | S007451 |         |         | housing                               | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title                 | Date       | Photographer | Format | Copyright |
|-----|---------|---------|---------|--------------------------|------------|--------------|--------|-----------|
| 51  | S007452 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 52  | S007453 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 53  | S007454 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 54  | S007455 | CD00003 | IMG0083 | doorstep                 | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 55  | S007456 |         |         | entrance                 | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 56  | S007457 |         |         | entrance                 | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 57  | S007458 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 58  | S007459 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 59  | S007460 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 60  | S007461 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 61  | S007462 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 62  | S007463 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 63  | S007464 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 64  | S007465 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 65  | S007466 | CD00003 | IMG0082 | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 66  | S007467 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 67  | S007468 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 68  | S007469 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 69  | S007470 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 70  | S007471 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 71  | S007472 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 72  | S007473 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 73  | S007474 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 74  | S007475 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 75  | S007476 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 76  | S007477 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 77  | S007478 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 78  | S007479 |         |         | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 79  | S007480 | CD00003 | IMG0069 | housing                  | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 80  | S007481 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 81  | S007482 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 82  | S007483 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 83  | S007484 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 84  | S007485 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 85  | S007486 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 86  | S007487 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 87  | S007488 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 88  | S007489 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 89  | S007490 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 90  | S007491 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 91  | S007492 |         |         | bricks for gravel        | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 92  | S007493 |         |         | precast structural posts | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 93  | S007494 |         |         | precast structural posts | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 94  | S007495 |         |         | precast structural posts | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 95  | S007496 |         |         | precast structural posts | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 96  | S007497 |         |         | precast structural posts | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 97  | S007498 |         |         | precast structural posts | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 98  | S007499 |         |         | precast structural posts | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 99  | S007500 |         |         | precast structural posts | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |
| 100 | S007501 |         |         | construction detail      | 25.03.1989 | OZKAN Suha   | 24x36  | Y         |



# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title                            | Date       | Photographer  | Format | Copyright |
|-----|---------|---------|---------|-------------------------------------|------------|---------------|--------|-----------|
| 101 | S007502 |         |         | construction detail                 | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 102 | S007503 |         |         | construction detail                 | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 103 | S007504 |         |         | construction detail                 | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 104 | S007505 | CD00003 | IMG0081 | construction detail                 | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 105 | S007506 |         |         | construction detail                 | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 106 | S007507 |         |         | construction detail                 | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 107 | S007508 |         |         | construction detail                 | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 108 | S007509 |         |         | construction detail                 | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 109 | S007510 |         |         | public bath facility near Sonargaon | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 110 | S007511 |         |         | public bath facility near Sonargaon | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 111 | S007512 |         |         | public bath facility near Sonargaon | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 112 | S007513 |         |         | hygenic latrine elements            | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 113 | S007514 |         |         | hygenic latrine elements            | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 114 | S007515 |         |         | hygenic latrine elements            | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 115 | S007516 |         |         | hygenic latrine elements            | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 116 | S007517 |         |         | hygenic latrine elements            | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 117 | S007518 |         |         | cooking                             | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 118 | S007519 |         |         | cooking                             | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 119 | S007520 |         |         | cooking                             | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 120 | S007521 |         |         | packing the chili                   | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 121 | S007522 |         |         | drying dung for fuel                | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 122 | S007523 |         |         | drying dung for fuel                | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 123 | S007524 |         |         | drying dung for fuel                | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 124 | S007525 |         |         | people                              | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 125 | S007526 |         |         | people                              | 25.03.1989 | OZKAN Suha    | 24x36  | Y         |
| 126 | S014921 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 127 | S014922 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 128 | S014923 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 129 | S014924 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 130 | S014925 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 131 | S014926 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 132 | S014927 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 133 | S014928 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 134 | S014929 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 135 | S014930 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 136 | S014931 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 137 | S014932 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 138 | S014933 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 139 | S014934 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 140 | S014935 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 141 | S014936 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 142 | S014937 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 143 | S014938 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 144 | S014939 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 145 | S014940 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 146 | S014941 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 147 | S014942 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 148 | S014943 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 149 | S014944 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 150 | S014945 |         |         |                                     | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 151 | S014946 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 152 | S014947 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 153 | S014948 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 154 | S014949 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 155 | S014950 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 156 | S014951 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 157 | S014952 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 158 | S014953 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 159 | S014954 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 160 | S014955 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 161 | S014956 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 162 | S014957 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 163 | S014958 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 164 | S014959 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 165 | S014960 | CD00003 | IMG0073 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 166 | S014961 | CD00003 | IMG0079 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 167 | S014962 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 168 | S014963 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 169 | S014964 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 170 | S014965 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 171 | S014966 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 172 | S014967 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 173 | S014968 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 174 | S014969 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 175 | S014970 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 176 | S014971 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 177 | S014972 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 178 | S014973 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 179 | S014974 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 180 | S014975 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 181 | S014976 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 182 | S014977 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 183 | S014978 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 184 | S014979 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 185 | S014980 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 186 | S014981 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 187 | S014982 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 188 | S014983 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 189 | S014984 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 190 | S014985 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 191 | S014986 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 192 | S014987 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 193 | S014988 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 194 | S014989 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 195 | S014990 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 196 | S014991 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 197 | S014992 | CD00003 | IMG0077 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 198 | S014993 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 199 | S014994 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 200 | S014995 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 201 | S014996 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 202 | S014997 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 203 | S014998 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 204 | S014999 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 205 | S015000 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 206 | S015001 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 207 | S015002 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 208 | S015003 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 209 | S015004 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 210 | S015005 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 211 | S015006 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 212 | S015007 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 213 | S015008 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 214 | S015009 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 215 | S015010 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 216 | S015011 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 217 | S015012 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 218 | S015013 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 219 | S015014 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 220 | S015015 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 221 | S015016 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 222 | S015017 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 223 | S015018 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 224 | S015019 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 225 | S015020 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 226 | S015021 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 227 | S015022 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 228 | S015023 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 229 | S015024 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 230 | S015025 | CD00003 | IMG0080 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 231 | S015026 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 232 | S015027 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 233 | S015028 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 234 | S015029 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 235 | S015030 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 236 | S015031 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 237 | S015032 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 238 | S015033 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 239 | S015034 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 240 | S015035 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 241 | S015036 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 242 | S015037 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 243 | S015038 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 244 | S015039 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 245 | S015040 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 246 | S015041 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 247 | S015042 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 248 | S015043 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 249 | S015044 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 250 | S015045 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |



# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 251 | S015046 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 252 | S015047 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 253 | S015048 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 254 | S015049 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 255 | S015050 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 256 | S015051 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 257 | S015052 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 258 | S015053 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 259 | S015054 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 260 | S015055 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 261 | S015056 | CD00003 | IMG0086 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 262 | S015057 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 263 | S015058 | CD00003 | IMG0075 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 264 | S015059 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 265 | S015060 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 266 | S015061 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 267 | S015062 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 268 | S015063 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 269 | S015064 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 270 | S015065 | CD00003 | IMG0085 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 271 | S015066 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 272 | S015067 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 273 | S015068 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 274 | S015069 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 275 | S015070 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 276 | S015071 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 277 | S015072 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 278 | S015073 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 279 | S015074 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 280 | S015075 | CD00003 | IMG0072 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 281 | S015076 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 282 | S015077 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 283 | S015078 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 284 | S015079 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 285 | S015080 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 286 | S015081 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 287 | S015082 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 288 | S015083 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 289 | S015084 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 290 | S015085 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 291 | S015086 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 292 | S015087 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 293 | S015088 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 294 | S015089 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 295 | S015090 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 296 | S015091 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 297 | S015092 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 298 | S015093 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 299 | S015094 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 300 | S015095 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
|-----|---------|---------|---------|----------|------------|---------------|--------|-----------|
| 301 | S015096 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 302 | S015097 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 303 | S015098 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 304 | S015099 | CD00003 | IMG0087 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 305 | S015100 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 306 | S015101 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 307 | S015102 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 308 | S015103 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 309 | S015104 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 310 | S015105 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 311 | S015106 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 312 | S015107 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 313 | S015108 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 314 | S015109 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 315 | S015110 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 316 | S015111 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 317 | S015112 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 318 | S015113 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 319 | S015114 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 320 | S015115 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 321 | S015116 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 322 | S015117 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 323 | S015118 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 324 | S015119 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 325 | S015120 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 326 | S015121 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 327 | S015122 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 328 | S015123 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 329 | S015124 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 330 | S015125 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 331 | S015126 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 332 | S015127 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 333 | S015128 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 334 | S015129 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 335 | S015130 | CD00003 | IMG0088 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 336 | S015131 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 337 | S015132 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 338 | S015133 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 339 | S015134 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 340 | S015135 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 341 | S015136 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 342 | S015137 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 343 | S015138 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 344 | S015139 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 345 | S015140 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 346 | S015141 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 347 | S015142 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 348 | S015143 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 349 | S015144 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 350 | S015145 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 351 | S015146 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 352 | S015147 | CD00003 | IMG0070 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 353 | S015148 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 354 | S015149 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 355 | S015150 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 356 | S015151 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 357 | S015152 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 358 | S015153 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 359 | S015154 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 360 | S015155 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 361 | S015156 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 362 | S015157 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 363 | S015158 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 364 | S015159 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 365 | S015160 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 366 | S015161 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 367 | S015162 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 368 | S015163 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 369 | S015164 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 370 | S015165 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 371 | S015166 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 372 | S015167 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 373 | S015168 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 374 | S015169 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 375 | S015170 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 376 | S015171 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 377 | S015172 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 378 | S015173 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 379 | S015174 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 380 | S015175 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 381 | S015176 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 382 | S015177 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 383 | S015178 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 384 | S015179 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 385 | S015180 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 386 | S015181 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 387 | S015182 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 388 | S015183 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 389 | S015184 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 390 | S015185 | CD00003 | IMG0076 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 391 | S015186 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 392 | S015187 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 393 | S015188 | CD00003 | IMG0089 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 394 | S015189 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 395 | S015190 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 396 | S015191 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 397 | S015192 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 398 | S015193 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 399 | S015194 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 400 | S015195 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |



# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 401 | S015196 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 402 | S015197 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 403 | S015198 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 404 | S015199 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 405 | S015200 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 406 | S015201 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 407 | S015202 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 408 | S015203 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 409 | S015204 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 410 | S015205 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 411 | S015206 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 412 | S015207 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 413 | S015208 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 414 | S015209 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 415 | S015210 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 416 | S015211 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 417 | S015212 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 418 | S015213 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 419 | S015214 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 420 | S015215 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 421 | S015216 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 422 | S015217 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 423 | S015218 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 424 | S015219 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 425 | S015220 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 426 | S015221 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 427 | S015222 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 428 | S015223 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 429 | S015224 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 430 | S015225 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 431 | S015226 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 432 | S015227 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 433 | S015228 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 434 | S015229 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 435 | S015230 | CD00003 | IMG0084 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 436 | S015231 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 437 | S015232 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 438 | S015233 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 439 | S015234 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 440 | S015235 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 441 | S015236 | CD00003 | IMG0074 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 442 | S015237 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 443 | S015238 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 444 | S015239 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 445 | S015240 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 446 | S015241 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 447 | S015242 | CD00003 | IMG0090 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 448 | S015243 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 449 | S015244 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 450 | S015245 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 451 | S015246 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 452 | S015247 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 453 | S015248 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 454 | S015249 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 455 | S015250 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 456 | S015251 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 457 | S015252 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 458 | S015253 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 459 | S015254 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 460 | S015255 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 461 | S015256 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 462 | S015257 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 463 | S015258 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 464 | S015259 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 465 | S015260 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 466 | S015261 | CD00003 | IMG0071 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 467 | S015262 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 468 | S015263 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 469 | S015264 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 470 | S015265 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 471 | S015266 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 472 | S015267 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 473 | S015268 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 474 | S015269 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 475 | S015270 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 476 | S015271 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 477 | S015272 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 478 | S015273 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 479 | S015274 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 480 | S015275 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 481 | S015276 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 482 | S015277 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 483 | S015278 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 484 | S015279 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 485 | S015280 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 486 | S015281 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 487 | S015282 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 488 | S015283 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 489 | S015284 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 490 | S015285 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 491 | S015286 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 492 | S015287 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 493 | S015288 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 495 | S015290 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 496 | S015291 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 497 | S015292 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 498 | S015293 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 499 | S015294 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 500 | S015295 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 501 | S015296 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 502 | S015297 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 503 | S015298 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 504 | S015299 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 505 | S015300 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 506 | S015301 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 507 | S015302 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 508 | S015303 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 509 | S015304 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 510 | S015305 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 511 | S015306 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 512 | S015307 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 513 | S015308 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 514 | S015309 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 515 | S015310 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 516 | S015311 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 517 | S015312 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 518 | S015313 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 519 | S015314 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 520 | S015315 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 522 | S015317 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 524 | S015319 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 525 | S015320 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 526 | S015321 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 527 | S015322 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 528 | S015323 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 529 | S015324 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 530 | S015325 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 531 | S015326 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 532 | S015327 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 533 | S015328 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 534 | S015329 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 535 | S015330 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 536 | S015331 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 537 | S015332 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 538 | S015333 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 539 | S015334 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 542 | S015337 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 544 | S015339 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 545 | S015340 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 546 | S015341 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 547 | S015342 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 548 | S015343 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 549 | S015344 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 550 | S015345 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |



# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 552 | S015347 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 553 | S015348 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 554 | S015349 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 555 | S015350 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 556 | S015351 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 557 | S015352 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 558 | S015353 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 559 | S015354 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 562 | S015357 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 563 | S015358 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 565 | S015360 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 566 | S015361 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 567 | S015362 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 568 | S015363 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 573 | S015368 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 574 | S015369 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 578 | S015373 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 579 | S015374 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 581 | S015376 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 582 | S015377 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 583 | S015378 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 584 | S015379 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 585 | S015380 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 586 | S015381 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 587 | S015382 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 588 | S015383 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 589 | S015384 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 590 | S015385 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 593 | S015388 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 594 | S015389 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 595 | S015390 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 596 | S015391 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 597 | S015392 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 598 | S015393 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 599 | S015394 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 600 | S015395 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

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| 603 | S015398 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 604 | S015399 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 605 | S015400 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 606 | S015401 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 607 | S015402 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 608 | S015403 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 609 | S015404 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 612 | S015407 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 613 | S015408 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 614 | S015409 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 616 | S015411 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 617 | S015412 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 618 | S015413 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 620 | S015415 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 623 | S015418 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 624 | S015419 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 625 | S015420 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 626 | S015421 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 627 | S015422 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 628 | S015423 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 629 | S015424 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 630 | S015425 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 631 | S015426 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 632 | S015427 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 633 | S015428 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 634 | S015429 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 635 | S015430 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 636 | S015431 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 637 | S015432 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 638 | S015433 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 639 | S015434 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 645 | S015440 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 646 | S015441 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 647 | S015442 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 650 | S015445 |       |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## *Various locations, Bangladesh*

### List of Visual Materials

| <u>No</u> | <u>VM Num</u> | <u>CD Id</u> | <u>IMG Ord</u> | <u>VM Title</u> | <u>Date</u> | <u>Photographer</u> | <u>Format</u> | <u>Copyright</u> |
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| 665       | S015460       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 24x36         | Y                |
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| 671       | S015466       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 24x36         | Y                |
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| 673       | S015468       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 24x36         | Y                |
| 674       | S015469       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 24x36         | Y                |
| 675       | S015470       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 24x36         | Y                |
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| 678       | S015473       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 24x36         | Y                |
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| 700       | S015495       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 24x36         | Y                |



# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 709 | S015504 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 710 | S015505 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 711 | S015506 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 712 | S015507 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 713 | S015508 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 717 | S015512 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 718 | S015513 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 719 | S015514 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 720 | S015515 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 721 | S015516 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 722 | S015517 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 723 | S015518 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 724 | S015519 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 725 | S015520 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 726 | S015521 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 727 | S015522 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 728 | S015523 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 729 | S015524 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 730 | S015525 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 731 | S015526 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 732 | S015527 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 733 | S015528 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 734 | S015529 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 735 | S015530 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 736 | S015531 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 737 | S015532 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 738 | S015533 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 739 | S015534 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 740 | S015535 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 741 | S015536 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 742 | S015537 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 743 | S015538 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 744 | S015539 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 745 | S015540 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 746 | S015541 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 747 | S015542 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 748 | S015543 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 749 | S015544 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 750 | S015545 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 752 | S015547 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 753 | S015548 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 754 | S015549 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 755 | S015550 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 756 | S015551 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 757 | S015552 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 758 | S015553 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 759 | S015554 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 760 | S015555 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 761 | S015556 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 762 | S015557 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 763 | S015558 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 764 | S015559 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 765 | S015560 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 766 | S015561 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 767 | S015562 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 768 | S015563 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 769 | S015564 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 770 | S015565 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 771 | S015566 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 772 | S015567 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 773 | S015568 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 774 | S015569 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 775 | S015570 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 776 | S015571 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 777 | S015572 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 778 | S015573 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 779 | S015574 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 781 | S015576 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 782 | S015577 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 783 | S015578 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 784 | S015579 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 785 | S015580 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 786 | S015581 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 787 | S015582 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 788 | S015583 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 789 | S015584 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 790 | S015585 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 791 | S015586 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 794 | S015589 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 795 | S015590 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 796 | S015591 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 797 | S015592 | CD00003 | IMG0067 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 798 | S015593 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 799 | S015594 | CD00003 | IMG0094 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 800 | S015595 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 802 | S015597 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 803 | S015598 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 804 | S015599 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 805 | S015600 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 806 | S015601 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 807 | S015602 | CD00003 | IMG0093 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 808 | S015603 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 809 | S015604 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 810 | S015605 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 811 | S015606 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 812 | S015607 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 813 | S015608 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 814 | S015609 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 815 | S015610 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 816 | S015611 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 817 | S015612 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 818 | S015613 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 819 | S015614 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 820 | S015615 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 823 | S015618 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 825 | S015620 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 826 | S015621 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 827 | S015622 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 833 | S015628 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 834 | S015629 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 836 | S015631 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 837 | S015632 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 838 | S015633 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 841 | S015636 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 842 | S015637 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 843 | S015638 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 844 | S015639 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 845 | S015640 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 846 | S015641 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 847 | S015642 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 848 | S015643 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 849 | S015644 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 850 | S015645 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |



# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 853 | S015648 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 854 | S015649 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 855 | S015650 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 856 | S015651 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 857 | S015652 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 858 | S015653 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 863 | S015658 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 864 | S015659 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 865 | S015660 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 866 | S015661 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 867 | S015662 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 871 | S015666 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 872 | S015667 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 873 | S015668 | CD00003 | IMG0095 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 874 | S015669 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 875 | S015670 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 886 | S015681 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 887 | S015682 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 888 | S015683 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 890 | S015685 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 891 | S015686 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 892 | S015687 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 893 | S015688 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 894 | S015689 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 895 | S015690 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 896 | S015691 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 897 | S015692 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 898 | S015693 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 900 | S015695 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No  | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 905 | S015700 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 909 | S015704 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 912 | S015707 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 913 | S015708 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 915 | S015710 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 916 | S015711 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 917 | S015712 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 918 | S015713 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 922 | S015717 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 923 | S015718 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 924 | S015719 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 925 | S015720 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 926 | S015721 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 935 | S015730 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 937 | S015732 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 938 | S015733 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 939 | S015734 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 940 | S015735 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 941 | S015736 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 942 | S015737 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 943 | S015738 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 944 | S015739 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 945 | S015740 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 946 | S015741 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 948 | S015743 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 949 | S015744 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 950 | S015745 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| No   | VM Num  | CD Id   | IMG Ord | VM Title | Date       | Photographer  | Format | Copyright |
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| 955  | S015749 | CD00003 | IMG0099 |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 956  | S015750 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 957  | S015751 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 958  | S015752 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 962  | S015756 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 966  | S015760 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 967  | S015761 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 977  | S015771 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 978  | S015772 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 987  | S015781 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 993  | S015787 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
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| 995  | S015789 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 996  | S015790 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 997  | S015791 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 998  | S015792 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 999  | S015793 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 24x36  | Y         |
| 1000 | S025334 |         |         |          | 09.05.1989 | HOSSAIN Anwar | 6x6    | Y         |



# Grameen Bank Housing Programme

## *Various locations, Bangladesh*

### List of Visual Materials

| <u>No</u> | <u>VM Num</u> | <u>CD Id</u> | <u>IMG Ord</u> | <u>VM Title</u> | <u>Date</u> | <u>Photographer</u> | <u>Format</u> | <u>Copyright</u> |
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| 1014      | S025348       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1015      | S025349       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1016      | S025350       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
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| 1022      | S025356       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
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| 1024      | S025358       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1025      | S025359       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
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| 1031      | S025365       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
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| 1034      | S025368       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1035      | S025369       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
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| 1037      | S025371       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
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| 1046      | S025380       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1047      | S025381       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1048      | S025382       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1049      | S025383       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1050      | S025384       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |

# Grameen Bank Housing Programme

## Various locations, Bangladesh

### List of Visual Materials

| <u>No</u> | <u>VM Num</u> | <u>CD Id</u> | <u>IMG Ord</u> | <u>VM Title</u> | <u>Date</u> | <u>Photographer</u> | <u>Format</u> | <u>Copyright</u> |
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| 1056      | S025390       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1057      | S025391       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
| 1058      | S025392       |              |                |                 | 09.05.1989  | HOSSAIN Anwar       | 6x6           | Y                |
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| 1065      | S025868       |              |                |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
| 1066      | S025869       |              |                |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
| 1067      | S025870       |              |                |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
| 1068      | S025871       | CD00003      | IMG0063        |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
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| 1070      | S025873       |              |                |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
| 1071      | S025874       |              |                |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
| 1072      | S025875       |              |                |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
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| 1075      | S025878       |              |                |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
| 1076      | S025879       | CD00003      | IMG0065        |                 | 15.11.1988  | AKAA                | 24x36         | Y                |
| 1077      | S026852       |              |                |                 | 05.10.1989  | AKAA                | 24x36         | Y                |
| 1078      | S026853       |              |                |                 | 05.10.1989  | AKAA                | 24x36         | Y                |
| 1079      | S135765       |              |                |                 |             | HOSSAIN Anwar       | 24x36         | Y                |

## List of Additional Materials

### *Drawings*

- 1 Photocopy of location map

### *Visual Material*

- 1 Video-cassette "Housing for the Poor", 20 min., produced by Grameen Bank  
Katha Chitra

*TR 1989 (John Norton)*

### *Texts*

- 1 Worksheet on loans
- 1 Article by Roland-Pierre Paringaux : "Petit Crédit pour Grande Pauvreté",  
*Le Monde*, 18/4/89, p. 37

### *Drawings*

- 4 Drawings

*Material brought back by S. Ozkan on April 1989*

- 1 Set of view cards on Sangshad Bhaban
- 7 Reprints on the Grameen Bank:
  - A Bank for the Poor;
  - Status, Perception, Awareness & Marital Adjustment of Rural Women
  - Group-Based Savings and Credit for the Rural Poor
  - On Reaching the Poor
  - An Evaluation of the Impact on the Grameen Bank Project
  - An Evaluation of the Grameen Bank Operation
  - The Impact of Grameen Bank on Women's Involvement in Productive Activities
- 1 Book: *Participation as Process*, by Andreas Fuglesang and Dale Chandler,  
Publ. by the Grameen Bank, August 1988, Dhaka, 234 pp.
- 1 Transcript of Telephone Press Conference: *Credit for Self Employment of the Poor*, with Prof. Muhammad Yunus, July 22, 1987.