Broader Impacts of Housing

Based on Habitat Bangladesh's Activities Over the Past 5 Years

Themes: Housing Conditions, Access to Infrastructure and Basic Services, Gender Equality, Health, Education, Livelihood, Community Cohesion, Disaster Resilience and Inclusion

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Architecture · Landscapes · Settlements

Foreword

Foreword

The global housing crisis stands as one of the most pressing and enduring challenges of our time. While the world has made remarkable advances in health, education, and technology, the fundamental right to adequate housing remains unmet for millions. A house is never just a physical structure. As habitat, a house is a foundation of security, dignity, and opportunity — a place from which individuals and families build connections to their communities and to the wider world. Without this foundation, vulnerability persists, and aspirations are constrained.

In Bangladesh, the urgency of this challenge is particularly visible, and especially critical. The combined pressures of rapid urbanization, environmental vulnerability, and economic hardship continue to affect the quality and security of housing for low-income families. Against this backdrop, Habitat for Humanity Bangladesh has undertaken the vital task of improving shelter and living conditions in both rural and urban communities. Its interventions demonstrate that even modest improvements — an upgraded dwelling, the provision of household implements, or the strengthening of a structure — can bring about tangible transformation. These changes are not only material but also psychological and social. As one community member expressed: “My mentality changed as the house changed. Now I feel safe.”

It is therefore both timely and significant that the Bengal Institute for Architecture, Landscapes and Settlements has conducted a comprehensive review of Habitat for Humanity Bangladesh’s work over the past five years. Through site visits, interviews, and assessments of housing conditions and community well-being, the review has produced important findings that illuminate both the achievements and the challenges of this work.

This report is more than an evaluation of projects. It is a reminder of the centrality of housing in human development and of the profound impact that secure, dignified homes can have on the future of individuals, families, and communities. The insights presented here will not only inform Habitat for Humanity Bangladesh’s future strategies but also contribute to the wider discourse on housing as an essential element of equitable and sustainable development.

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Acronyms

List of Acronyms

HFHI-B	Habitat for Humanity International in Bangladesh
SHG	Self-Help Group
CWC	Community Welfare Committee
WASH	Water, Sanitation, and Hygiene
FGD	Focus Group Discussion
KII	Key Informant Interview
PWD	Persons with Disabilities
SDG	Sustainable Development Goals
ACT	Appropriate Construction Technology
EQM	Evaluation Question Matrix
BDT	Bangladeshi Taka
DNCC	Dhaka North City Corporation
UNDP	United Nations Development Programme
SPSS	Statistical Package for the Social Sciences
OVG	Orphans and Vulnerable Groups
CBO	Community-Based Organization
NGO	Non-Governmental Organization

Executive Summary

“My mentality changed as the house changed. Now I feel safe.”

— Female Beneficiary, Khulna

Executive Summary

This report presents a comprehensive evaluation of Habitat for Humanity International in Bangladesh’s (HFHI-B) housing interventions across four distinct locations—Dhaka, Khulna, Mymensingh, and Satkhira—implemented over the past five years. The assessment combines quantitative household surveys with qualitative methods, including individual interviews, focus group discussions, key informant interviews with local leaders and government officials, and direct field observations.

The purpose of this study is to understand not only the physical outcomes of housing improvements, but also their broader social, economic, and environmental implications. Evidence from the four sites demonstrates that improved housing extends far beyond providing shelter: it changes how families live, work, and interact with their communities. Families reported greater stability, security, and dignity in their day-to-day lives, alongside tangible improvements in health, education, and livelihood opportunities.

At the same time, the findings underscore that better housing alone cannot address the wider structural challenges facing low-income households. Income insecurity, gaps in basic infrastructure such as water and drainage, limited access to affordable healthcare, and persistent climate vulnerabilities continue to undermine long-term resilience. These intersecting challenges highlight the need for housing interventions to be more deeply connected with livelihood support, infrastructure development, and inclusive governance.

Key Findings

Direct Impacts

1. Housing Conditions
Homeownership is high (96.43%), with durable structures featuring elevated plinths, reinforced walls, and climate-sensitive designs. Verandas and airflow-focused layouts improve comfort, but 79.35% of households live in single-room dwellings, limiting space and privacy.

2. Living Quality
93% of households reported some level of improvement in quality of life, with average perceived dignity at 93.8%, reflecting strong self-respect. However, 49.95% experience theft and 20.8% feel unsafe at night, with risks increasing during extreme weather.

3. Access to Infrastructure and Services
Sanitation access is 73.48%, while only 31.95% have piped water and 34.4% have formal waste disposal. Improvements in sanitation support hygiene and mobility, but coverage gaps persist, particularly in rural areas.

Indirect Impacts

1. Health Profile
Chronic illnesses affect 52.13% of households, respiratory infections 55.55%, and fever 39.55%. Improved sanitation has reduced waterborne diseases, including diarrhea (12.63%) and skin infections. Average healthcare spending is BDT 1,308 per month, indicating ongoing health and financial pressures.

2. Economic Status
Average monthly income is BDT 11,422, with 20.43% of households saving and 57.83% relying on loans. Stable housing lowers repair costs and supports limited home-based income, yet economic vulnerability persists due to informal, low-paid employment.

3. Collective Cohesion
85.05% of households report moderate to high trust, with 26.4% participating in community activities and 78.13 % feeling a sense of belonging. Strong social networks support cooperation and community resilience.

Direct Impacts

4. Education and Learning Environment
73.33% of households have school-aged children, but only 6.63% have dedicated study spaces, and 70.2% face financial barriers. Safer and well-lit verandas and rooms improve study conditions, yet learning opportunities remain constrained.

5. Equity and Diversity
Gender equality in education is 92.25% and in health 95.8%. However, 66.2% of households face employment gaps, 62.1% have land access gaps, and 21.05% of households include people with disabilities, with 49.95% lacking access and 36% facing physical barriers.

6. Food and Nutritional Security
37.58% of households experience food shortages, and only 6% of households consume a diverse diet. Housing stability supports storage and management, yet nutritional vulnerability remains.

Indirect Impacts

7. Disaster Preparedness and Resilience
20.2% of households were affected by disasters in the past five years. Structural upgrades, including elevated plinths and reinforced walls, enhance resilience to floods and storms, but drainage gaps and limited safety nets continue to pose risks during extreme weather.

Note: All percentages and values presented in the key findings represent the averages of data collected across the four study locations: Dhaka, Khulna, Satkhira, and Mymensingh.

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Introduction

“People who didn’t have homes now have homes. We never imagined this. These houses are like dream houses for us.”

— FGD, Satkhira

Introduction

The study, “Broader Impacts of Housing Based on Habitat Bangladesh’s Activities Over the Past 5 Years,” evaluates Habitat for Humanity International in Bangladesh’s (HFHI-B) housing interventions across four diverse locations—Dhaka, Khulna, Satkhira, and Mymensingh—representing urban, rural, and flood-prone contexts and the varied challenges faced by low-income households. The primary aim of the study is to understand how HFHI-B’s housing initiatives have influenced the overall wellbeing of families, examining not only physical improvements in homes but also impacts on health, education, income, women’s empowerment, safety, privacy, and community cohesion.

The study also explores cross-cutting social and environmental issues, including gender equity, inclusion of persons with disabilities (PWD), and climate adaptation, to assess how housing interventions can produce broader, sustainable outcomes.
The specific objectives of the study are:

1. Assess improvements in living conditions achieved through HFHI-B housing initiatives, focusing on health, education, income, women’s empowerment, safety, and privacy.

2. Examine cross-cutting outcomes, such as gender equity, PWD inclusion, and climate resilience.

3. Identify lessons learned and provide actionable recommendations to enhance the effectiveness and impact of HFHI-B’s housing programs.

4. Develop an evidence-based document to inform donors, policymakers, and government authorities about the importance of inclusive, disaster-resilient, and sustainable housing solutions.

By evaluating both direct and indirect impacts, this study provides evidence to guide future HFHI-B programming, inform policy decisions, and highlight replicable practices for inclusive, sustainable, and resilient housing development across Bangladesh.



Photo: Asif Shifat, Satkhira, 2025

Background

Background

Bangladesh is facing a critical housing shortage driven by rapid urbanization, population growth, and environmental stresses. Over the past two decades, the urban population has more than doubled, rising from 30 million in 2000 to around 70 million in 2023 (UNDP, 2024). This surge has intensified demand for affordable housing, with the current deficit estimated at 6 million units and projected to reach 10.5 million by 2030, 70 percent of which will be required for low-income households (UNDP, 2024).

A significant proportion of the urban poor live in informal settlements with insecure tenure, overcrowding, and limited access to clean water, sanitation, and electricity, increasing health, safety, and social vulnerabilities. In Dhaka alone, over 5,000 slum communities house roughly 40 percent of the city's population (World Bank, 2016). These challenges are compounded by Bangladesh's high climate exposure: more than 90 million people, or 56 percent of the population, reside in areas prone to floods, cyclones, and other natural hazards (World Bank, 2024).

The National Housing Policy (2016) seeks to address these pressures by promoting safe, affordable, and disaster-resilient housing, participatory planning, gender inclusion, and local capacity development, while aligning with the Sustainable Development Goals (SDGs).

Since 1999, Habitat for Humanity International in Bangladesh (HFHI-B) has partnered with low-income families to improve housing conditions and enhance household stability, safety, and self-reliance. HFHI-B implements new home construction, renovation, and in-situ upgrading of informal settlements. Beyond physical structures, the organization promotes community mobilization through Self-Help Groups (SHGs) and Community Welfare Committees (CWCs), provides skills training for local masons and artisans, and supports initiatives to strengthen disaster resilience.

Through these interventions, HFHI-B contributes to addressing Bangladesh's housing deficit while promoting safer, more resilient, and inclusive communities across urban and rural contexts. However, despite these efforts, many low-income households continue to face challenges, including overcrowding, inadequate infrastructure, health risks, and vulnerability to climate-related hazards. Understanding how HFHI-B's housing initiatives have influenced household wellbeing, social inclusion, and community resilience is therefore essential.

This evaluation examines the impact of HFHI-B interventions across ten thematic areas, including housing conditions, access to infrastructure, health, education, economic status, community cohesion, equity and diversity, quality of life, disaster resilience, and nutritional security. The study considers both immediate improvements in household well-being and broader social and environmental outcomes. Comparative analysis across Dhaka, Khulna, Satkhira, and Mymensingh identifies common patterns as well as location-specific dynamics, highlighting successes, challenges, and opportunities for strengthening future HFHI-B programs.

The study used a mixed-methods approach to capture the range of interventions and impacts. Limitations include the sample size, reliance on self-reported data, and the short time frame of fieldwork. Broader structural factors such as inflation, migration, and governance issues were outside the scope of the study but may have influenced outcomes. Triangulation of methods and sources strengthens the credibility and validity of the findings.

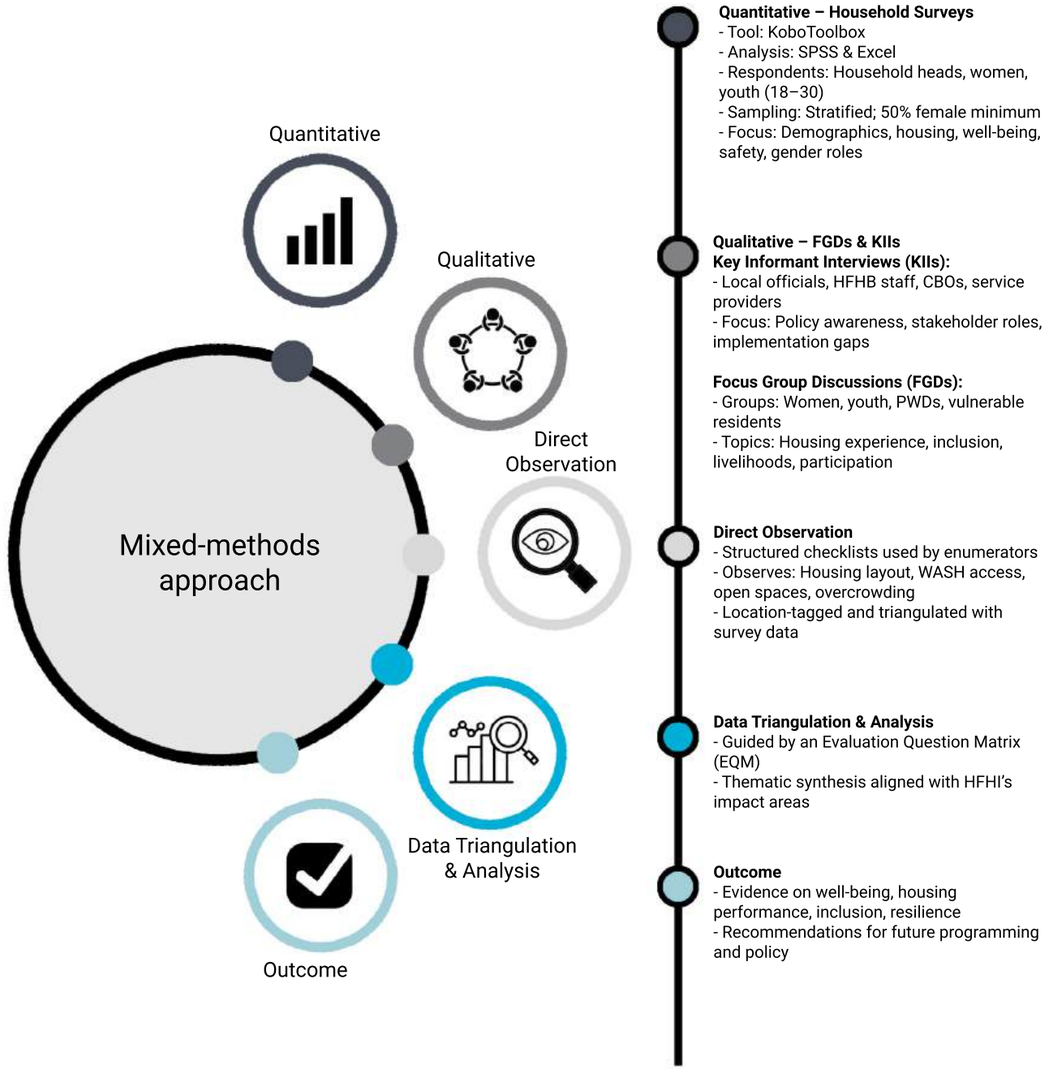
Methodology

Methodology

This evaluation employed a mixed-methods research design, integrating quantitative and qualitative approaches to assess HFHI-B's housing interventions in Mymensingh, Khulna, Satkhira, and Dhaka. The methodology reflects HFHI-B's commitment to evidence-based evaluation, inclusive stakeholder engagement, and transparency in assessing program performance.

An Evaluation Question Matrix (EQM) guided the study, linking each evaluation objective to specific data sources, inquiry tools, and expected outputs, ensuring consistency across all thematic areas.

The evaluation was conducted following good ethical practices, including people-centeredness, safeguarding, confidentiality, do-no-harm principles, and data protection. Participants' rights, safety, and dignity were respected throughout the study, and care was taken to ensure inclusivity across gender, age, disability, ethnicity, religion, culture, and geographic location.



Data Collection and Sampling

Sampling Computation:

The sample size was determined using Cochran's formula:

$n_0 = (Z^2 \times p \times (1 - p)) \div d^2$

Where n_0 is the initial sample size, Z = 1.96 represents the 95% confidence level, p = 0.5 is the estimated proportion, and d = 0.07 is the margin of error. Substituting these values:

$n_0 = (1.96^2 \times 0.5 \times 0.5) \div 0.07^2 \approx 196$

To account for stratification and a design effect of 1.10, the adjusted sample size was calculated as:

$n = n_0 \times DEFF = 196 \times 1.10 \approx 216$

The achieved sample of 215 respondents aligns with the computed target and is statistically adequate at a 95% confidence level. A stratified random sampling approach was used to ensure representation across the four locations, housing types (relocation and in-situ), and demographic groups. Sample distribution was proportional to household populations and ensured gender balance and inclusion of youth aged 18–30.

Data Collection Methods

Household Surveys:

Structured questionnaires were used to collect quantitative data on socioeconomic conditions, housing satisfaction, access to services, and quality-of-life indicators. Respondents included household heads, adult women, and youth. Data were collected digitally using tablets via the KOBO Toolbox platform to enhance accuracy and minimize data entry errors. All participants were informed about the study purpose, voluntary participation, and confidentiality safeguards. Data were disaggregated by gender, age, location, and disability to ensure inclusive analysis.

Individual Interviews:

A total of 215 individual interviews were conducted across the four sites: 42 in Dhaka, 40 in Khulna, 67 in Mymensingh, and 66 in Satkhira. Interviews captured personal experiences, housing challenges, social and economic conditions, and resilience strategies. Participants' consent was obtained in writing or verbally, and sensitive information was handled following good ethical practices.

Focus Group Discussions:

Focus group discussions involved 47 participants across the four locations, ensuring diversity in gender, age, household roles, and disability. In Dhaka, 9 participants attended, including 5 men and 4 women. In Khulna, 12 participants joined, comprising 10 women and 2 men. In Satkhira, 18 participants took part, with 12 women and 6 men; to ensure meaningful participation and manage the larger group size, the discussions in Satkhira were conducted in two separate sessions. In Mymensingh, 8 participants attended, including 5 men and 3 women. All discussions were conducted in a safe and respectful environment, allowing participants to voice their opinions freely.

Key Informant Interviews:

Key informant interviews were conducted with local government officials to gather insights on housing implementation, governance challenges, and opportunities for policy engagement. In Dhaka, the interviewee was Md. Sazzad Hossain, former councilor of DNCC Ward 2. In Khulna, Kazi Abul Kalam Azad Biku, councilor of Ward No. 22, participated. In Mymensingh, Umme Halima, Social Welfare and Slum Development Officer, was interviewed, while in Satkhira, Md. Mustafizur Rahman, Chairman of Banshdaha Union, provided perspectives.

Direct Observations and Desk Review:

Structured direct observations documented housing conditions, infrastructure, public spaces, and informal economic activities. A desk review of project documents, monitoring reports, and relevant literature provided by HFHI-B supported cross-verification and contextual understanding. Copies of these documents are included in the annex. Observations were conducted respectfully, with sensitivity to local culture, social norms, and private spaces.

Table: Summary of Respondents by Data Collection Methods

Location	Individual Interviews	FGD Participants	Key Informant Interviews (KIIs)
Dhaka	42	09	1 (Md. Sazzad Hossain, former councilor, DNCC Ward 2)
Khulna	40	12	1 (Kazi Abul Kalam Azad Biku, Councilor, Ward No. 22, Khulna)
Mymensingh	67	08	1 (Umme Halima, Social Welfare and Slum Development Officer, Mymensingh City Corporation)
Satkhira	66	18	1 (Md. Mustafizur Rahman, Chairman, 1 No. Banshdaha Union, Satkhira Sadar)
Total	215	47	4

Data Analysis and Triangulation:

Data were analyzed using a combination of quantitative and qualitative techniques, integrating triangulation during the analysis process.

Quantitative data from household surveys were processed using SPSS and Excel, focusing on demographics, housing satisfaction, health, education, income, safety, privacy, women's participation, and inclusion of persons with disabilities.

Qualitative data from interviews, focus group discussions, key informant interviews, and outcome harvesting were analyzed thematically to identify patterns, trends, and emerging insights on social inclusion, livelihoods, community cohesion, and housing challenges.

During analysis, findings from different sources were cross-checked and compared to validate responses. For example, survey data were compared with qualitative insights and direct observations to identify consistencies or discrepancies. Desk review and project documentation provided further context and verification. This approach ensured that conclusions were robust, credible, and evidence-based.

Ethical considerations were integrated throughout the analysis. Data were anonymized, and no individual could be identified in reports. Gender, age, disability, social inclusion, religion, ethnicity, and geographic location were considered to ensure context-sensitive interpretation.

By combining rigorous quantitative and qualitative analysis with integrated triangulation, this methodology enabled a multi-dimensional and ethically responsible evaluation of HFHI-B's housing programs, supporting evidence-based recommendations for future programming and policy engagement.

Limitations of the Study

While this evaluation used a mixed-methods approach across four diverse locations, certain limitations should be noted. The sample size (215 households) reflects proportional representation but does not capture all HFHI-B beneficiaries nationwide. Household survey and FGD data were self-reported, making them subject to recall bias and personal interpretation. The short time frame of fieldwork limited opportunities for longitudinal or seasonal comparisons. In addition, broader structural challenges such as inflation, migration, and governance issues were outside the scope of the study but inevitably influenced outcomes. Despite these limitations, triangulation of methods and sources strengthens the credibility and validity of the findings.

Study Locations

The study was conducted across four locations: Dhaka, Khulna, Satkhira, and Mymensingh, covering both urban and rural contexts to reflect the diversity of HFHI-B's housing interventions. Dhaka and Khulna represent urban informal settlements characterized by high density, limited infrastructure, and vulnerabilities linked to migration and environmental hazards. Satkhira and Mymensingh represent rural settlements, marked by marginalized populations, inadequate housing, poor sanitation, limited water access, and low community awareness of hygiene and climate adaptation. Information on the broader geographic setting and the pre-existing conditions of these communities was drawn from previous reports and literature provided by HFHI-B, which helped situate the study within its wider context (supporting documents are included in the annex). This selection provides a comprehensive overview of HFHI-B's engagement in diverse socio-spatial and environmental contexts.



Mymensingh

Dhaka



Khulna

Satkhira



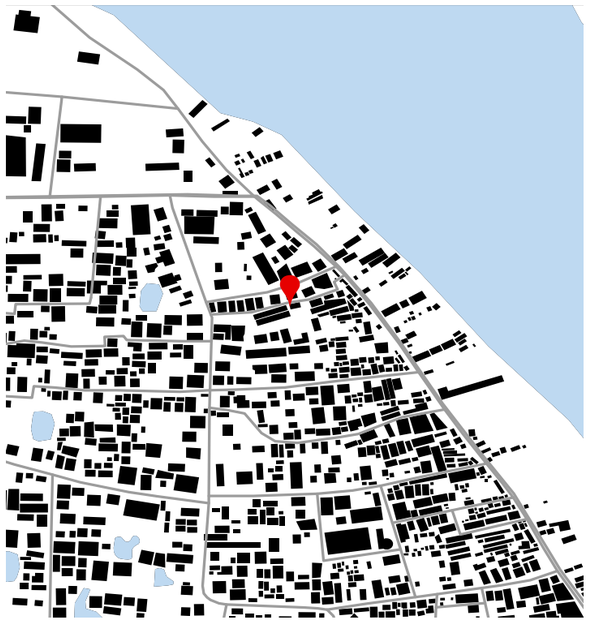


Study Locations



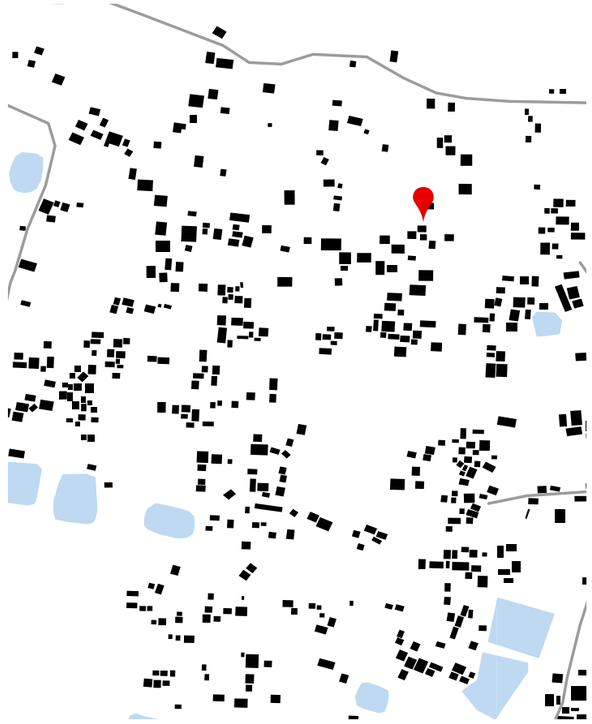
Dhaka

The study was conducted in Beguntila, an informal settlement in Mirpur under Dhaka North City Corporation. Established around 1999 following evictions from nearby slums, Beguntila accommodates over 3,500 low-income residents. Households live in congested conditions, often sharing utilities, and rely mainly on informal employment. Since 2012, HFHI-B has implemented multiple phases of the Building Resilient Urban Slum Settlements in Dhaka project, covering housing renovations, sanitation improvements, hygiene education, and infrastructure upgrades such as drainage and road improvements. According to HFHI-B reports, Phase VI (July 2022–June 2024) renovated 61 houses and actively involved residents in construction and decision-making through Community WASH Committees.



Khulna

The study focused on slums across Wards 21, 22, and 31 of Khulna City Corporation. These areas are densely populated by low-income and climate-migrant communities, many displaced by riverbank erosion, flooding, and other environmental pressures. Settlements consist mainly of makeshift or semi-permanent structures with limited drainage, sanitation, and water supply. Residents include single mothers, widows, people with disabilities, and other marginalized groups. The Khulna Urban Extension Project (August 2024–June 2025) delivered interventions such as new house construction, renovation of existing homes, WASH training, Appropriate Construction Technology (ACT) training, and the formation of women-led Self-Help Groups (SHGs) to support community organization and participation.



Satkhira

The study was conducted in Rishipara communities of Satkhira District, particularly in Kushkhali and Bansdaha Unions, focusing on Dalit households facing entrenched social and economic marginalization. These communities suffer from poor housing conditions, limited access to safe water and sanitation, and high vulnerability to natural hazards such as cyclones and flooding. Under the OVG project (initiated December 2019, implemented in phases), HFHI-B formed and trained Community WASH Committees (CWCs), conducted WASH training, distributed hygiene kits, and constructed or renovated houses with disaster-resilient features. Additional interventions included installing sanitary latrines, deep tube-wells, and community bathhouses to improve access to safe water and inclusive hygiene facilities. The project also engaged local leaders and provided technical support and monitoring to ensure quality standards.



Mymensingh

The study covered rural settlements in Mymensingh Sadar, where households face inadequate housing, poor sanitation, drainage issues, waterlogging, weak waste management, and low awareness of hygiene and climate resilience. The project Improving Living Conditions of Rural and Urban Poor through Climate-Adaptive and Affordable Housing Technologies and WASH Interventions (2022–2024) included construction of climate-smart houses, renovation of homes, development of gender-sensitive and accessible toilets and bathing facilities, installation of water points, drainage improvements, and delivery of hygiene and WASH training. The program also engaged schools through menstrual health sessions and expanded community capacity-building on climate adaptation and sustainable living.

Contextual & Impact Profiling

This section presents an in-depth contextual and impact profiling of Habitat for Humanity Bangladesh's (HFHI-B) interventions, organized around 10 themes: housing and living conditions, access to infrastructure, health, education, economic status, community cohesion, equity and diversity, quality of life, disaster resilience, and nutritional security. The analysis highlights both common patterns across locations and context-specific dynamics, capturing the lived experiences of beneficiary households.

The section is guided by two key objectives.

Objective 1: Assess improvements in living conditions achieved through HFHI-B housing initiatives
This objective focuses on themes that directly affect household well-being and daily life. Housing and living conditions, access to infrastructure, health, education, and economic status are included because they reflect the tangible improvements HFHI-B housing interventions provide, such as better homes, access to basic services, improved health and education outcomes, and increased income opportunities.

Objective 2: Examine cross-cutting outcomes
This objective focuses on broader social and environmental impacts beyond immediate living conditions. Community cohesion, equity and diversity, quality of life, disaster resilience, and nutritional security are included because they capture the program's effects on social inclusion, gender equality, empowerment, resilience to climate hazards, and overall well-being, reflecting the long-term, cross-cutting benefits of HFHI-B interventions.

Following the thematic profiling, a comparative analysis across the four locations Dhaka, Khulna, Satkhira, and Mymensingh identifies both common patterns and location-specific dynamics, highlighting successes, ongoing challenges, and opportunities for strengthening future HFHI-B programs.



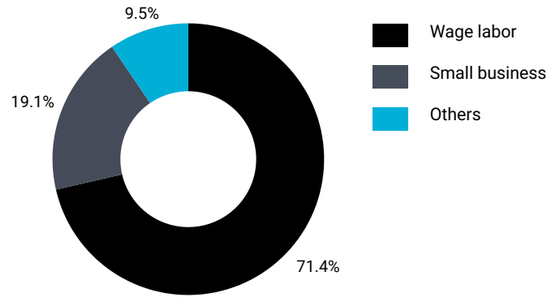
Contextual and Impact Profiling (Dhaka)

Survey respondents in Dhaka are predominantly women (72.5%), with men representing 27.5%. The average household size is 4.6 members, and the mean respondent age is 46 years (range: 25–85). Most respondents are married (82.9%), while single (7.3%), widowed (9.8%), or divorced (2.4%) households form smaller groups. Nearly all respondents identify as Muslim (97.6%) and Bengali, speaking Bengali as their primary language.
Household income is largely derived from informal employment, with 71.4% engaged in wage labor, 19.1% in small business activities, and 9.5% from other sources.

Average Household Member



Household Income Sources (%)



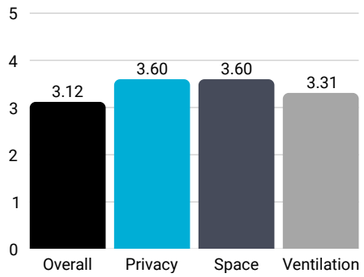
1. Housing Conditions Profiling

All surveyed households reside in tin-shed homes. Ownership is high, with 85.7% owning their houses and 14.3% renting, providing security for most families but limiting flexibility for renters. Overcrowding is common—80.9% live in single-room dwellings, and only 19.1% have two rooms. Housing satisfaction averages 3.12 out of 5, with space rated higher (3.6) than ventilation and comfort (3.31). Privacy score: 3.26 out of 5. Before the intervention, many families had no proper roof, wall, or shelter. The KII respondent explained, “They are slum dwellers, low-income people, and they didn’t have a complete house. Someone didn’t have proper roof, some didn’t have proper wall, some even had no proper shelter.” Habitat’s partial support provided basic housing and community facilities such as roads, drains, and toilets. The respondent added, “They couldn’t have done this on their own… It will sustain 5–10 years easily, after that maintenance might need as

Home ownership (%)



Satisfaction Score



it is made of tin. But they are safe and tensionless for a long-term." Households often had to finish construction themselves, installing walls, doors, or windows, usually through loans or installments. One woman recalled, "I didn't get the full house… they gave me tin sheets, but I had to complete the rest on my own." Another said, "I only got the roof. Then I managed alone in kisti… It was difficult for me… They shouldn't help like this."
Structural safety has improved with reinforced tin roofs protecting against rain. Many participants felt their living conditions were "much better now… it was not easy before." Yet flooding during heavy rains still affects some houses.
Lack of windows or doors creates darkness, mosquito infestations, and security risks. One resident said, "They did not provide any window or door… now we face stealing problems." Some improvised with transparent roof sheets for light, but ventilation remains poor. Limited outdoor space and theft risks lead households to dry clothes and sometimes food indoors—an adaptation that helps cope with space constraints but increases dampness, mold, and health risks. Firewood is often stored inside, adding smoke and indoor pollution. Long-term residents, especially elderly widows, struggle with maintenance: "They gave me the house 10–12 years back… now this house is like to be teared down on its own. Rainwater comes through."
Despite these challenges, households adapt creatively, growing vegetables in small yards or using homes for micro-enterprises. In one house, an industrial sewing machine was observed, turning limited space into an income source. These adaptations highlight resilience and the importance of housing not just as shelter, but also as a foundation for livelihoods. As one participant expressed with cautious optimism: "Now it is a pucca house, no mud or water enters… I feel better now."

Impacts

- High homeownership (85.7%) strengthens housing security and reduces reliance on rentals.
- Reinforced tin roofs and partial construction support provide safer, more durable housing, protecting families from rain and instability.
- Overcrowding (80.9% single-room occupancy) limits privacy, comfort, and family well-being.
- Lack of windows, poor ventilation, and indoor drying/storage practices increase health risks (dampness, respiratory illness, mosquito-borne diseases).
- Security concerns, including theft of belongings and food, undermine residents' sense of safety.
- Partial construction support fosters resilience but often forces reliance on loans or installments, adding financial strain.
- Adaptive uses of housing for gardening and small businesses demonstrate how homes contribute directly to livelihoods.



Photo: Asif Shifat, Dhaka, 2025

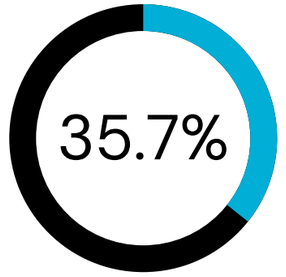
2. Infrastructure and Services Profiling

Households in the surveyed community have varying levels of access to essential infrastructure and services. Approximately 71.4% of households have access to toilets, while only 35.7% possess private toilets. The KII highlighted that previously many households relied on open toilets, and Habitat built proper toilets, improving sanitation significantly. Piped water is available to 73.8% of households, often supplemented by tubewells. Electricity reaches nearly all households, though outages are frequent, and meters are typically installed outside homes. Waste disposal services cover 88.1% of households, contributing to overall sanitation.
Cooking practices remain a challenge. Most households (64.3%) rely on outdoor wood or kerosene stoves, while 35.7% have separate kitchens. Residents noted the difficulties of this arrangement, especially during the rainy season. One participant explained, "The house is strong, but cooking outside during monsoon is a challenge."
Infrastructure beyond individual homes also matters. According to the KII, proper toilets are important, but the community's immediate priority is improving drainage and key roads to ensure accessibility during heavy rains. While Habitat has worked on toilets, roads, and drains, incomplete sections and poor drainage still limit mobility and reduce the full benefits of these improvements.

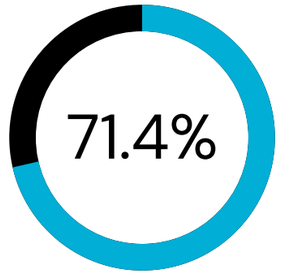
Impacts

- Access to toilets (71.4%) and private bathrooms (35.7%) improves hygiene and reduces the risk of waterborne diseases.
- Habitat's construction of proper toilets, replacing previous open toilets, has enhanced sanitation, though drains and roads remain the more immediate priority.
- Piped water availability (73.8%) and widespread waste disposal coverage (88.1%) enhance community-level sanitation and public health.
- Outdoor cooking (64.3% of households) exposes residents to health and safety risks, particularly during monsoon seasons.
- Habitat's improvements to roads, drains, and toilets contribute to community-level infrastructure, but incomplete roads and poor drainage continue to hinder accessibility and mobility.

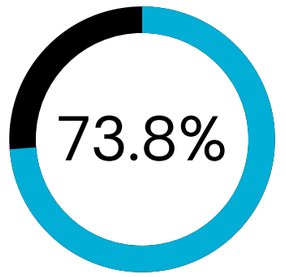
Separate Kitchen



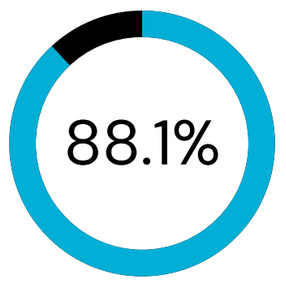
Sanitation



Piped water



Waste management

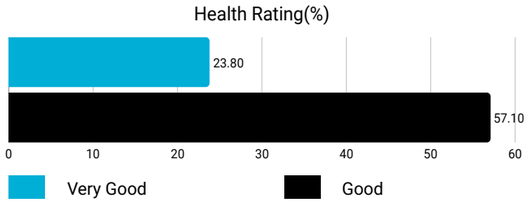


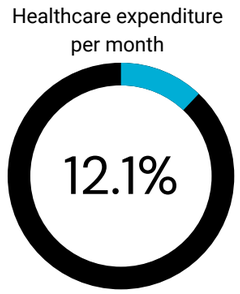
3. Health Profiling

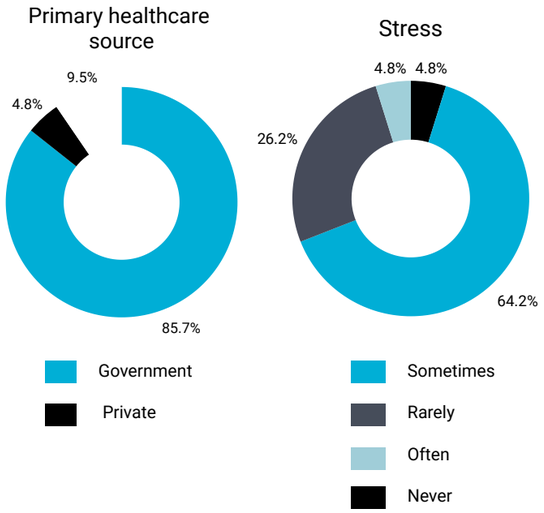
Households spend an average of BDT 1,505 per month on health, amounting to a three-month average of BDT 5,212, reflecting a significant financial burden for low-income families. Most respondents rate their health as good (52.4%) or very good (31.0%), with 14.3% reporting fair health and 2.4% poor health. All households reported having at least one chronic health condition, including hypertension, diabetes, asthma, and other illnesses. Respiratory infections (52.4%), fever (35.7%), and diarrhea (21.4%) were the most common illnesses in the past month.
Healthcare utilization is primarily through government hospitals (85.7%), with limited reliance on private clinics (4.8%). Stress or feeling overwhelmed occurs at varying frequencies: 4.8% never, 26.2% rarely, 64.3% sometimes, and 4.8% often. Access to mental health support remains minimal (4.8%). The FGD highlighted notable improvements in hygiene practices since Habitat's interventions. One participant observed: "Cleanliness and tidiness are the biggest change in our life. Habitat also gave us soaps and trained us." These gains, combined with enhanced housing conditions—such as tin roofs protecting against rain, reinforced walls, and improved sanitation facilities—have contributed to safer and healthier living environments.
Ongoing challenges linked to housing continue to affect health. Limited ventilation, cramped single-room occupancy (80.9%), and the absence of windows increase the risk of respiratory infections and other communicable diseases, emphasizing the close connection between housing quality, infrastructure, and community health outcomes.

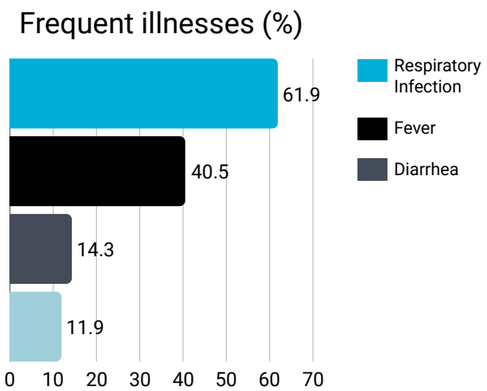
Impacts

- Improved sanitation and access to piped water, along with reinforced housing structures, reduce exposure to waterborne and communicable diseases and support safer living environments.
- Stable and reinforced housing, including tin roofs and walls, contributes to reduced stress and better mental well-being for 66.7% of households.
- Cramped single-room occupancy and lack of windows increase the risk of respiratory infections and other communicable health issues.









- High prevalence of chronic illnesses, affecting 64.3% of households, and frequent respiratory infections remain significant health concerns.
- Health expenditures averaging BDT 1,505 per month create financial strain for low-income households.
- Hygiene awareness and training provided by Habitat reinforce preventive health behaviors and complement infrastructure and housing improvements.

4. Education and Learning Environment Profiling

Most households (73.8%) have school-aged children. Among children not enrolled in school, financial barriers account for 64.3%, lack of awareness 14.3%, and other factors 21.4%. School absences are linked to family responsibilities (54.8%) and illness (28.6%). None of the households have dedicated study spaces.

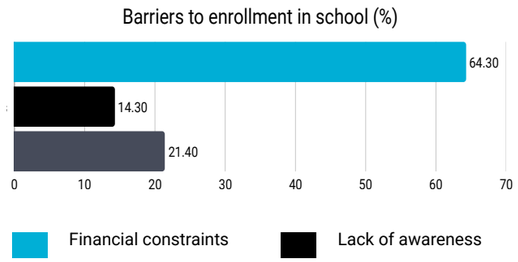
KIIs suggested that free community schools could improve attendance and reduce child labor: "If a community school were available, children could go without worrying about tuition fees or household work."

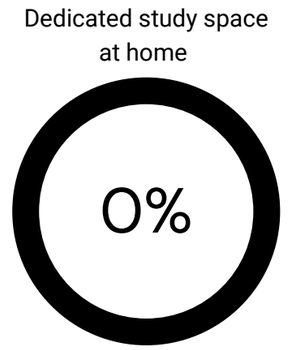
Impacts

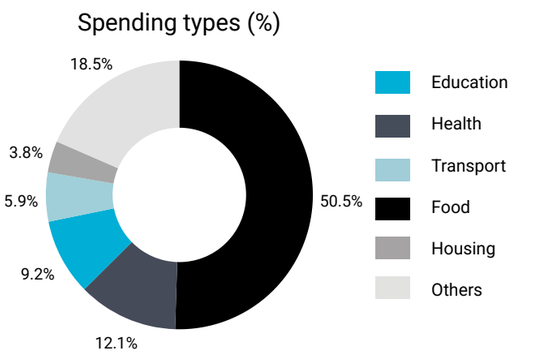
- Stable housing supports 73.8% of children in attending school.
- Financial barriers (64.3%) and household responsibilities (54.8%) limit enrollment and learning outcomes.
- Lack of study space for 100% of households reduces learning efficiency, highlighting the need for community learning support.

5. Economic Status Profiling

Average household income is BDT 13,167 per month. Expenditures are primarily on food (50.5%), health(11.8%), education (9.2%), transport (5.9%), and housing (3.8%). Only 26.2% report savings, while 57.1% rely on loans. Employment patterns include one employed member (52.4%) or two employed members (31%). Work types include casual labor (23.8%), part-time permanent (26.2%), full-time permanent (21.4%), seasonal (14.3%), and self-employment (4.8%). Assets include housing (90.5%), land (30.9%), small businesses (16.7%),







livestock (11.9%), and vehicles (11.9%).

Impacts

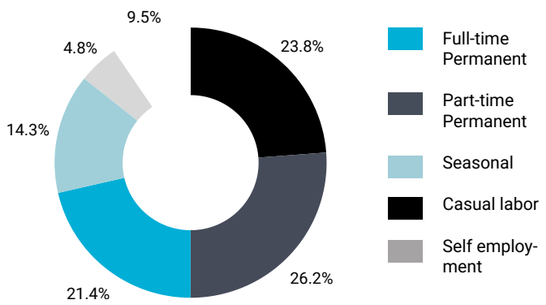
- Housing stability reduces rental expenditure, allowing households to allocate more income to essentials such as food, health, and education.
- Secure addresses facilitate access to employment opportunities for 83.4% of households with one or more employed members.
- Heavy reliance on loans (57.1%) and informal employment (71.4% in wage labor) creates financial vulnerability.
- Asset ownership (housing 90.5%, land 30.9%) supports resilience but does not fully mitigate economic fragility.

6. Collective Cohesion Profiling

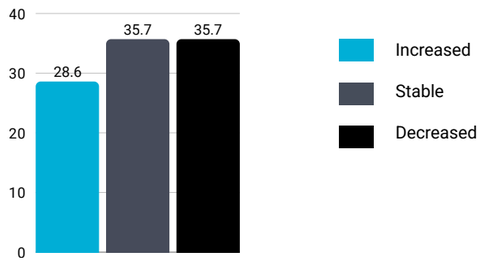
Trust among neighbors is moderate, with half of respondents (50%) reporting “somewhat” and 23.8% reporting “a lot.” Levels of trust in community members reflect a similar pattern: 28.6% reported trusting others a lot, 45.2% somewhat, and 26.2% not very much.

Participation in community activities is relatively limited, with only 21.4% of respondents involved, mostly through women’s groups, religious gatherings, or neighborhood watch initiatives. Despite this, most households reported a positive

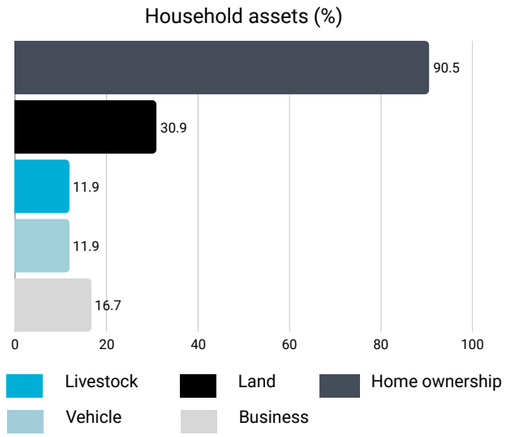
Employment types (%)



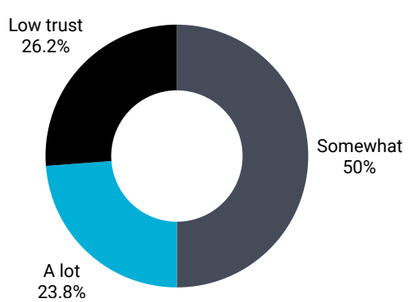
Income trends (%)



Household assets (%)



Trust in neighbors (%)



connection to their community, with 30.9% describing a strong sense of belonging and 47.6% reporting a somewhat strong sense of belonging.

Focus group discussions highlighted the positive role of HFHI-B in strengthening social cohesion. As one participant explained, “Previously, I felt hesitant to go to someone’s house. Now they are living much better. I even ate with them in their house and took rest.” The Key informant confirmed that Habitat’s approach to forming community committees was critical. These committees, drawn from local residents, actively engaged in beneficiary selection and program implementation. Members described the process as collective and joyful, with no resistance, and worked together to complete housing as quickly as possible.

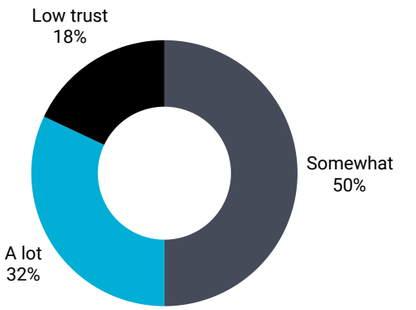
Impacts

- HFHI-B’s community committees fostered participation, mutual support, and collaborative problem-solving, enhancing local ownership of the program.
- While 28.6% of respondents expressed high trust and 45.2% moderate trust, low levels of formal participation (21.4%) reveal ongoing fragmentation that requires continued engagement.
- A strong or somewhat strong sense of belonging among 78.5% of households contributes positively to psychosocial well-being and community resilience.
- Involvement in decision-making and implementation strengthened residents’ confidence, reinforced solidarity, and improved everyday neighborly interactions.

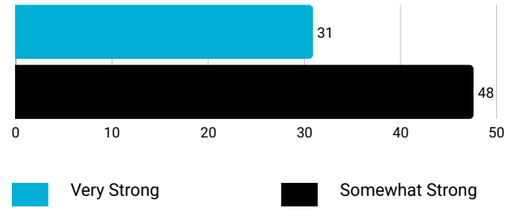
7. Equity and Diversity Profiling

Households with members with disabilities constitute 28.6%, but only 40.5% of these households have access to adequate services. The main challenges faced by people with disabilities include physical barriers (35.7%), limited access to healthcare and rehabilitation services (16.7%), social stigma and discrimination (11.9%), difficulties in education and employment (7.1%), and other challenges (28.6%). Half of all households reported experiences of discrimination, primarily gender-based (50%), with smaller percentages citing caste (4.8%) or ethnicity (2.4%).

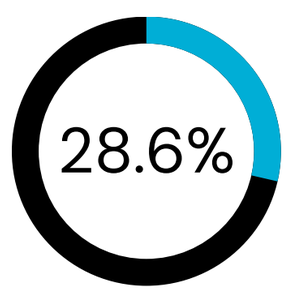
Trust in wider community (%)



Sense of belonging (%)



Disabilities



While gender equality is strong in education (100%) and healthcare (97.6%), it is weaker in employment (54.8%), land ownership (54.8%), and participation in decision-making (61.9%).Interviews confirmed limited participation of marginalized groups during Habitat's planning and construction. One resident shared, "I am a disabled person. I couldn't give any opinion or be involved in the plan as a woman." Another participant noted, "It seems women were not involved as such." Despite these gaps, the KII highlighted that the overall interventions benefited the wider community, with one respondent stating, "Not only children and women, it affected everyone. Everyone benefited from this. Now the environment is much cleaner and healthier." These insights underscore that while targeted inclusion remains a challenge, the improvements in housing, sanitation, and infrastructure had positive effects for all community members.

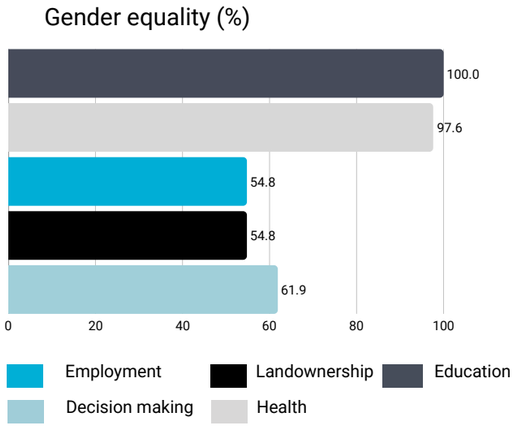
Impacts

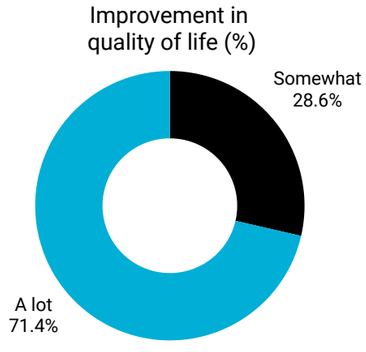
- Housing interventions have improved access to education (100%) and healthcare (97.6%).
- Gaps in employment (54.8%), land ownership (54.8%), and participation in decision-making during Habitat's planning and construction limit full community inclusion.
- Limited services for persons with disabilities (40.5%) indicate ongoing marginalization and highlight the need for targeted support and inclusive planning.

8. Living Quality Profiling

A majority of households (71.4%) reported substantial improvements in their quality of life, while 28.6% indicated some level of improvement. Perceptions of safety, however, remain mixed. During the day, 66.7% feel somewhat safe and 23.8% feel very safe, but at night insecurity rises, with 35.7% feeling somewhat unsafe and 4.8% very unsafe. The most common incidents affecting communities are theft or robbery (64.3%), followed by harassment (14.3%) and violence (9.6%).

Perceptions of dignity and respect within the community are generally positive: 19% of respondents feel they are always treated with dignity, 50% most of the time, 21.4% sometimes, and 9.5% rarely or never. Housing security plays a key role in strengthening residents' sense of protection and well-being. As one participant





shared, "If I go outside for work, I don't have any tension. I can lock my house." Another remarked, "The environment is better. Much better now. It was not easy before," though also acknowledging that stealing has become a growing concern. Focus group discussions revealed greater confidence and participation in social life, as reflected in the words of one respondent: "We couldn't speak in a meeting or publicly. Now we can say about ourselves."

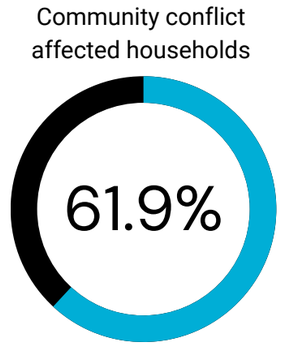
Impacts

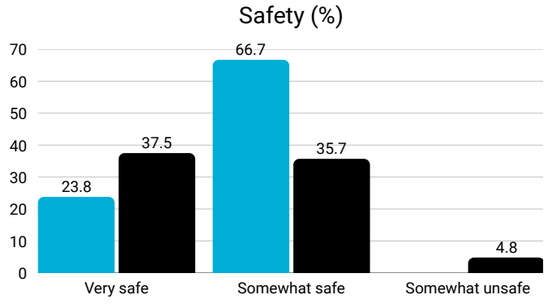
- Housing improvements enhanced quality of life for 71.4% of households, with the rest (28.6%) still reporting moderate gains.
- Safety remains uneven: while most feel secure during the day, 40.5% feel unsafe at night, and theft or robbery (64.3%) is the most common security threat.
- Lockable homes have strengthened residents' sense of protection, reducing stress about leaving homes unattended.
- Social empowerment has grown, with nearly 80% feeling treated with dignity always or most of the time, and many reporting greater confidence to participate in community meetings.

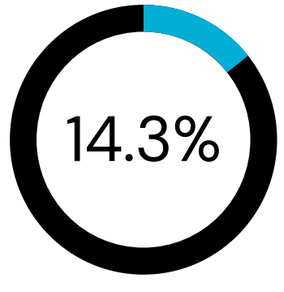
9. Disaster Preparedness and Resilience Profiling

Only 14.3% of households reported being affected by natural disasters in the past five years. Some households received housing upgrades, such as raised plinths and tin roofs, which provide better protection against rain and minor hazards. However, many households remain vulnerable, as these upgrades were not provided for all households. Poor roads and drainage frequently lead to flooding during heavy rainfall. One resident noted, "In rainy days, the roads become flooded and in heavy rain water enters the house." The FGD highlighted similar concerns, emphasizing that water logging and access to water remain problems. Participants also stressed the need for









higher plinths, cement pucca floors, and elevated shelters to improve safety during extreme weather events.

Impacts

- Raised plinths and improved roofing increase resistance to minor hazards for households that received these upgrades.
- Flood vulnerability persists due to inadequate roads, drainage, and partial coverage of structural improvements.
- Community recommendations for further resilience include higher plinths, cement pucca floors, and elevated shelters to reduce flooding and increase safety during heavy rains.

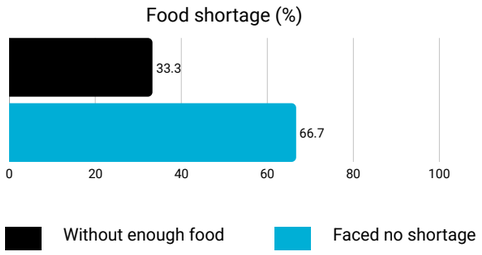
10. Food and Nutritional Security Profiling

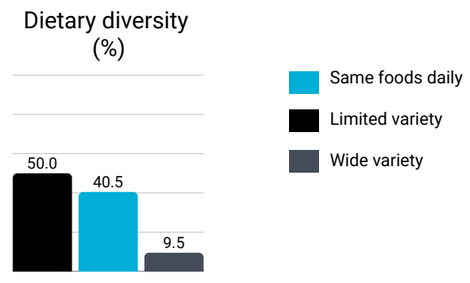
One-third of households (33.3%) report experiencing days without enough food, while 66.7% have sufficient food. Dietary diversity is limited: 50% of households consume a restricted variety of foods, 40.5% eat the same foods daily, and only 9.5% report diverse diets. With 50.5% of income spent on food, households meet basic needs but remain nutritionally vulnerable.

Some households have adopted adaptive strategies to supplement their food supply. One resident shared, “They gave me trees, few plants. I also planted vegetables,” reflecting efforts by individual households to improve dietary access despite limited resources. Although living space is very limited, stable housing provides some potential for household-level cultivation and may help reduce food losses.

Impacts

- Stable housing creates potential for households to use limited space for small-scale vegetable cultivation, supporting food security where possible.
- Food insecurity affects 33.3% of households, limiting access to adequate nutrition.
- Limited dietary diversity, with only 9.5% of households consuming varied diets, reflects ongoing nutritional vulnerability.





- Households spending over half their income (50.5%) on food indicates constrained budgets for other essential needs, highlighting the financial pressure associated with maintaining food security.

HFHI-B’s interventions in Dhaka have improved housing security, living conditions, and psychosocial well-being for low-income households. Reinforced tin roofs and raised plinths enhanced structural safety and reduced exposure to rain and flooding, though 80.9% single-room occupancy still limits space and privacy. Access to toilets (71.4%), piped water (73.8%), electricity, and waste disposal (88.1%) improved sanitation, while outdoor cooking (64.3%) and poor drainage remain challenges. Health outcomes reflect cramped homes and limited ventilation, with 52.4% reporting respiratory infections, 35.7% fever, and 21.4% diarrhea; all households have at least one chronic condition. Education is constrained by financial barriers (64.3%) and lack of study space, affecting 73.8% of school-aged children. Economic vulnerability persists due to informal employment (71.4%) and high loan reliance (57.1%), though housing stability and assets (housing 90.5%, land 30.9%) provide resilience. Social cohesion and empowerment strengthened through community participation, and 90.5% of respondents feel treated with dignity. Importantly, 100% of households reported some level of improvement in quality of life. Flood risks remain due to inadequate drainage, and 33.3% of households face food insecurity with limited dietary diversity. Overall, interventions have enhanced housing security, well-being, and livelihoods, though gaps remain in infrastructure, health, and disaster resilience.


Photo: Asif Shifat, Dhaka, 2025

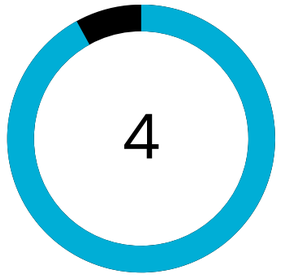


Photo: Asif Shifat, Khulna, 2025

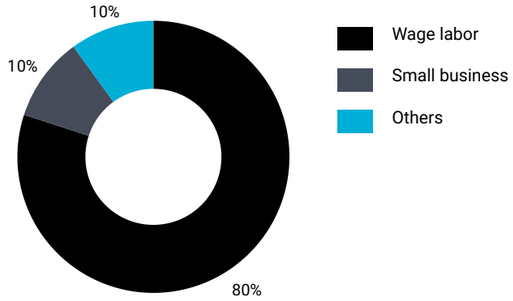
Contextual and Impact Profiling (Khulna)

Among surveyed households in Khulna, 87.5% of respondents are female. The average household size is 4 members, with a mean age of 44.9 years (range: 20–80). Most respondents are married (80%), while widowed (12.5%) and divorced (5%) households make up the remainder. Islam is the primary religion (80%), followed by Christianity (12.5%) and Hinduism (7.5%). All participants identify as Bengali and speak Bengali as their primary language.
Wage labor constitutes the main source of income (80%), followed by business activities (10%) and other sources (10%), indicating a largely informal and economically vulnerable population.

Average Household Member



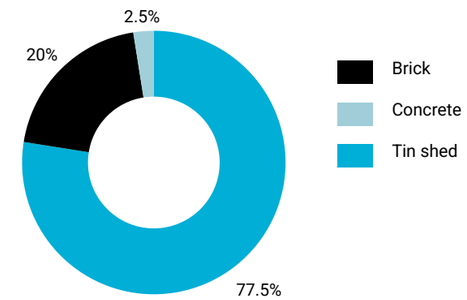
Household Income Sources (%)



1. Housing Conditions Profiling

In Khulna, most households (77.5%) reside in tin-shed houses, while brick (20%) and concrete (2.5%) dwellings are less common. Single-room homes account for 67.5% of households, two-room dwellings for 25%, and three- to four-room homes for 7.5%. Overall satisfaction scores are moderate: overall satisfaction 3.88/5, comfort and ventilation 3.80, privacy 3.42, and space 3.43.
Observations indicate elevated plinths, airflow-oriented doors and windows, bamboo chatai ceilings in some homes, and verandas. The FGD highlighted substantial improvements in safety, comfort, and independence. One participant explained:
“The houses are made thinking about the airflow. Door and window size and plinth are decided by the wind flow. The plinth is decided by the water level in monsoon. Previously our floor was damp, now we don’t have that problem. These houses have a healthy environment now.”
Another noted the benefits of verandas:

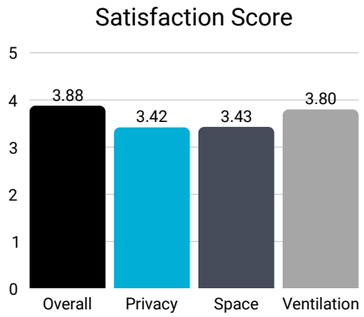
House types



"Now that I have a nice house with a veranda, I can give tuition to the children there. Living in a kacha house without my husband, with two little children, didn't feel safe."
Some limitations arose from Habitat's fixed house layout. One participant remarked:
"Some people were excluded because their existing houses were slightly larger than the design specifications, even though their living conditions were poor. We hope future Habitat projects will be more flexible."
Space constraints remain a challenge, particularly in single-room households. Some families added vertical extensions to cope with growing needs.
One resident shared:
"My children are growing up. I'll be needing a bigger house, even an extra room."

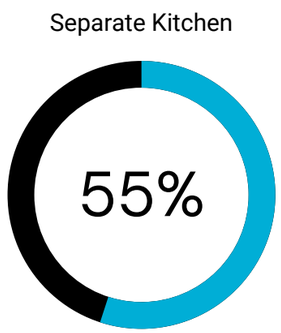
Impacts

- Elevated plinths, reinforced walls, and climate-sensitive designs improve structural resilience for households receiving upgrades.
- Airflow-oriented doors and windows, bamboo chatai ceilings, and verandas enhance comfort, ventilation, and safety.
- Space limitations in single-room households (67.5%) restrict privacy and multi functional use, prompting some vertical extensions.
- Housing improvements increase safety and allow residents to engage in livelihood activities, such as home-based tuition, supporting both economic and social well-being.
- Fixed house layouts led to the exclusion of some households, highlighting the need for flexible design to ensure equitable program coverage.



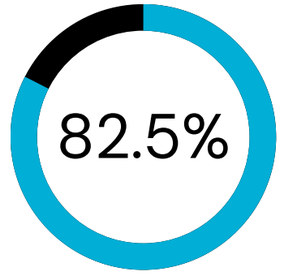
2. Access to Infrastructure and Services

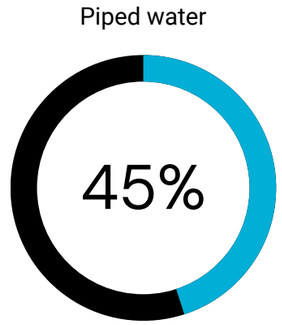
All households have electricity, though occasional outages occur. Piped water is available in 45% of households, with improvements achieved through advocacy and obtaining holding numbers for WASA connections. Sanitation facilities are present in 82.5% of households, with 37.5% having private bathrooms and 62.5% using community toilets. The FGD highlighted the limitations of community toilets: "We have community toilets, but many families have space to accommodate a toilet for their family. Many older people find it inconvenient to use a community toilet. Maintaining hygiene is difficult," and "Yes, community toilet maintenance is a challenge. Not everyone is willing to clean it." These insights indicate that while shared facilities exist, private toilets could improve convenience, especially for elderly residents, and hygiene maintenance remains a challenge.
Separate kitchens exist in 55% of households, while the remaining households face issues using open or semi-open cooking areas. Waste disposal services cover only 42.5% of households, meaning most rely on informal or communal systems, which can compromise hygiene. Observations further revealed that covered drainage channels also serve as walking alleys in some areas, but these spaces are unhygienic, with plastic bags and debris accumulating.

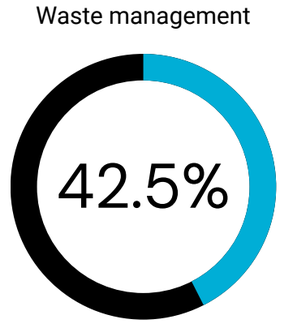


Impacts

- Improved sanitation (82.5% coverage) reduces exposure to waterborne diseases and supports household health.
- Limited piped water (45%) and waste disposal coverage (42.5%) constrain overall functionality and hygiene, highlighting gaps in service provision.
- Community toilets exist, but many families have space to install private toilets, improving convenience, particularly for elderly residents. Maintenance of shared facilities remains a challenge, as not all users participate in cleaning.

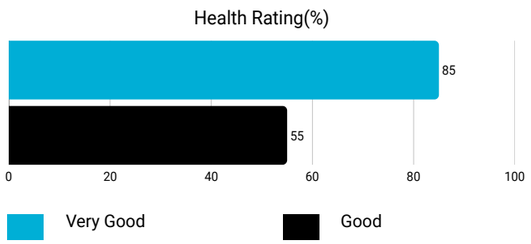






3. Health Profiling

Households spend an average of BDT 1,272 per month on health, with a three-month average of BDT 3,583. About 80% of households describe healthcare costs as a major burden, and 62.5% can afford treatment only with difficulty. While 85% of respondents rate their overall health as good or very good (Very good: 35%, Good: 55%, Fair: 10%), half report chronic illnesses, most commonly asthma (20%), hypertension (12.5%), and diabetes (12.5%). Recent illnesses are frequent. Respiratory infections affect 77.5% of households, fever affects 50%, and diarrhea affects 7.5% in the past month. These frequent illnesses are linked to housing conditions, including space constraints in single-room dwellings (67.5%), limited ventilation in some



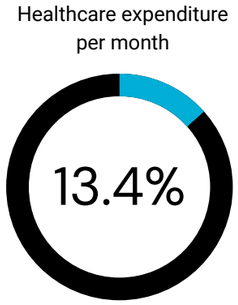
homes, and reliance on shared or community sanitation facilities. Healthcare utilization is primarily through government hospitals (65%), followed by private clinics (15%) and traditional healers (7.5%). Mental health services are absent, yet self-reported stress levels indicate low to moderate stress: rarely (40%), sometimes (52.5%), and often (7.5%).
Housing improvements, including elevated plinths, air-flow oriented doors and windows, verandas, and better sanitation, have contributed to improved overall wellbeing. The FGD highlighted hygiene improvements and a healthier living environment due to these housing upgrades.

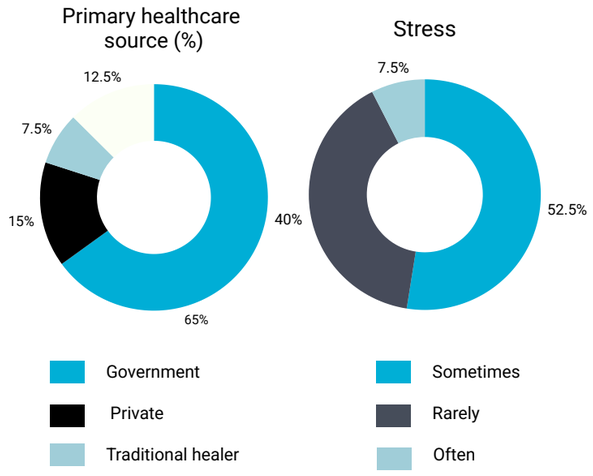
Impacts

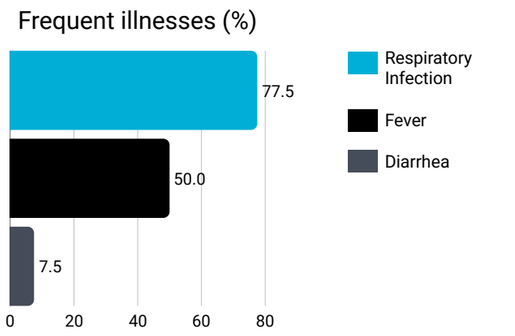
- Improved housing design and hygiene reduce exposure to waterborne and communicable diseases.
- Safe, ventilated, and secure homes support mental well-being and help reduce stress for most households (52.5% sometimes stressed, 40% rarely stressed).
- Chronic illnesses affect 50% of households, and frequent respiratory infections (77.5%) and fever (50%) are linked to cramped and poorly ventilated homes.
- Healthcare expenditures averaging BDT 1,272 per month create financial strain for most households (80% consider it a major burden).

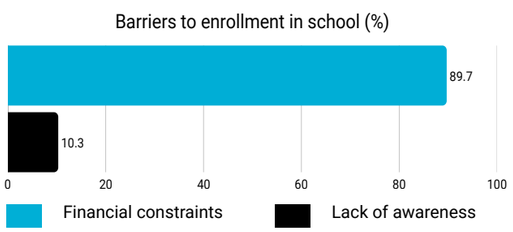
4. Education and Learning Environment Profiling

Households spend an average of BDT 659 per month on education, and 72.5% of households have school-aged children. Financial constraints are the primary reason for non-enrollment, affecting 89.7% of children who are not attending school. Despite these challenges, academic performance is generally positive, with 55.2% of children performing well and 17.2% performing very well. Only 12.5% of households have a dedicated study space at home, but intervention households benefit from verandas, which provide safe and comfortable spaces for children to study, improving the overall learning environment. Additional barriers include child labor (14.7%), early marriage (5.9%), lack of awareness (5.9%), and other factors (2.9%).







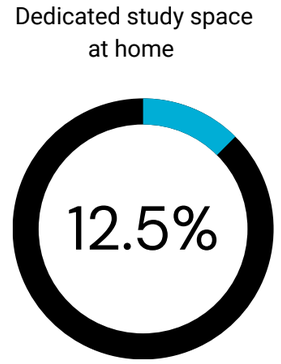


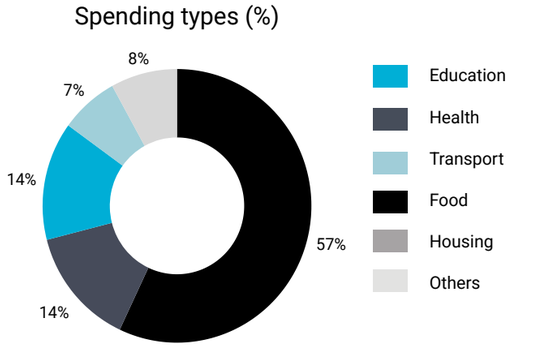
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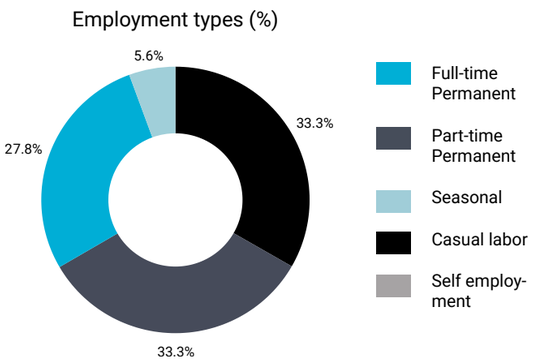
- Verandas in intervention households enhance the learning environment by offering safe and comfortable spaces for children to study.
- Financial constraints (89.7%) and limited dedicated study space at home (12.5%) remain significant obstacles to fully realizing children's learning potential.
- Child labor (14.7%), early marriage (5.9%), and lack of awareness (5.9%) continue to hinder enrollment and consistent schooling.

5. Economic Status Profiling

Households report an average monthly income of BDT 9,488, with the largest portion spent on food (57%), followed by health and education (14% each), and transport (7%). Housing costs are modest, generally under BDT 1,000 per month, and residents report significant reductions in repair expenses compared to their previous homes, which needed maintenance every season. Income trends indicate that 62.5% of households experienced decreases over the past year, 17.5% remained stable, and 20% reported increases. Employment types include full-time permanent (27.8%), part-time permanent (33.3%), casual labor (33.3%), and seasonal/temporary work (5.6%). Most households have only one employed member (68.4%), while 23.7% have two, 5.3% have three, and 2.6% have four.
Financial coping strategies rely heavily on loans or similar services (60%), with only 7.5% reporting savings. Household assets include land (50%), livestock (27.5%), vehicles (12.5%), and small business assets (12.5%), which contribute to resilience but do not fully eliminate economic vulnerability. Verandas and improved housing layouts have enabled home-based income-generating activities, such as tuition services, allowing households to supplement income and better manage education and household expenses. Some residents have also made independent investments from these activities—for example, one resident purchased a water tank from earnings through tuition work.







Impacts

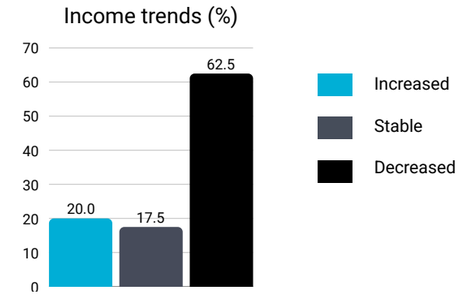
- Stable housing reduces repair and maintenance costs, freeing income for essential needs.
- Verandas and upgraded housing enable home-based livelihood activities, enhancing economic resilience.
- Income decreases (62.5%) and high loan dependence (60%) indicate ongoing financial vulnerability.
- Asset accumulation (land 50%, livestock 27.5%) strengthens resilience but does not fully eliminate economic fragility.

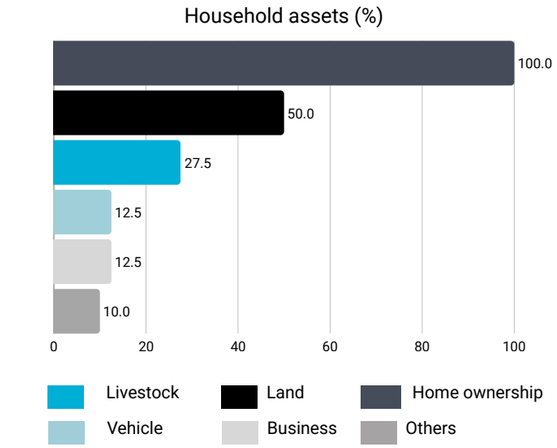
6. Collective Cohesion Profiling

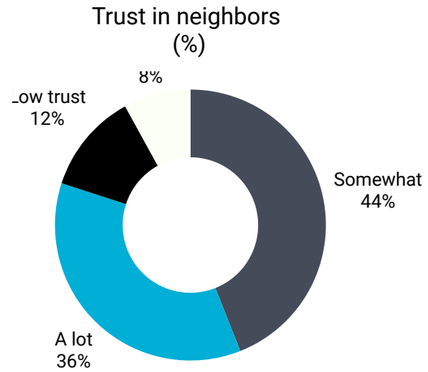
Trust among neighbors is moderate to high: 44% of respondents report “somewhat” trust, and 36% report “a lot” of trust. Levels of trust in the broader community show a similar pattern: 36.6% of respondents reported trusting other community members a lot, 51.2% somewhat, and 12.2% not very much.

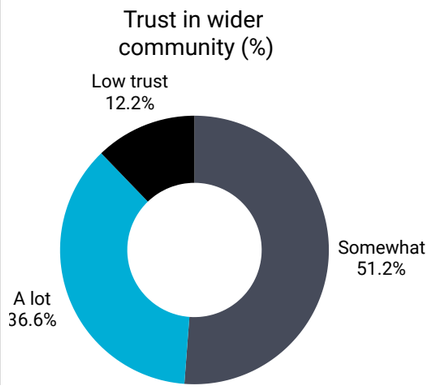
Daily interactions are frequent, with 85% of households engaging with neighbors regularly. Participation in community groups is lower, with 28% involved. Most respondents report a strong connection to their community, with 24% describing a very strong sense of belonging and 50% reporting somewhat strong. Cooperation with neighbors is primarily high (56%) or moderate (33%).

Focus group discussions and interviews highlighted active household participation throughout the housing process, from selection to implementation. One participant noted, “We were involved in the whole process from the selection to implementation.” Interviews also revealed collective labor and mutual support among community members. As one respondent shared, “Working together makes us happy. We help with small labors like bringing water or other materials like wood, bricks.” Another added, “We are like a family









in the community. My economic condition is not good. I couldn’t make this house on my own, never. Community people helped me in this matter.”

Impacts

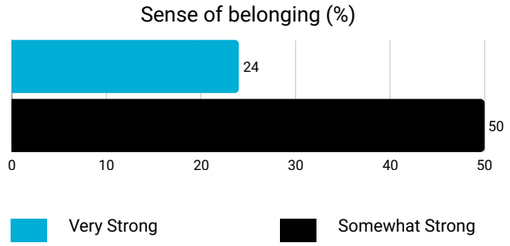
- Moderate-to-high trust in neighbors (80% somewhat or a lot) and frequent daily interactions (85%) support psychosocial well-being and a sense of community.
- Participation in selection and construction processes strengthens community ownership, collaborative problem-solving, and engagement in local initiatives.
- Mutual assistance during construction and post-construction activities enables households with limited resources to benefit, fostering social cohesion and solidarity.

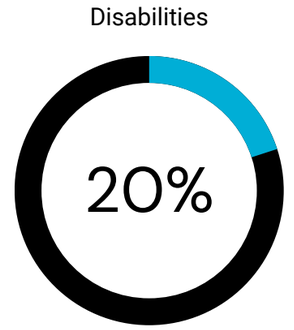
7. Equity and Diversity Profiling

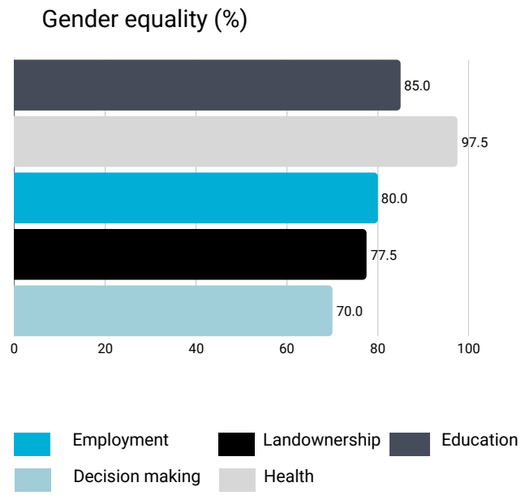
Disabilities are reported in 20% of households, of which only 47.5% have access to the necessary services and facilities. Disabilities are reported in 20% of households, of which only 47.5% have access to the necessary services and facilities. The main challenges faced by people with disabilities include physical barriers (27.5%), limited access to healthcare and rehabilitation services (32.5%), difficulties in education and employment (7.5%), social stigma and discrimination (10%) and other challenges (22.5%). While ramps exist in community toilets, they often start from the ground without connecting pavements, making practical access difficult for wheelchair users. Facilities also lack features for visually impaired individuals, and focus group discussions highlighted that older residents face additional challenges using these toilets.

Beyond physical accessibility, experiences of discrimination and marginalization affect social inclusion. Among respondents, 7.5% reported discrimination based on ethnicity, 5% on gender, 12.5% on caste, 5% on religion, 32.5% reported other forms of discrimination, and 37.5% reported no experience of discrimination.

Gender equality shows moderate to high levels across key domains, with education (85%), healthcare (97.5%), employment (80%), land ownership (77.5%), and household decision-making (70%). However, 17.5% of households reported experiencing gender-based violence, indicating that formal equity has not yet fully translated into household-level safety. Habitat for Humanity Bangladesh’s interventions particularly supported women and single mothers. One participant







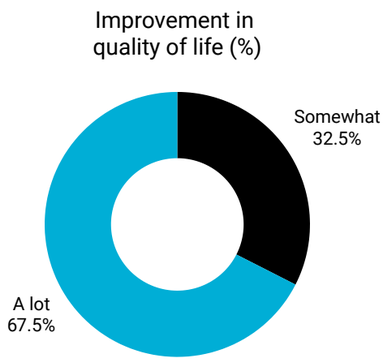
noted, “Habitat tried to involve more women and single mothers to get the benefit. That is very appreciable.” Improved housing and verandas have enabled women, especially widows and single mothers, to run home-based tuition and income-generating activities, strengthening their economic independence and empowerment.

Impacts

- High gender equity across education (85%), healthcare (97.5%), and employment (80%) suggests increased opportunities for women to contribute to household welfare and decision-making.
- The persistence of 17.5% gender-based violence indicates that formal inclusion has not fully translated into household-level safety and equality.
- Limited services for persons with disabilities (47.5%) indicate ongoing marginalization and highlight the need for targeted support and inclusive planning.
- Elderly residents’ difficulty using community toilets points to broader age-sensitive design needs beyond disability considerations.
- Verandas and improved housing enable women, especially widows and single mothers, to run home-based tuition and income-generating activities, supporting empowerment and economic independence.

8. Living Quality Profiling

All respondents reported an improvement in their overall quality of life after receiving support from Habitat for Humanity Bangladesh. Of these, 67.5% indicated that their quality of life improved a lot, while 32.5% said it improved somewhat.
No respondents reported that their quality of life worsened or remained the same.
Experiences of community incidents in the past year show that 45.5% of respondents reported theft or robbery, 1.5% domestic violence, 4.5% verbal abuse or harassment, 1.5% other incidents, and 47% reported experiencing no incidents.
Perceptions of dignity and respect in the community are generally positive: 28.6% feel treated with dignity always, 42.8% most of the time, 23.8% sometimes, and 4.8% rarely or never.
Residents described notable psychosocial benefits, with one participant reflecting, “Our mindset changed as the house changed. Brick buildings are safer.” Another highlighted improved social inclusion: “When I had a poor house, people usually didn’t come to visit me, didn’t care about me, I felt people used to see us in a different way. Now after this house, women from the neighborhood come to visit me; in the afternoon they come here and in veranda we sit and talk.”
Perceptions of safety vary between day and night. During the day, 32.5% feel very safe and 67.5% somewhat safe. At night, perceptions drop, with 37.5% very safe, 35% somewhat safe, and 27.5% somewhat unsafe.



Impacts

- Quality of life improved for all respondents, with 67.5% reporting a lot of improvement and 32.5% reporting some improvement, reflecting substantial gains in wellbeing.
- Reduced stress, higher dignity, and stronger social recognition demonstrate how housing quality upgrades contribute to psychosocial resilience, supported by 75% of respondents feeling treated with dignity most or all of the time.
- Daytime safety is high (100% somewhat or very safe), but 27.5% of respondents still feel unsafe at night, indicating a need for improved safety measures after dark.
- Moderate-to-high participation in decisions, along with increased social interactions on verandas, strengthens residents’ empowerment, agency, and sense of community belonging.

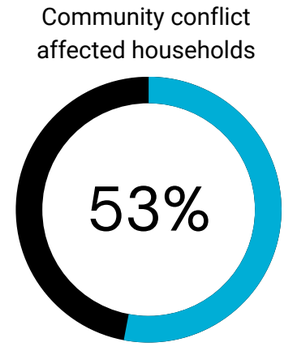
9. Disaster Preparedness and Resilience Profiling

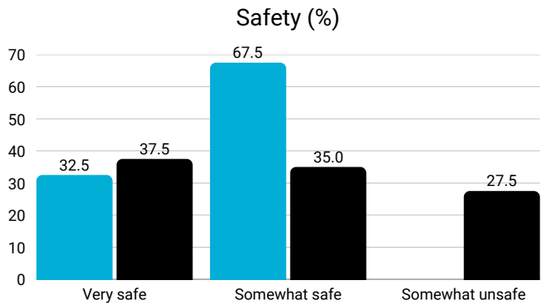
Most households (≈85–90%) report no major disaster impacts over the past five years, though some experienced storms, floods, and water logging, including damage from Cyclone Amphan. Structural improvements, such as elevated plinths and reinforced walls, have enhanced resilience—residents noted, for example, that “Water from the drain used to enter the house; now we don’t have that problem.” Only 20% of households have access to government safety nets.

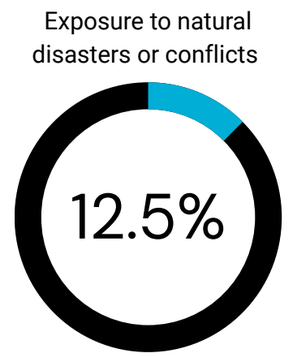
Impacts

- Elevated plinths, reinforced walls, and covered alleys improve structural resilience for









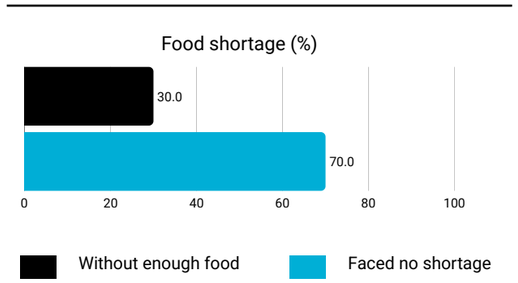
households receiving upgrades.
- Extreme weather events, including cyclones, continue to pose risks for 10–15% of households.
- Limited access to safety nets (20% coverage) constrains financial coping capacity during disasters.

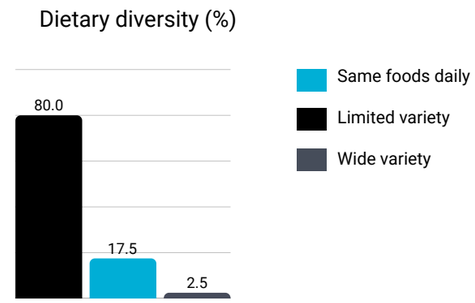
10. Food and Nutritional Security Profiling

Households spend an average of BDT 5,550 per month on food, approximately 57% of income. Most households (70%) report sufficient food in the past month, while 30% experience shortages. Dietary diversity is limited: 80% consume a restricted variety, 17.5% eat the same foods daily, and 2.5% maintain diverse diets.
The FGD indicated that improved housing indirectly supports food security by enabling storage and reducing wastage: “Better houses help us store food safely. Before, water logging would spoil food.”

Impacts

- Stable housing supports food storage, reducing wastage and indirectly improving nutrition.
- Food shortages affect 30% of households, limiting adequate access.
- Limited dietary diversity (97.5% of households) reflects ongoing nutritional vulnerability.





HFHI-B’s housing interventions in Khulna have significantly enhanced living conditions by providing safer, climate-sensitive homes with elevated plinths, reinforced walls, airflow-oriented doors and windows, and verandas. These improvements have increased structural resilience, improved comfort and ventilation, and created opportunities for home-based income-generating activities, such as tuition services, contributing to economic and social well-being. All households reported improvements in quality of life, and 95.2% of respondents feel treated with dignity, while social inclusion has strengthened through increased interactions on verandas and community engagement. Access to sanitation (82.5%) and electricity is high, though limited piped water (45%) and waste disposal coverage (42.5%), along with reliance on community toilets, highlight ongoing service gaps. Persistent challenges include overcrowding in single-room homes (67.5%), health risks from frequent respiratory infections (77.5%) and fever (50%), food insecurity affecting 30% of households, limited dietary diversity (97.5% consuming restricted diets), and residual safety concerns at night. Economic vulnerability remains due to informal employment (80% in wage labor) and high loan dependence (60%), though assets like land (50%) and livestock (27.5%) support resilience. Overall, interventions have enhanced housing security, well-being, and livelihoods, though gaps remain in infrastructure, disaster preparedness, and food security.


Photo: Asif Shifat, Khulna, 2025



Photo: Asif Shifat, Satkhira, 2025

Contextual and Impact Profiling (Satkhira)

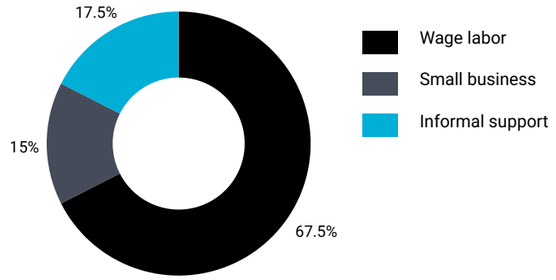
Survey respondents are predominantly women (71%), highlighting their central role in household decision-making. The average household size is 4.8 members, with ages ranging from 23 to 72 years (mean 45.2). The majority are married (92.3%), while widowed (4.6%) and single (3.1%) households form smaller groups. Most of the respondents belonged to the Dalit community, with the majority identifying as Hindu (78.8%), followed by Islam (19.7%) and Christian (1.5%).

Household income primarily derives from wage labor (67.5%), supplemented by small businesses (15%) and informal support (17.5%). This heavy reliance on informal income underscores ongoing economic vulnerability and the importance of livelihood support.

Average Household Member



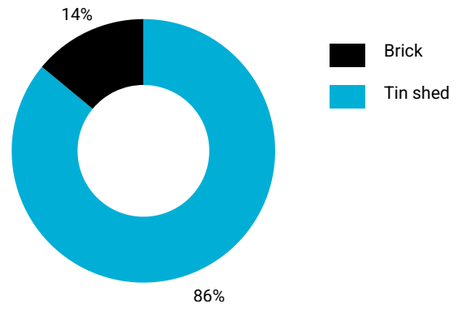
Household Income Sources (%)



1. Housing Conditions Profiling

The majority of households (86%) reside in tin-shed houses, while 14% live in brick structures. One-room dwellings dominate (89%), with only 11% having two rooms. Reported satisfaction is moderate (3.72/5), with comfort and ventilation (3.88/5) scoring higher than space (3.45/5) and privacy (3.15/5).
The FGD highlighted appreciation for durable construction: “We consider the houses strong enough for 15–20 years” . Participants emphasized land security: “The houses are built on our own land. We don’t have any chance to be evicted here” (FGD). Several households modified their homes, particularly by enclosing verandas, to create additional usable space. These extensions improve airflow and multi functional use.
Observations confirmed that many households attempted to cope with limited space by adding extensions, particularly verandas with perforated enclosures, which improve airflow and multi functional use. At the same time, cramped

House types



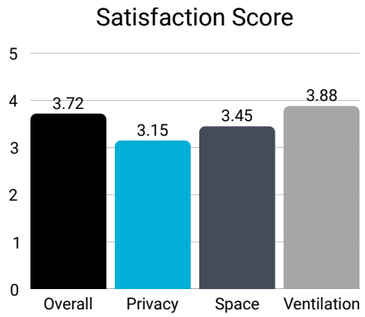
conditions persist: windows are often blocked with storage and therefore not opened, extended lintels are packed with belongings, and bamboo chatai ceilings are common. These practices reflect a lack of adequate storage solutions, which compromises ventilation, natural light, and the intended functionality of the housing design.
Residents also expressed frustrations with design limitations and unmet community needs. Some participants noted restrictions on layout changes: “I wanted a double room. But they said they can do only according to their layout” (Interview). Others emphasized that assistance had not reached all vulnerable households: “Few people still need aid. If they got the help like us it would’ve been good for our community” (FGD).
Interviews and the FGD additionally revealed seasonal discomfort: one resident noted, “This tin house is hot. In hot season it’s difficult to live here. A brick house would be more comfortable” (Interview).

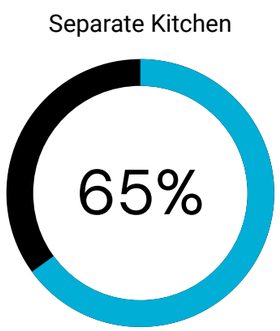
Impacts

- Durable tin-shed construction ensures housing stability for 15–20 years, reducing financial pressure from frequent repairs.
- Enclosed verandas and perforated extensions enhance airflow and multi functional space, supporting study, storage, and income-generating activities.
- Space constraints (89% single-room households), poor privacy (3.15/5), and blocked windows limit comfort and intended housing functionality.
- Heat stress in tin structures reduces habitability during summer months.
- Limitations in layout flexibility and unmet needs among some community members highlight ongoing gaps in housing equity and inclusion.

2. Access to Infrastructure and Services Profiling

Households in Satkhira report notable improvements in access to basic infrastructure. Toilet access has increased for 70% of households, with 57% having private bathrooms. All households (100%) have electricity, and 65% maintain separate kitchens. Piped water access remains limited, with only 9% connected, and formal waste disposal services are available to just 7% of households.
The FGD and interviews highlight the positive effects of HFHI-B interventions. Residents noted: “Habitat gave us an arsenic-free well; previously we needed to go far to collect safe water. Now we can collect the water just outside our home.” The





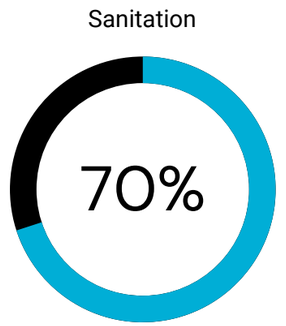
provision of toilets and bathrooms has improved hygiene: “Previously we used to go to open fields and bathe in ponds. Water was not clean, and we had skin diseases. Now we take baths in the bathroom given by Habitat. The living environment became better” (FGD).
Despite improvements, challenges persist. Many households report limited numbers of community bathrooms, leading to crowding and delays. Some households constructed additional toilets to meet their needs: “The house they gave me was small for me, so I extended it and made a toilet as they didn’t give any” (Interview). The FGD also highlighted that the location and distribution of bathrooms and tube wells could be improved to better serve all households.
Waste management practices have improved despite limited formal services. Residents emphasized behavioral changes: “People who did not have homes now have homes. Previously, people threw trash randomly; now this behavior has changed” (FGD).

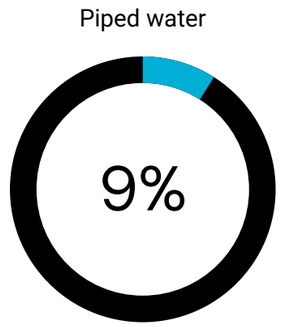
Impacts

- 70% of households with toilets, 57% with private bathrooms, reduces exposure to waterborne diseases.
- HFHI-B provided tube wells improve access to safe water, though only 9% have piped water.
- Improved waste disposal habits reduce environmental contamination despite limited formal services (7%).
- Limited facility numbers and uneven distribution highlight ongoing infrastructure gaps.
- Additional construction is needed to fully meet household demand for safe water and bathrooms.

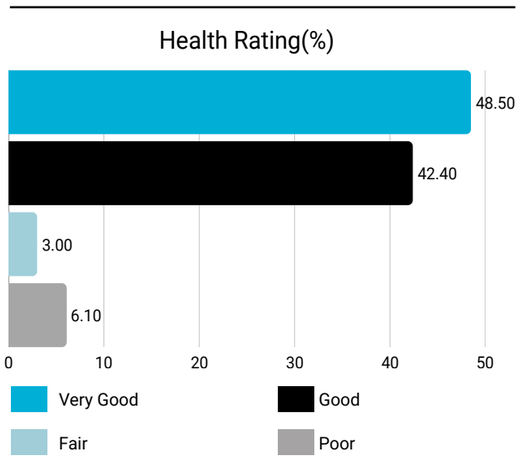
3. Health Profiling

Households spend an average of BDT 1,389 per month on health. Government hospitals are the primary source of care (65.6%), followed by private clinics (20.3%), traditional healers (10.9%), and other providers (3.1%). In the past month, 55% of households reported respiratory infections, 45% fever, and 22% other illnesses, while no diarrhea cases were recorded. Chronic conditions are present in 31% of households, including asthma (12.5%), hypertension (10.9%), and diabetes (4.7%). Mental wellbeing is mixed: 48% of respondents report experiencing stress sometimes, 20% often, 2% always, and 30% rarely or never. Self-rated health is generally positive, with 48.5% rating it very









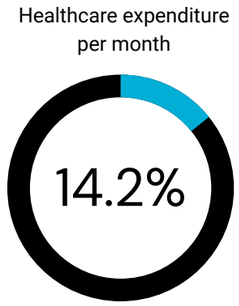
good, 42.4% good, 3% fair, and 6.1% poor. Focus group discussions highlighted notable health improvements following Habitat for Humanity Bangladesh interventions. One participant explained, “Previously we used to take bath in pond. The water was not clean. We had skin diseases. Now we take bath in the bathroom given by Habitat.” Families also reported improved hygiene practices: “We and our children didn’t use soap or wash hands or legs… now we all use soap and wash our hands.” These changes indicate reductions in skin and waterborne diseases, as well as increased health awareness among household members.

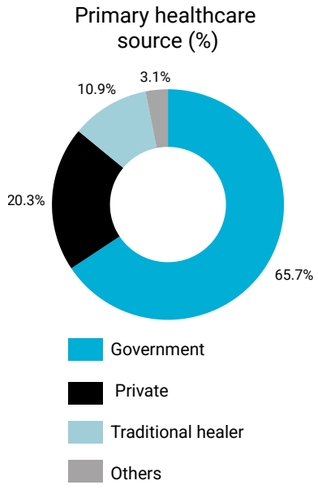
Impacts

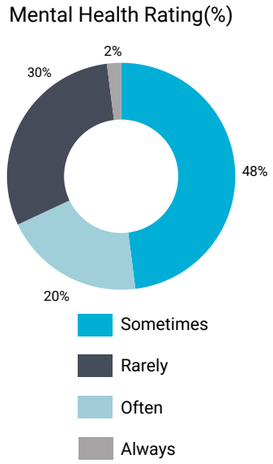
- Improved sanitation and bathing facilities have reduced skin and waterborne diseases, with no cases of diarrhea reported in the past month.
- Enhanced hygiene education and practices have strengthened across households, supporting overall health improvements.
- Respiratory infections (55%) and stress (70% reporting at least sometimes) remain persistent challenges, highlighting areas for further health interventions.
- Health expenditures (BDT 1,389/month) continue to place a financial burden on households.

4. Education and Learning Environment Profiling

School-age children are present in 74% of households. Barriers to education include financial constraints (64.8%), lack of awareness (23.9%), early marriage (2.8%), disability (1.4%), and child labor (1.4%). Families struggle to afford costs beyond tuition, such as uniforms, shoes, books, and exam fees: “The dress, the shoes, books, pens, expensive for me. Our children want to go to school. I cannot afford” (FGD).
Only 4% of households have a dedicated study space. Families stress that education support should be a top priority: “Books are free but







dress? Notebook pens? There are fees to sit on exam. Private coaching?” (FGD). Despite valuing education, financial and infrastructural barriers continue to restrict learning opportunities.

Impacts

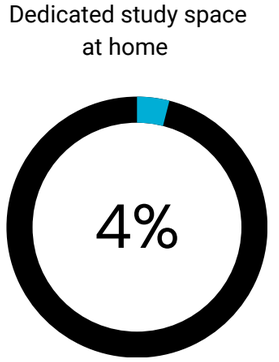
- Stable housing provides safer and more comfortable environments, but 96% of households lack dedicated study spaces, limiting optimal learning opportunities.
- Financial constraints (64.8%) remain the most significant obstacle to consistent school attendance.

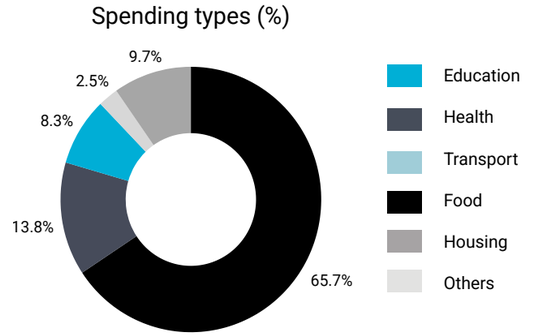
5. Economic Status Profiling

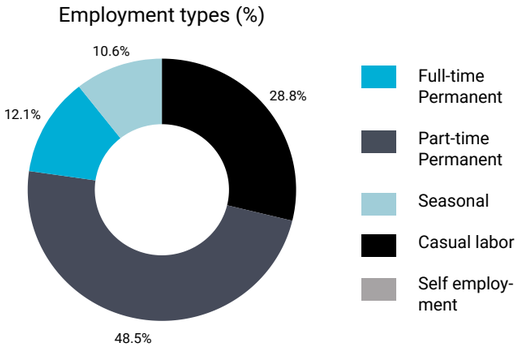
Households report an average monthly income of BDT 9,758, with expenditures averaging BDT 8,281. Food dominates spending (65.7%), followed by health (13.8%) and education (8.3%). Housing costs remain low (2.5%).
Income trends show 54% of households experienced decreases, 27% remained stable, and 19% increased. Most households depend on a single earner (74%), primarily in casual (28.8%),full-time permanent jobs (12.12%) or part-time permanent jobs (48.48%), seasonal(10.6%). Coping mechanisms include loans (66.2%) and savings (35%). Assets provide some stability: 91% own their homes, 79% own land, 30% own livestock, and 21% own vehicles.
FGD highlight the sense of security and dignity that stable housing provides: “The houses built on our own land. We don’t have any chance to be evicted” (FGD). Residents also suggest that community involvement in construction could reduce costs: “If we got more houses by reducing cost per house… involving ourselves instead of hired labor” (FGD).

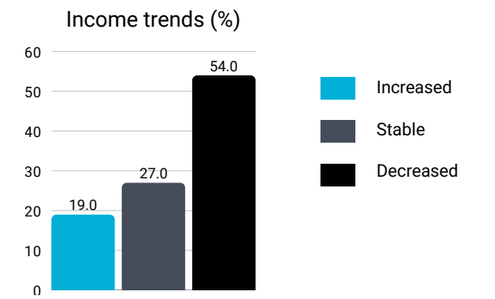
Impacts:

- High homeownership (91%) and land ownership (79%) provide strong security and economic stability.
- Declining incomes (54%) and reliance on loans (66%) reflect persistent financial vulnerability.
- Housing stability reduces repair costs and indirectly supports household income management.









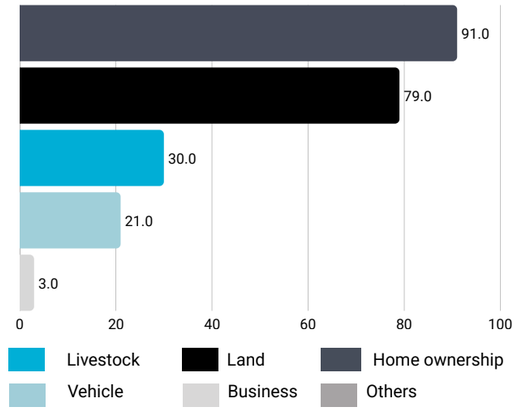
6. Collective Cohesion Profiling

Trust in neighbors is high, with 58% of respondents reporting “a lot,” 39% “somewhat,” and 4% low trust. Levels of trust in broader community members are similarly high: 65.1% of respondents reported trusting other community members a lot, 30.2% somewhat, and 4.8% not very much.
Daily interactions are common, with 75% of households engaging regularly with neighbors. Participation in community activities is more limited, with 32.3% involved and 67.7% not participating. Most residents feel a strong sense of belonging to their community, with 50% reporting very strong and 40% somewhat strong.
Focus group discussions emphasized Habitat for Humanity Bangladesh’s transparent processes, noting that community members actively participated in material transport and construction oversight, which helped reduce conflicts. Key informant interview confirmed transparency in implementation and the absence of disputes during the housing process.

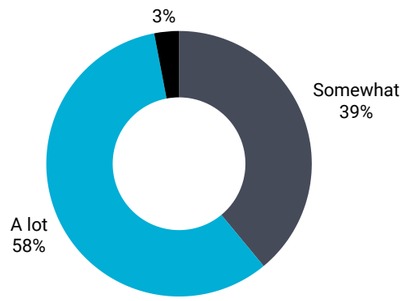
Impacts

- Strong trust in neighbors and community members (around 95–97% at least somewhat) supports solidarity, cooperation, and conflict resolution.
- Participation in construction and material transport fosters community ownership, collective problem-solving, and cohesion, while 32.3% involvement in community activities indicates room to strengthen broader engagement.
- A high sense of belonging (90%) strengthens psychosocial resilience and reinforces social ties within the community.

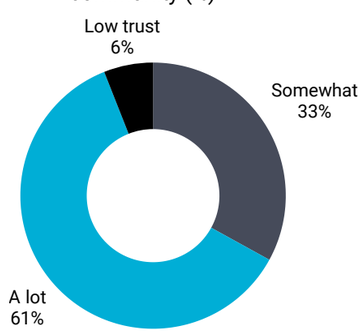
Household assets (%)



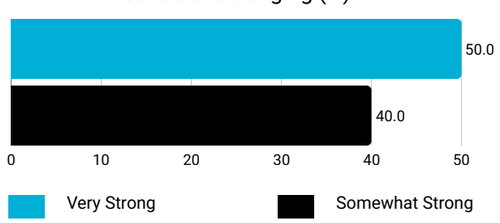
Trust in neighbors (%)



Trust in wider community (%)



Sense of belonging (%)



7. Equity and Diversity Profiling

Households with disabilities account for 17% of all households, and among them, 45.5% of people have access to the services and facilities they need. The main challenges faced by people with disabilities include physical barriers (15.2%), limited access to healthcare and rehabilitation services (9.1%), difficulties in education and employment (24.2%), social stigma and discrimination and other barriers (16.7%), . Gender equality is strong in education (96%) and healthcare (94%) but weaker in employment (88%), land ownership (72%), and decision-making (56%).Reported discrimination includes caste (42%), religion (23%), gender (11%), and ethnicity (5%).
KII note inclusion of ethnic minorities, yet accessibility gaps persist, particularly for people with disabilities.

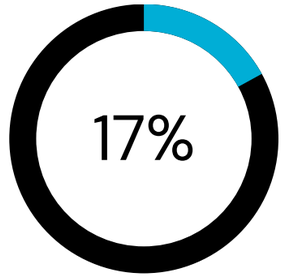
Impacts:

- Gender equity is advancing, particularly in education and healthcare.
- High caste-based discrimination (42%) and low decision-making participation (56%) highlight persistent inequities.
- Disability inclusion remains insufficient (45.5%).

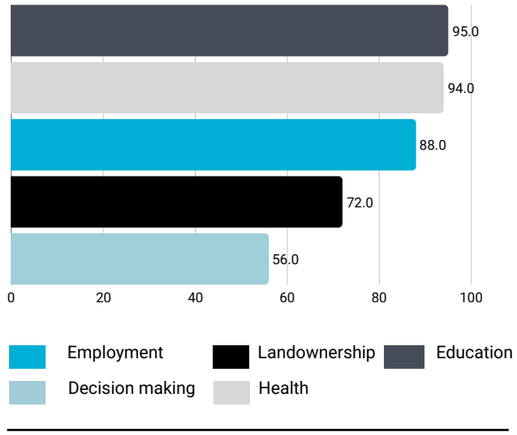
8. Living Quality Profiling

Most households report notable improvements in their overall quality of life after receiving support from Habitat for Humanity Bangladesh. Specifically, 65% of respondents indicated that their life has “improved a lot,” while 30% said it “somewhat improved.”
Perceptions of safety vary between day and night. During the day, 57.6% of respondents feel very safe, 39.4% somewhat safe, and 1.5% somewhat unsafe; no respondents reported feeling very unsafe. At night, safety perceptions decrease slightly, with 27.3% feeling very safe, 66.7% somewhat safe, and 4.5% somewhat unsafe; none reported feeling very unsafe.
Theft and robbery are the most reported incidents (68%), followed by domestic violence (11%) and harassment (5%).
Perceptions of being treated with dignity and respect in the community are generally positive: 36.4% feel they are treated with dignity always, 53% most of the time, 7.6% sometimes, and 3% rarely or never.
Focus group discussions highlighted residents’ pride in their new homes, often described as “dream houses” (KII). However, some challenges

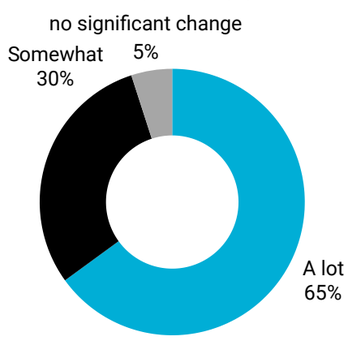
Disabilities



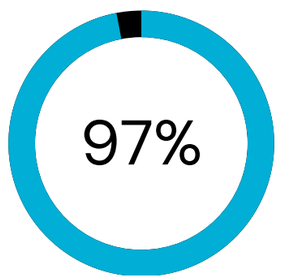
Gender equality (%)



Improvement in quality of life (%)



Residents treated with dignity and respect



remain, including heat stress in tin structures and disputes over land, which persist for 16% of respondents.

Impacts

- Housing upgrades have significantly improved quality of life for 95% of households, reflecting enhanced comfort and psychosocial wellbeing.
- Perceptions of safety improved, but 30% of respondents remain vulnerable to insecurity at night.
- Theft (68%) and domestic violence (11%) continue to threaten community well-being, highlighting ongoing security concerns.

9. Disaster Preparedness and Resilience Profiling

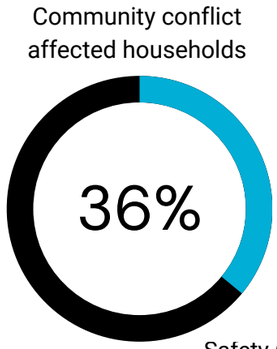
Approximately 26% of households reported being affected by disasters in the past five years, primarily water logging and flooding. Households cope by raising beds and storing belongings in trunks. Key informants note that low-lying land exacerbates flooding and recommend infrastructure improvements such as raised plots, a proper drainage system, and brick- or malted-paved roads to enhance resilience.

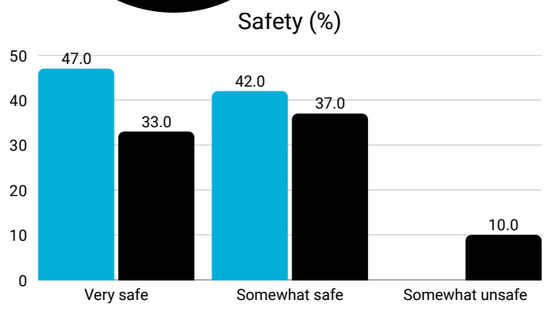
Impacts:

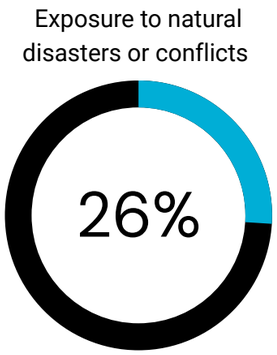
- Elevated plinths and reinforced houses mitigate flood impacts for most households.
- Low-lying land and inadequate drainage leave 26% of households exposed to flooding, highlighting ongoing vulnerability and the need for infrastructure upgrades.

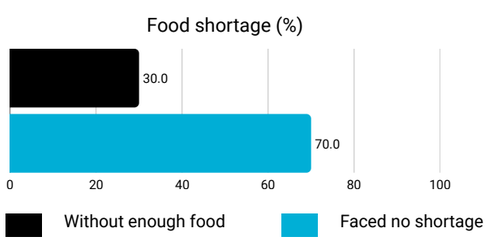
10. Food and Nutritional Security Profiling

Most households (76%) report no food shortages in the past month, while 24% experienced occasional insufficiency. Diet diversity is limited: 61% consume restricted diets, 36% eat the same foods daily, and only 3% enjoy diverse diets.



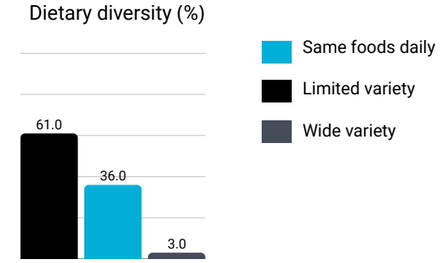






Impacts:

- Stable food access for most households (76%) enhances security.
- Limited diet diversity (97% lacking) poses long-term nutritional risks.



HFHI-B's interventions in Satkhira have strengthened housing stability, living conditions, and psychosocial well-being. Durable tin-shed and brick homes with elevated plinths provide long-term structural security, while enclosed verandas and extensions improve airflow, multi-functional space, and opportunities for study and home-based income activities. However, 89% single-room occupancy limits privacy and comfort, and heat stress affects habitability during summer months. Access to toilets (70%), private bathrooms (57%), electricity (100%), and separate kitchens (65%) has improved sanitation, though piped water (9%) and formal waste disposal (7%) remain limited. Health outcomes reflect persistent respiratory infections (55%), fever (45%), and stress (70%), despite better hygiene practices and reduced waterborne/skin diseases. Education is constrained by financial barriers (64.8%) and lack of dedicated study spaces (96%) for school-aged children (74%). Economic vulnerability persists due to informal employment and reliance on loans (66%), though high homeownership (91%) and land ownership (79%) support resilience. Social cohesion is strong, with 90% of respondents reporting a sense of belonging and 97% of respondents feeling treated with dignity, while 32.3% participate in community activities. Disaster vulnerability affects 26% of households due to low-lying land and inadequate drainage, and 24% face occasional food insecurity with limited dietary diversity (97%). Almost all households (95%) reported some level of improvement in quality of life. Overall, interventions have enhanced housing security, well-being, and livelihoods, though gaps remain in infrastructure, health, disaster preparedness, and nutrition.


Photo: Asif Shifat, Satkhira, 2025



Photo: Asif Shifat, Mymensingh, 2025

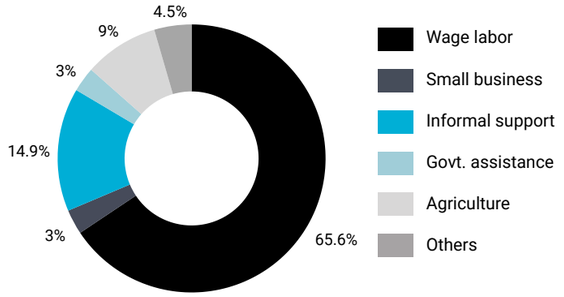
Contextual and Impact Profiling (Mymensingh)

Survey respondents in Mymensingh are predominantly women (70.1%). Average household size is 4.6 members, with ages ranging from 25 to 70 years (mean 43.4). Most respondents are married (95.4%), while widowed households form a smaller group (4.6%). All participants identify as Bengali Muslims, speaking Bengali as their primary language.
Livelihoods rely heavily on wage labor (65.7%), supplemented by informal support (14.9%), agriculture (9%), small businesses (3%), government assistance (3%), and other miscellaneous sources (4.5%). This reliance on informal and seasonal income reflects ongoing economic vulnerability.

Average Household Member



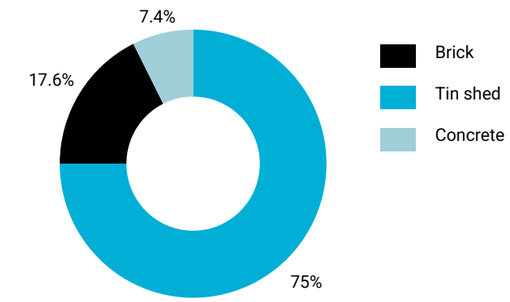
Household Income Sources (%)



1. Housing and Living Conditions Profiling

Housing in Mymensingh is predominantly tin-shed (75%), with brick (17.6%) and concrete (7.4%) homes also present. Single-room dwellings account for 80% of households, while 20% have two rooms. Overcrowding and lack of privacy remain challenges, reflected in a low privacy satisfaction score of 3.07/5. Comfort and ventilation score higher at 3.94/5, and space satisfaction is 3.36/5, resulting in an overall moderate housing satisfaction of 3.7/5.
Focus group discussions highlighted positive changes, such as the resolution of rainwater seepage issues. Some households have adapted creatively by enclosing verandas to create extra space for living or work. One participant noted, “If another room was added or a kitchen was provided it would have been better.” Observations confirm this adaptive strategy, with beneficiaries using enclosed verandas as additional rooms. However, limited space restricts the addition of features like bathrooms or tubewells. Concerns over

House types



construction quality were noted, including termite damage, though many emphasized the durability of Habitat-supported housing. Key informant interviews underscored Habitat's technical oversight, including quality inspections and replacement of poor materials, which increased trust in long-term durability.

Impacts

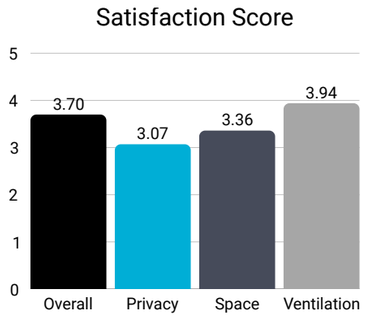
- Improved housing design mitigated rainwater seepage, enhancing durability for most households.
- Persistent single-room occupancy (80%) restricts privacy, space, and overall functionality.
- Residents adapt by enclosing verandas to create additional living or work space, though additional rooms or kitchens are still needed.
- Habitat's quality oversight strengthens community confidence in construction longevity, despite isolated material issues.

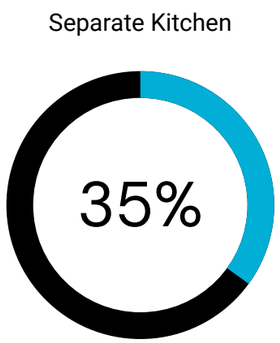
2. Access to Infrastructure and Services Profiling

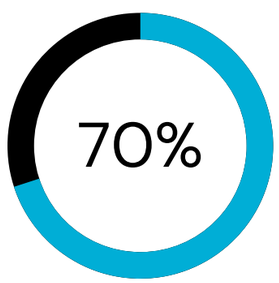
Sanitation coverage in Mymensingh is moderate: 70% of households have toilets, but only 30% report private bathrooms. Around 35% of households maintain separate kitchens, and all have electricity. However, no households have piped water connections or access to formal waste disposal services.
The FGD highlighted both progress and persisting gaps. Residents expressed satisfaction with improvements: "Now we have pucca houses, toilets, and a tidier environment" (FGD). At the same time, several participants noted unequal access: "Few of us only got houses, no toilets" (FGD). Others shared that they built their own toilets when Habitat's support was unavailable, though of lower quality: "We made ourselves toilets for us who didn't get one, but it's not like what Habitat made. We cannot afford that" (FGD). The key informant similarly stressed that limited space restricts infrastructure expansion but highlighted the value of female-friendly and climate-resilient washrooms provided in the community.

Impacts

- Electricity is available to all households, but piped water and formal waste services are absent, limiting overall health outcomes.
- Sanitation coverage (70%) and private bathrooms (30%) improve hygiene and







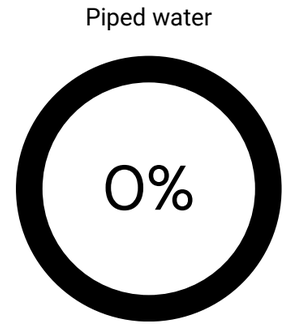
privacy, though gaps remain where households had to construct their own lower-quality toilets.
- Climate-resilient and gender-sensitive washrooms enhance safety and dignity, particularly for women.

3. Health Profiling

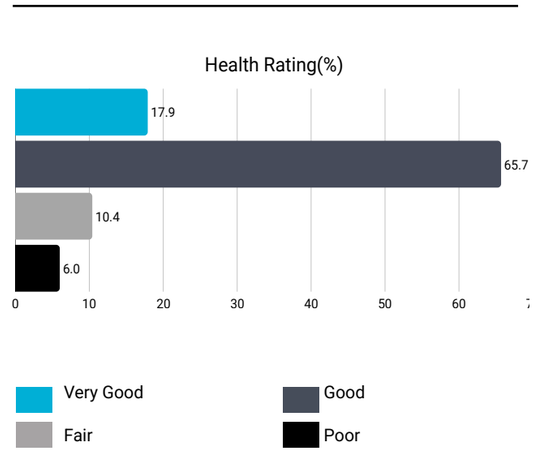
Households spend an average of BDT 1,065 per month on health. Self-reported health status is mostly positive, with 17.9% rating their health as very good, 65.7% good, 10.4% fair, and 6% poor. Common illnesses in the past month included respiratory infections (37.3%), fever (27.5%), diarrhea (21.6%), and other conditions (19.6%). Chronic illnesses are present in 27.5% of households, including hypertension, diabetes, and asthma.
Government hospitals are the main source of care (68.6%), followed by private clinics (2%) and traditional healers (5.9%). Mental health concerns are prevalent, with 66.7% of respondents sometimes feeling stressed, 12.1% often, 4.6% never, 16.7% rarely stressed. Focus group discussions highlighted the impact of improved housing and sanitation, with one participant noting, "Improved sanitation reduced the disease risks, but some of us had to build toilets ourselves."

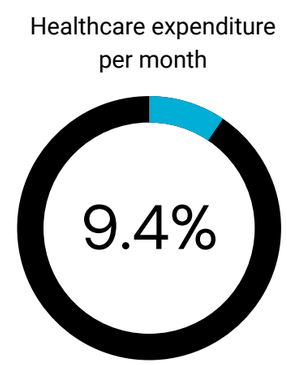
Impacts

- Housing and sanitation improvements, including better toilets and bathing facilities, have reduced exposure to waterborne diseases, though diarrhea still affects 21.6% of households.
- Chronic conditions in 27.5% of households









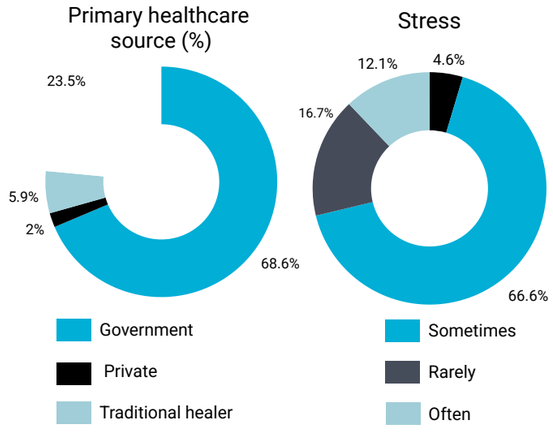
remain a long-term health burden despite improved housing conditions.
- Mental health pressures persist, with 85% of respondents reporting stress at least sometimes, highlighting the continuing psychosocial impact of limited space and housing-related challenges.

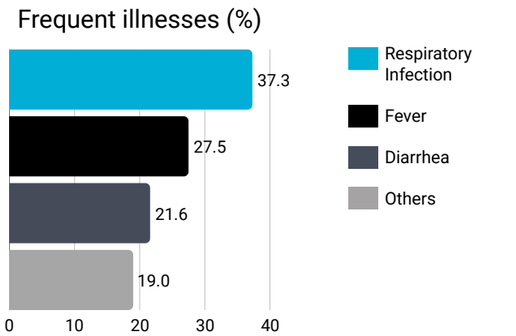
4. Education and Learning Environment Profiling

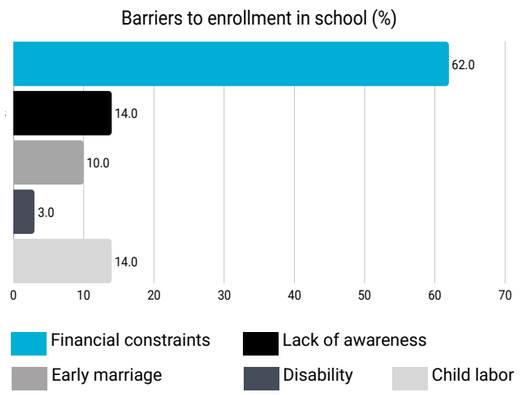
School-age children are present in 73% of households. Key barriers to education include financial constraints (62%), lack of awareness (14%), early marriage (10%), child labor (3%), and other reasons (14%). Only 10% of households provide dedicated study spaces, with verandas and improved lighting serving as informal alternatives. These limitations mean that while most households value education, financial pressures and lack of study infrastructure reduce children's ability to study effectively at home. Early marriage and child labor further restrict opportunities, perpetuating cycles of limited educational attainment.

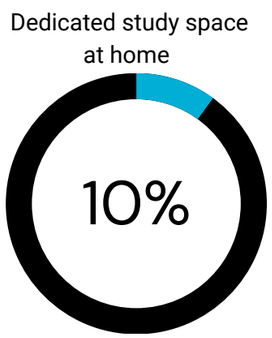
Impacts:

- Financial constraints (62%) remain the most significant barrier to consistent school attendance.
- Limited dedicated study spaces (90% of households) reduce effective learning opportunities.
- Early marriage (10%) and child labor (3%) further restrict educational participation.







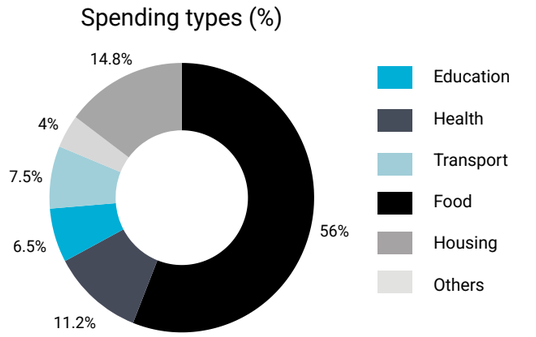


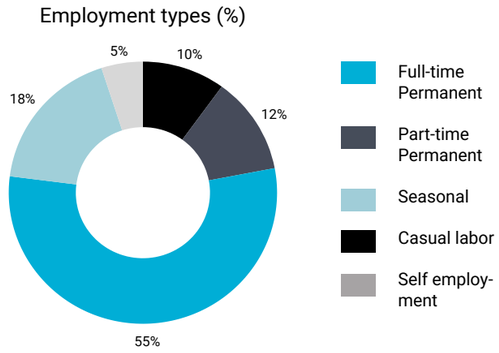
5. Economic Status Profiling

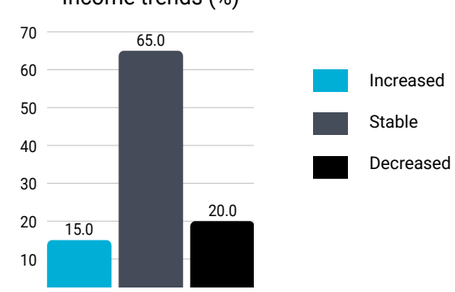
Average household income is BDT 11,275, with expenditures allocated primarily to food (56%), health (11.2%), and education (6.5%). Employment sources include wage labor (61.2%), agriculture (9%), business (3%), government assistance (3%), and other sources (23.9%). Employment patterns show 55% of household members in full-time permanent jobs, 12% in part-time permanent work, 18% in seasonal or temporary jobs, 10% as casual labor, and 2% self-employed. Households typically have one employed member (56.7%), two members (25.4%), three members (14.9%), or four members (3%).
Over the past year, 65% of households reported stable incomes, 15% reported increases, and 20% experienced decreases, with 22% facing job loss or income reduction. Financial resilience is limited: 48% of households rely on loans, and only 13% maintain savings. Beneficiaries also participated as laborers in carrying construction materials and were paid for this work, providing short-term income during project implementation. Focus group discussions emphasized that access to productive assets, such as Land: 71.2%, House: 81.8%, Livestock: 16.7%, Vehicles: 16.7%, Business assets: 4.5% help households generate more consistent income and improve long-term financial security.

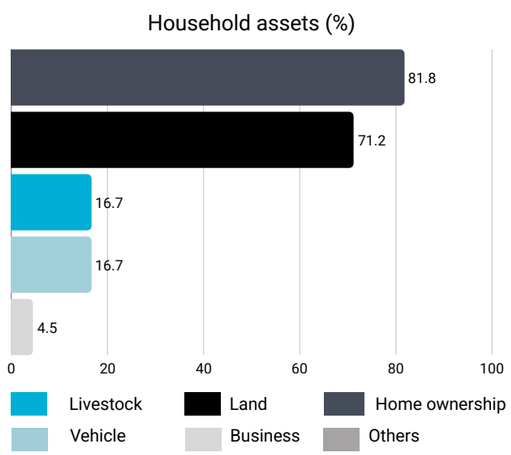
Impacts

- Stable housing reduces repair costs and provides safer spaces for limited home-based work, supporting household income.
- Reliance on loans (48%) and low savings (13%) highlight ongoing economic vulnerability despite an average income of BDT 11,275.
- Short-term employment during Habitat interventions helped households meet immediate financial needs.
- Long-term livelihood diversification and access to productive assets, such as livestock, remain limited, constraining income security and resilience.









6. Collective Cohesion Profiling

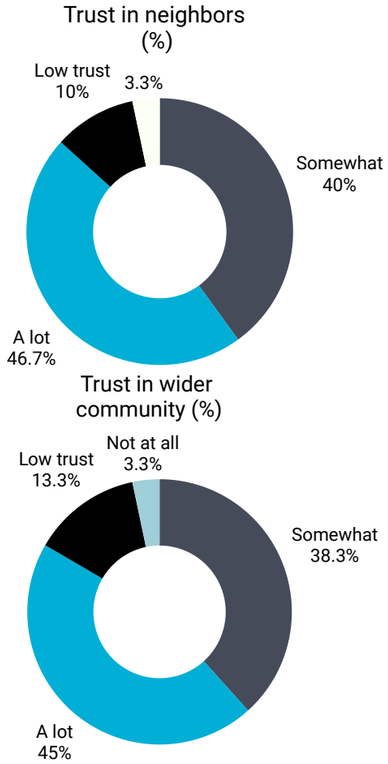
Households report relatively high levels of trust and cohesion. About 46.7% trust neighbors “a lot,” 40% “somewhat,” and 10% “not very much,” while trust in wider community members is slightly lower (45% “a lot,” 38.3% “somewhat,” 13.3% “not very much,” 3.3% “none”). Community belonging is reported as very strong by 10% of households, somewhat strong by 60%, somewhat weak by 25%, and neutral by 5%. Participation in community activities is more limited, with 23.9% involved and 76.1% not participating.
The FGD and KII highlight that community leaders and beneficiaries were involved throughout the project. Beneficiaries acted as labor in carrying materials and were paid for their work, providing short-term income. No political influence or muscle power affected implementation. Site selection posed challenges due to limited space, requiring households to use the available areas for multiple purposes. This participatory approach reinforced trust, social cohesion, and ownership within the community.

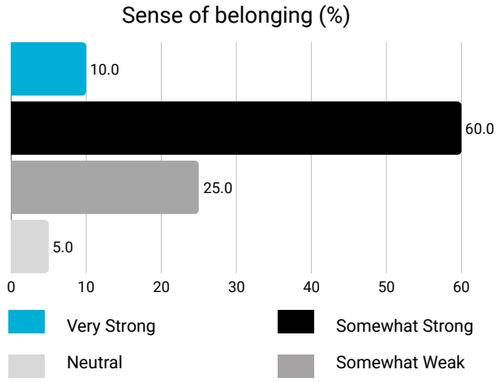
Impacts

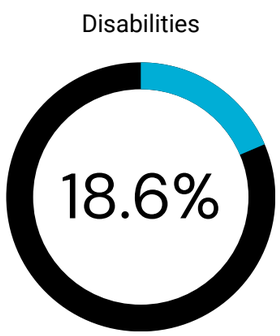
- High trust in neighbors (46.7% “a lot”) and community members (45% “a lot”) strengthens social solidarity.
- Strong daily cooperation (70% high or very high) supports collective problem-solving and resource sharing.
- Participation in labor and project processes fosters ownership and accountability.
- Adaptive use of limited space demonstrates practical resilience and collaborative decision-making.

7. Equity and Diversity Profiling

Approximately 18.6% of households include members with disabilities, and among them, about 64.2% have access to the necessary services and facilities. The main challenges faced by people with disabilities include physical barriers (65.7%), limited access to healthcare and rehabilitation services (10.4%), and difficulties in education and employment (7.5%) and other (16.4%), highlighting the need for more inclusive infrastructure and services. Discrimination is reported based on caste (7%), ethnicity (23%), gender (18%), religion (12%), and other factors (28%).
Gender equality is strong in education (88%) and healthcare (94%), but gaps persist in employment (42% inequality) and land ownership (44%). The KII highlighted Habitat’s targeted efforts to promote inclusivity, particularly through climate-resilient and female-friendly toilets. The facilities were designed with older and pregnant women in mind, including benches for resting and supports for standing. These improvements enhanced women’s access, safety, and overall hygiene.





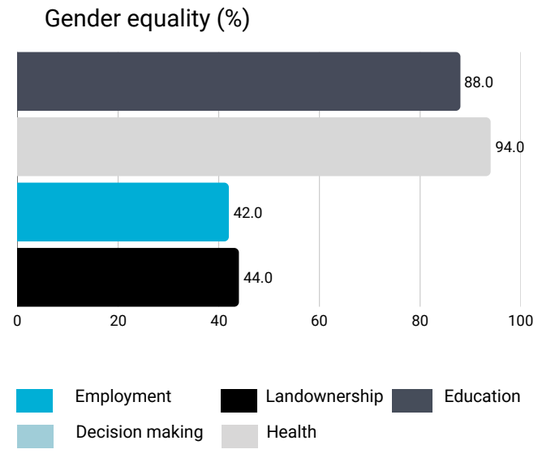


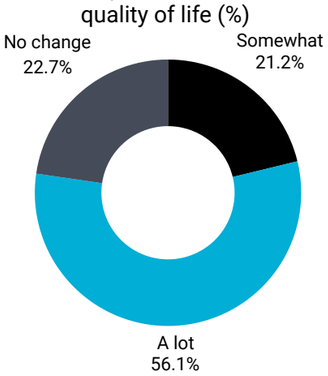
Impacts

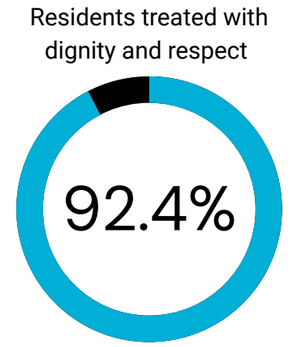
- Female-friendly and climate-resilient infrastructure strengthened inclusivity and safety, especially for women and vulnerable groups.
- Persistent gaps in employment (42%) and land ownership (44%) indicate ongoing gender inequities.
- Households with members with disabilities (18.6%) still face accessibility challenges, despite targeted WASH improvements.

8. Living Quality Profiling

Improvements in quality of life are widely reported among households receiving support from Habitat for Humanity. Specifically, 56.1% of respondents indicated that life has “improved a lot,” 21.2% “somewhat,” while 22.7% reported no change. Perceptions of safety vary between day and night. During the day, 35.4% of respondents feel very safe, 56.9% somewhat safe, and 7.7% somewhat unsafe; no respondents reported feeling very unsafe. At night, safety perceptions decrease slightly, with 24.6% feeling very safe, 64.6% somewhat safe, 9.2% somewhat unsafe, and 1.5% very unsafe.
Perceptions of being treated with dignity and respect in the community are mixed: 3% feel always treated with dignity, 25.8% most of the time, 63.6% sometimes, and 7.6% rarely or never.
In terms of community incidents over the past year, 31.3% of respondents reported theft or robbery, 1.5% physical assault, 4.5% verbal abuse or harassment, 17.9% other incidents, and 44.8% reported no incidents. Focus group discussions noted that many households, previously unable to imagine such houses, now benefit from proper homes, toilets, and organized surroundings. Despite these gains, some conflict persists, including theft/robbery (22%), harassment (6%), and assault (2%). Key informant interviews emphasized that while Habitat for Humanity’s pilot project achieved significant improvements, community demand for housing and infrastructure remains high, suggesting scope for expanded initiatives.

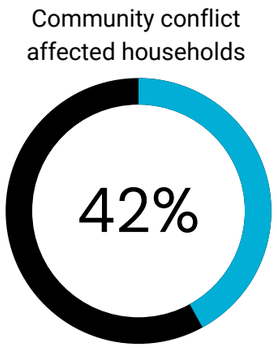


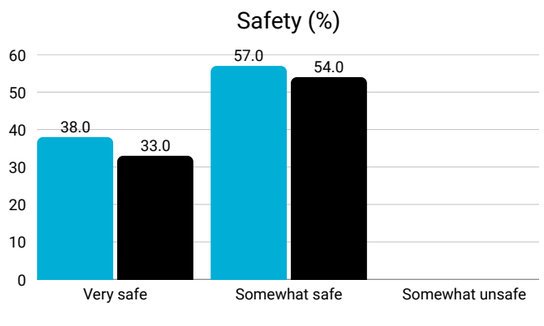




Impacts

- Housing upgrades and improved surroundings enhanced quality of life for 66% of households.
- Safety perceptions are generally strong, though crime affects a minority (22% theft/robbery, 6% harassment, 2% assault).
- Fair housing allocation and improved living conditions contribute to increased dignity and social stability, with most residents feeling treated with dignity at least sometimes (92.4%).
- High community demand for housing highlights potential for scaling Habitat's interventions in the future.



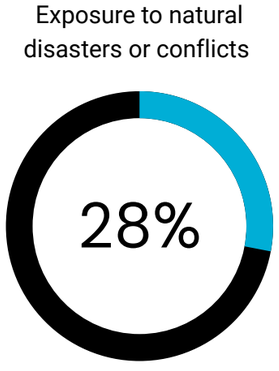


9. Disaster Preparedness and Resilience Profiling

Approximately 28% of households reported being affected by disasters over the past five years, with impacts including damage to sanitation facilities, such as toilets destroyed by fallen trees during storms. Habitat-supported facilities incorporated solar power, resolving electricity issues and enabling households to use sanitation facilities safely during disasters.

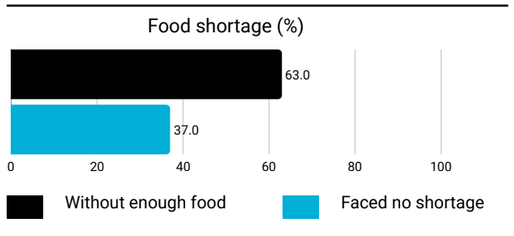
Impacts

- Pucca housing and reinforced toilets improved resilience to minor storms and flooding.
- Disaster exposure (28%) underscores ongoing vulnerability, particularly regarding sanitation infrastructure.
- Gender-sensitive and solar-powered toilets enhanced coping, safety, and usability during adverse weather events.



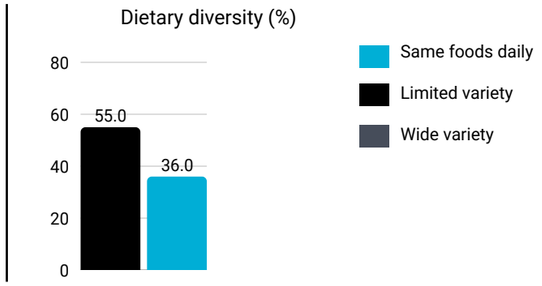
10. Food and Nutritional Security Profiling

Food accounts for 56.5% of monthly expenditure. Despite this, 63% of households reported food shortages in the past month. Dietary diversity is low, with 55% eating restricted foods and 36% relying on monotonous diets.



Impacts

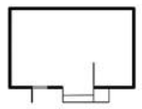
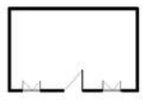
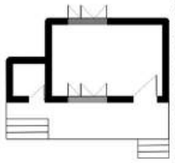
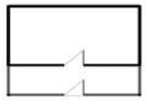
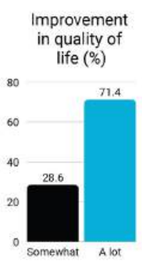
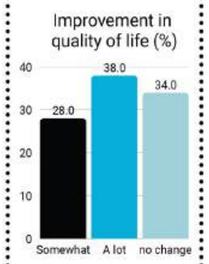
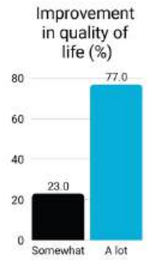
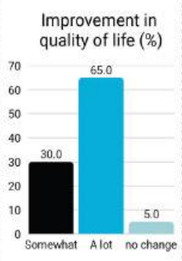
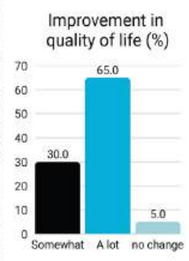
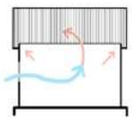
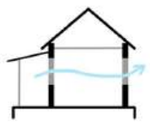
- Food insecurity affects 63% of households, directly undermining wellbeing.
- Limited dietary diversity (91% restricted or repetitive diets) heightens nutritional risks.
- Stable housing indirectly supports food storage and organization but does not address economic barriers to food access.



HFHI-B's interventions in Mymensingh have improved housing stability, living conditions, and psychosocial well-being. Durable tin, brick, and concrete homes with elevated plinths and climate-sensitive features reduce vulnerability to weather and enhance comfort. Single-room occupancy (80%) and limited space constrain privacy and functionality, though enclosed verandas provide additional living and work areas. Access to toilets (70%), private bathrooms (30%), electricity (100%), and informal kitchens has improved sanitation, but piped water and formal waste services are absent. Health outcomes reflect respiratory infections (37.3%), fever (27.5%), diarrhea (21.6%), and chronic conditions (27.5%), with mental health concerns affecting 85% of respondents at least sometimes. Education is constrained by financial pressures (62%) and lack of dedicated study spaces (90%), while early marriage (10%) and child labor (3%) limit school participation. Economic vulnerability remains due to reliance on wage labor (61.2%), loans (48%), and limited savings (13%), though high homeownership (81.8%) and land ownership (71.2%) provide some resilience. Social cohesion is moderate, with high daily cooperation (70%) and 92.4% of respondents feeling treated with dignity. Disaster exposure affects 28% of households, primarily through storm and sanitation-related damage, while gender-sensitive and solar-powered toilets enhance resilience. Food insecurity is prevalent (63%), with limited dietary diversity (91%). Overall, 77.3% of households reported some level of improvement in quality of life. Overall, interventions have enhanced housing security, well-being, and livelihoods, though gaps remain in infrastructure, health, education, disaster preparedness, and nutrition.


Photo: Asif Shifat, Mymensingh, 2025

Table: Contextual Profiling

	DHAKA	MYMENSINGH	KHULNA TYPE 1	KHULNA TYPE 2	SATHKHIRA
Housing Condition Profiling	Average household size of 4.6 members	Average household size of 4.6 members	Average household size of 4 members	Average household size of 4.8 members	Average household size of 4.8 members
	 CI sheet walls and roof with concrete floor.	 CI sheet walls and roof with raised mud	 CI sheet walls and roof with raised concrete plinth.	 Brick walls and CI sheet roof with raised concrete	 CI sheet walls and roof with raised mud
	 Layout plan single-room dwellings (80.9%), double-room dwellings 19.1%	 Layout plan single-room dwellings 80%, double-room dwellings 20%	 Layout plan single-room dwellings 67.5%, double-room dwellings 25%	 Layout plan single-room dwellings 89%, double-room dwellings 11%	 Layout plan single-room dwellings 89%, double-room dwellings 11%
					
	 Inadequate ventilation	 Inadequate ventilation	 Inadequate ventilation	 Well ventilated	 Inadequate ventilation
	 Overheated Indoors (CI sheet traps heat)	 Overheated Indoors (CI sheet traps heat)	 Overheated Indoors (CI sheet traps heat)	 Cooler Indoors (Thatch lining insulates, brick walls retain coolness)	 Overheated Indoors (CI sheet traps heat)

Access to Infrastructure and Services	73.8%have access to water; Accessibility; 100%have access to Electricity; 71.4%have access to toilets; 100%have access to Cooking Facility; 88.1%have access to Waste collection/ Disposal	access to water; Accessibility; 100%have access to Electricity; 70%have access to toilets; 35%have access to Cooking Facility; Waste collection/ Disposal	45%have access to water; Accessibility; 100%have access to Electricity; 82.5%have access to toilets; 55%have access to Cooking Facility; 42.5%have access to Waste collection/ Disposal	9%have access to water; Accessibility; 100%have access to Electricity; 70%have access to toilets; 65%have access to Cooking Facility; 7%have access to Waste collection/ Disposal	9%have access to water; Accessibility; 100%have access to Electricity; 70%have access to toilets; 65%have access to Cooking Facility; 7%have access to Waste collection/ Disposal
Disaster Preparedness and Resilience	Raised plinth; Fire-safe design; Durable Material Durable Construction; Anchored/ reinforced roof	Raised plinth; Fire-safe design; Durable Material Durable Construction; Anchored/ reinforced roof	Raised plinth; Fire-safe design; Durable Material Durable Construction; Anchored/ reinforced roof	Raised plinth; Fire-safe design; Durable Material Durable Construction; Anchored/ reinforced roof	Raised plinth; Fire-safe design; Durable Material Durable Construction; Anchored/ reinforced roof
Living Quality Profiling	Lighting and Visibility; Disability Friendly; Safe Public Toilets; Child Safe space	Lighting and Visibility; Disability Friendly; Safe Public Toilets; Child Safe space	Lighting and Visibility; Disability Friendly; Safe Public Toilets; Child Safe space	Lighting and Visibility; Disability Friendly; Safe Public Toilets; Child Safe space	Lighting and Visibility; Disability Friendly; Safe Public Toilets; Child Safe space
Sustainable Practices	Eco-friendly /local materials; Rainwater harvesting/ water-saving; Waste sorting or composting; Solar or energy-efficient lighting; Small-Scale Food Production	Eco-friendly /local materials; Rainwater harvesting/ water-saving; Waste sorting or composting; Solar or energy-efficient lighting; Small-Scale Food Production	Eco-friendly /local materials; Rainwater harvesting/ water-saving; Waste sorting or composting; Solar or energy-efficient lighting; Small-Scale Food Production	Eco-friendly /local materials; Rainwater harvesting/ water-saving; Waste sorting or composting; Solar or energy-efficient lighting; Small-Scale Food Production	Eco-friendly /local materials; Rainwater harvesting/ water-saving; Waste sorting or composting; Solar or energy-efficient lighting; Small-Scale Food Production

Table: Thematic Impact Analysis

Theme	Dhaka	Khulna	Satkhira	Mymensingh	Final Overall Impact
Housing Conditions	Homeownership 85.7%; single-room 80.9%; satisfaction 3.12/5 – all tin-shed homes; reinforced tin roofs improve structural safety and protect against rain; limited ventilation and outdoor space partially addressed through adaptive household modifications	Homeownership 100%; single-room 67.5%; satisfaction 3.88/5 – mostly tin-shed with some brick/concrete; elevated plinths, climate-sensitive layouts, airflow-oriented doors/windows, verandas improve flood resilience and ventilation; space constraints remain	Homeownership 100%; single-room 89%; satisfaction 3.72/5 – tin-shed and brick homes; durable construction; enclosed/perforated verandas enhance airflow and multifunctional space; blocked windows and heat stress persist	Homeownership 100%; single-room 80%; satisfaction 3.7/5 – tin, brick, and concrete homes; mitigated rainwater seepage, enhanced durability; enclosed verandas improve ventilation and provide adaptive living/work space	Average homeownership 96.43%; single-room 79.35%; satisfaction 3.61/5 – homes are durable and resilient, reinforced with tin, brick, or concrete; rain and flood protection improved; ventilation partially addressed via verandas and adaptive modifications; single-room occupancy limits privacy and multifunctional use
Access to Infrastructure & Services (WASH)	71.4% households with sanitation; 73.8% with piped water; 88.1% with formal waste disposal – overall hygiene improved	82.5% households with sanitation; 45% with piped water; 42.5% with formal waste disposal – partial gaps remain	70% households with sanitation; 9% with piped water; 7% with formal waste disposal – sanitation improved, coverage limited	70% households with sanitation; 0% with piped water; 0% with formal waste disposal – sanitation gains, major service gaps	73.48% households with sanitation; 31.95% with piped water; 34.4% with formal waste disposal – hygiene improved but coverage incomplete
Health Profile	Avg. spend BDT 1,505; chronic illness 100%; respiratory 52.4%; fever 35.7%; diarrhea 21.4%; 69.1% of respondents report feeling stressed at least sometimes – improved hygiene, ongoing health burden	Avg. spend BDT 1,272; chronic 50%; respiratory 77.5%; fever 50%; diarrhea 7.5%; 60% of respondents report feeling stressed at least sometimes – hygiene gains, frequent illness	Avg. spend BDT 1,389; chronic 31%; respiratory 55%; fever 45%; diarrhea 0%; 70% of respondents report feeling stressed at least sometimes – reduced waterborne diseases, respiratory infections persist	Avg. spend BDT 1,065; chronic 27.5%; respiratory 37.3%; fever 27.5%; diarrhea 21.6%; 78.8% of respondents report feeling stressed at least sometimes – hygiene improvements, chronic illness remains	Sanitation and housing improvements have reduced waterborne diseases, including diarrhea (average 12.63%), and skin infections, yet chronic illnesses affect 52.13% of households, respiratory infections 55.55%, fever 39.55%, and 69.45% of respondents report feeling stressed at least sometimes. Average healthcare spending is BDT 1,308/month, highlighting ongoing health and financial challenges.
Education & Learning Environment	73.8% households with school-aged children; 0% study space; 64.3% financial barriers	72.5% households with school-aged children; 12.5% study space; 89.7% financial barriers	74% households with school-aged children; 4% study space; 64.8% financial barriers	73% households with school-aged children; 10% study space; 62% financial barriers	73.33% households with school-aged children; 6.63% study space; 70.2% financial barriers – limited learning potential
Economic Status	Avg. income BDT 13,167; savings 26.2%; loans 57.1% – lower repair costs, vulnerability persists	Avg. income BDT 9,488; savings 7.5%; loans 60% – resilience limited	Avg. income BDT 9,758; savings 35%; loans 66.2% – vulnerability remains	Avg. income BDT 11,275; savings 13%; loans 48% – reliance on loans continues	Average income BDT 11,422; savings 20.43%; loans 57.83% – stable housing reduces repair costs but economic vulnerability remains
Collective Cohesion	73.8% of respondents have moderate to high trust in community members; participation 21.4%; belonging 78.5% – moderate cohesion	87.8% of respondents have moderate to high trust; participation 28%; belonging 74% – improving cohesion	95.3% of respondents have moderate to high trust; participation 32.3%; belonging 90% – strong community ties	83.3% of respondents have moderate to high trust; participation 23.9%; belonging 70% – adaptive use of space	High trust across communities (85.05% average); participation 26.4%; social belonging 78.13% – strong community cohesion
Living Quality	100% of households reported some level of improvement in quality of life; theft 64.3%; unsafe nights 40.5%; perceived dignity 90.5% – moderate improvements in comfort and safety	100% of households reported some level of improvement in quality of life; theft 45.5%; unsafe nights 27.5%; perceived dignity 95.2% – substantial gains in well-being and safety	95% of households reported some level of improvement in quality of life; theft 68%; unsafe nights 4.5%; perceived dignity 97% – strong sense of well-being despite space constraints	77.3% of households reported some level of improvement in quality of life; theft 22%; unsafe nights 10.7%; perceived dignity 92.4% – limited improvements in living conditions, though dignity and self-respect remain high	93.1% of households reported some level of improvement in quality of life; 49.95% experience theft; 20.8% feel unsafe at night; average perceived dignity 93.8% – high perceived dignity reflects strong self-respect and well-being, while overall comfort and safety improved, though some challenges persist.
Equity & Diversity	Disability (28.6%, only 40.5% have adequate services; physical barriers 35.7%, healthcare 16.7%, stigma 11.9%, education/employment 7.1%, other); Gender equality in education 100%, health 97.6%; employment 54.8%, land 54.8%	Disability (20%, only 47.5% have adequate services; physical barriers 27.5%, healthcare 32.5%, education/employment 7.5%, stigma 10%, other 22.5%); Gender equality in education 85%, health 97.5%; employment 80%, land 77.5%	Disability (17%, only 45.5% have adequate services; physical barriers 15.2%, healthcare 9.1%, education/employment 24.2%, stigma 16.7%, other 34.9%); Gender equality in education 96%, health 94%; employment 88%, land 72%	Disability (18.6%, only 64.2% have adequate services; physical barriers 65.7%, healthcare 10.4%, education/employment 7.5%, other 16.4%); Gender equality in education 88%, health 94%; employment 42%, land 44%	Gender equality in Education 92.25%, Health 95.8%; 66.2% households face employment gaps, 62.1% land gaps; Disability 21.05% (49.95% lack access; physical barriers 36%)
Food & Nutritional Security	33.3% shortage; diverse diets 9.5%; 50.5% of income spent on food	30% shortage; diverse diets 2.5%; 57% of income spent on food	24% shortage; diverse diets 3%; 65.7% of income spent on food	63% shortage; diverse diets 9%; 56.5% of income spent on food	37.58% households experience food shortages; dietary diversity 6%; average 57.43% of income spent on food – housing supports storage but nutrition remains limited
Disaster Preparedness & Resilience	14.3% affected; raised plinths & tin roofs help	12.5% affected; elevated plinths, reinforced walls	26% affected; drainage issues persist	28% affected; pucca housing, solar power, gender-sensitive toilets improve coping	20.2% households affected; structural improvements enhance resilience, but drainage and safety gaps persist

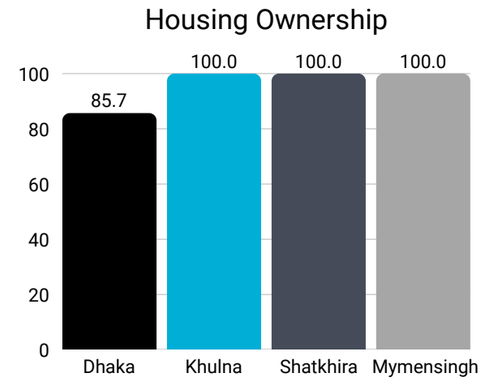
Comparative Analysis

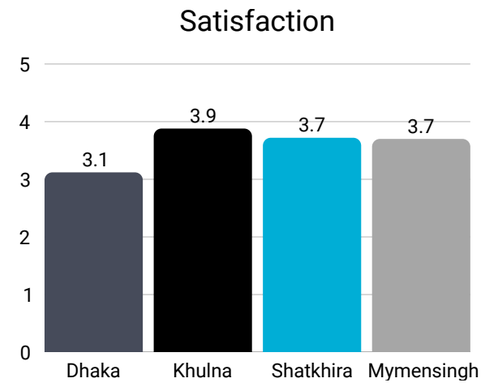
Comparative Analysis of HFHI-B Housing Interventions Across Four Locations

The four study locations Dhaka, Khulna, Satkhira, and Mymensingh represent diverse socio-economic, environmental, and settlement contexts, reflecting the wide range of challenges faced by low-income and vulnerable communities in Bangladesh. Dhaka is a densely populated urban informal settlement characterized by high congestion and reliance on informal employment. Khulna's slums are home to climate migrant populations frequently affected by flooding and displacement. Satkhira focuses on socially marginalized Dalit households in hazard-prone rural areas, while Mymensingh represents rural settlements struggling with poor sanitation, waterlogging, and limited awareness of climate-adaptive practices.

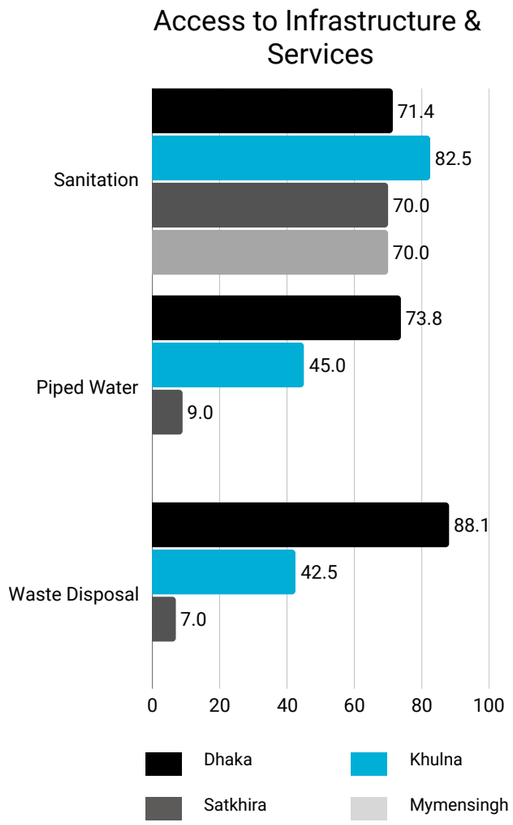
This diversity underscores the need for context-sensitive interventions. The following analysis compares the outcomes of HFHI-B housing, WASH, and resilience initiatives across ten thematic areas, highlighting both shared achievements and location-specific differences.

1. Housing Conditions:
Housing conditions in Dhaka, Khulna, Satkhira, and Mymensingh reveal both regional variations and shared challenges. Homeownership is generally high, ranging from 85.7 percent in Dhaka to full ownership in the other locations, yet single-room dwellings remain common, between 67.5 and 89 percent, limiting privacy and multifunctional use. In Dhaka, homes are predominantly tin-sheds with reinforced roofs, offering structural safety but limited ventilation and outdoor space. Khulna's housing features elevated plinths, climate-sensitive layouts, and openings that improve airflow and flood resilience. In Satkhira, houses include verandas that support better ventilation and multifunctional living, though heat stress persists. Mymensingh homes are designed to address rainwater seepage and durability, some also with verandas enhancing ventilation and adaptive household use. Across all four locations, average homeownership is 96.43 percent, single-room occupancy is 79.35 percent, and resident satisfaction averages 3.61 out of 5, indicating homes that are structurally resilient and flood-protected but still constrained by space and ventilation limitations.

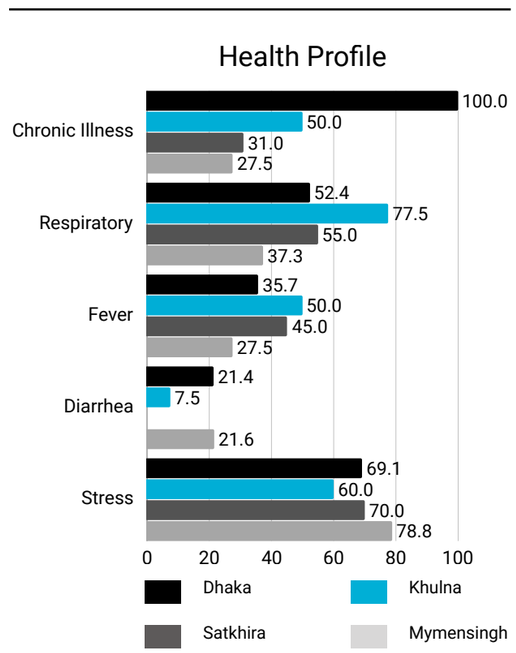




2. Access to Infrastructure:
Access to infrastructure and services, particularly sanitation and waste management, shows both progress and gaps across Dhaka, Khulna, Satkhira, and Mymensingh. Sanitation coverage is relatively high, ranging from 70 to 82.5 percent, reflecting improvements in hygiene across all locations, while formal waste disposal varies from 88.1 percent in Dhaka to less than 10 percent in Satkhira and none in Mymensingh. Piped water access remains limited in several locations, highlighting a broader community challenge that could be considered in future interventions. Overall, hygiene and sanitation have improved, but critical service gaps persist, emphasizing the need for continued attention to essential infrastructure.

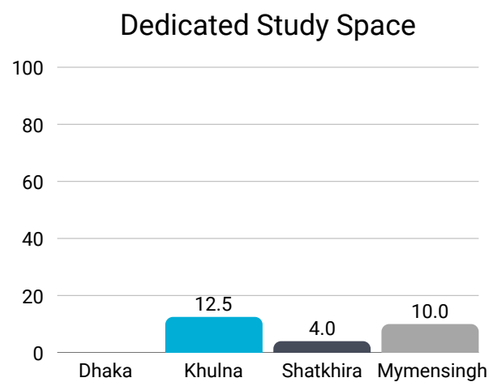


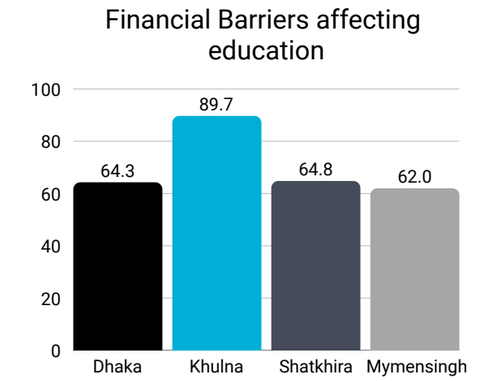
3. Health Profile:
Health outcomes across Dhaka, Khulna, Satkhira, and Mymensingh reflect notable improvements in hygiene and living conditions, alongside persistent health challenges. Sanitation and housing interventions have contributed to a reduction in waterborne diseases, particularly diarrhea, which averages 12.6 percent across the four locations, and have helped mitigate skin infections. However, chronic illnesses continue to affect 52.1 percent of households, respiratory infections remain high at 55.6 percent, and fever is reported by nearly 40 percent of respondents. Respiratory issues are particularly prevalent in Khulna, while chronic conditions are more common in Dhaka. Mental and emotional well-being is also a concern, with 69.5 percent of respondents reporting feeling stressed at least sometimes, reflecting both health and livelihood pressures. Average healthcare spending stands at BDT 1,308 per month, highlighting ongoing financial burdens for households despite improvements in hygiene and disease prevention.

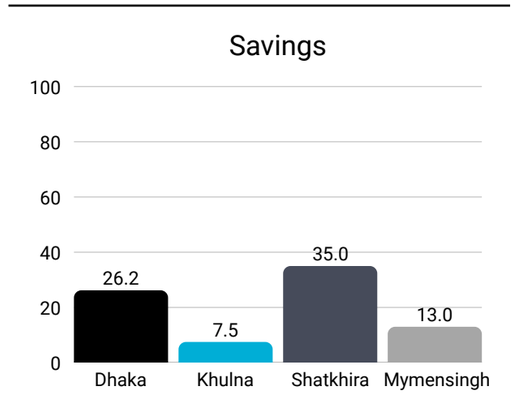


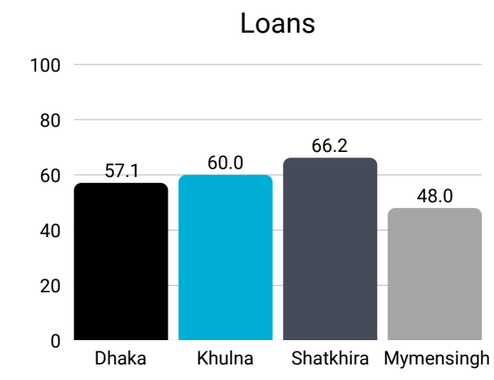
4. Education & Learning Environment:
Education and learning environments across Dhaka, Khulna, Satkhira, and Mymensingh face persistent challenges despite high enrollment. Around 73 to 74 percent of households have school-aged children, yet access to dedicated study spaces is extremely limited, ranging from 0 to 12.5 percent, which constrains focused learning at home. Financial barriers are widespread, affecting 62 to nearly 90 percent of households, particularly in Khulna, limiting the ability to afford school supplies, tuition, or other educational support. Overall, an average of 6.6 percent of households have study spaces, and 70.2 percent experience financial constraints, highlighting limited learning potential despite children's school attendance.

5. Economic Status:
Economic conditions across Dhaka, Khulna, Satkhira, and Mymensingh show moderate income levels but persistent financial vulnerability. Average household income ranges from BDT 9,488 in Khulna to BDT 13,167 in Dhaka, with savings varying widely between 7.5 and 35 percent. Reliance on loans remains high, affecting 48 to 66.2 percent of households, reflecting continued economic pressures despite stable housing that reduces repair costs. Overall, the average income across the four locations is BDT 11,422, with 20.4 percent in savings and 57.8 percent of households relying on loans, indicating that while housing interventions support stability, financial vulnerability persists.

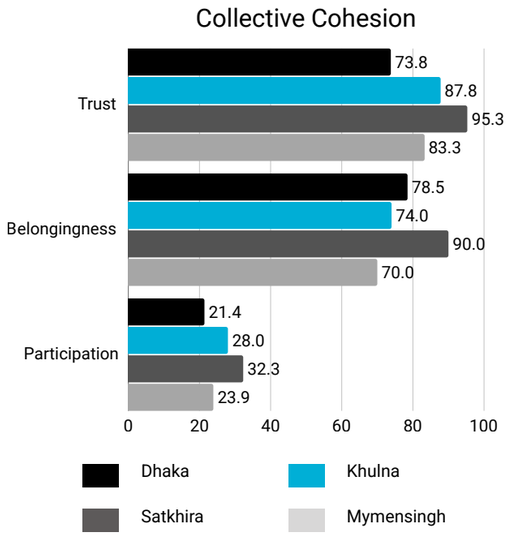




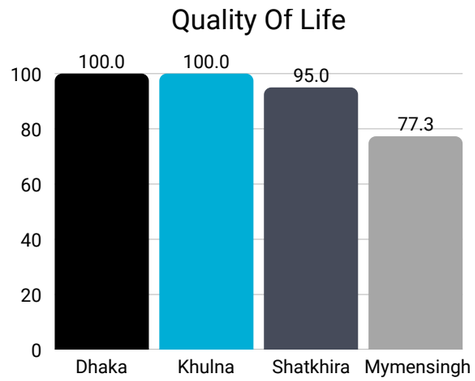


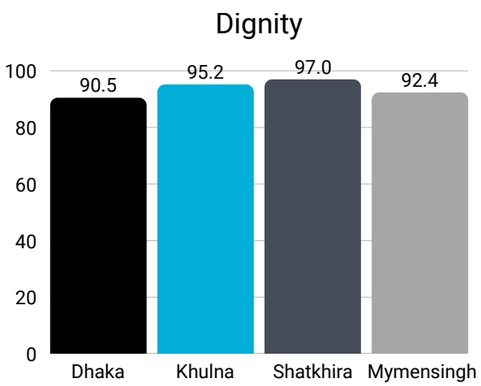


6. Collective Cohesion:
Collective cohesion across Dhaka, Khulna, Satkhira, and Mymensingh is generally strong, with 85 percent of respondents reporting moderate to high trust in community members. Social participation is more limited, averaging 26.4 percent, while feelings of belonging remain high at 78.1 percent. Satkhira demonstrates the strongest community ties, with 95.3 percent trust and 90 percent belonging, whereas participation levels are highest in Satkhira and Khulna but remain below one-third of respondents. Overall, communities show high trust and a strong sense of belonging, reflecting adaptive social networks that support resilience and cooperative engagement.

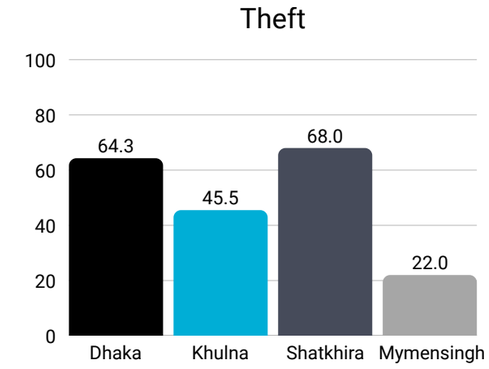


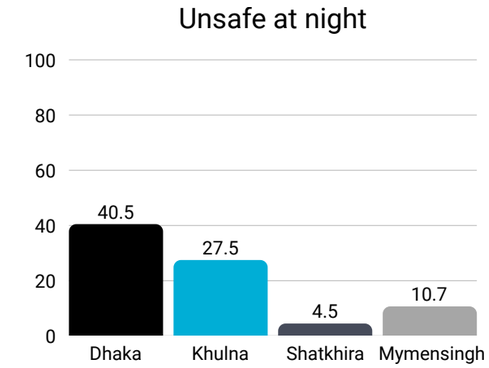
7. Living Quality:
Living quality across Dhaka, Khulna, Satkhira, and Mymensingh shows notable improvements, although challenges remain. Overall, 93.1 percent of households report some enhancement in their quality of life, reflecting gains in comfort, safety, and well-being. Incidences of theft vary considerably, with the lowest reported in Mymensingh at 22 percent and the highest in Satkhira at 68 percent, while perceptions of safety at night range from 4.5 percent in Satkhira to 40.5 percent in Dhaka. Despite these differences, perceived dignity remains consistently high, averaging 93.8 percent, indicating strong self-respect and a sense of personal well-being across all communities. Khulna and Satkhira households report the highest gains in safety and well-being, whereas Mymensingh shows more modest improvements, reflecting the influence of space constraints and security challenges. Overall, the findings suggest that while housing interventions have enhanced quality of life, attention to security, privacy, and functional living space is essential to further strengthen comfort and community well-being.

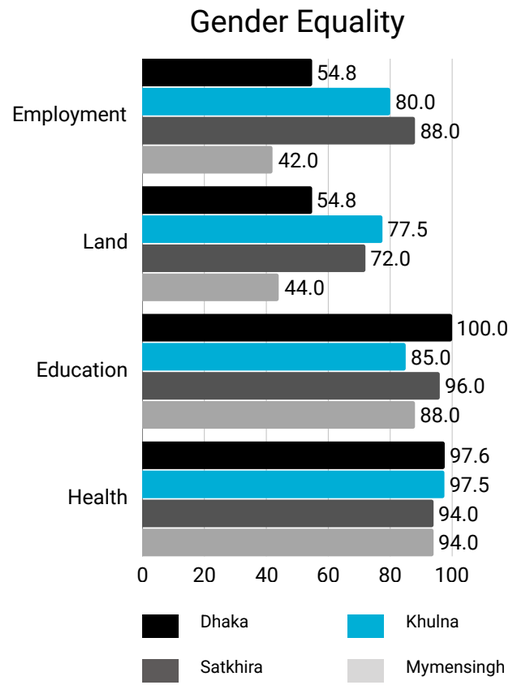




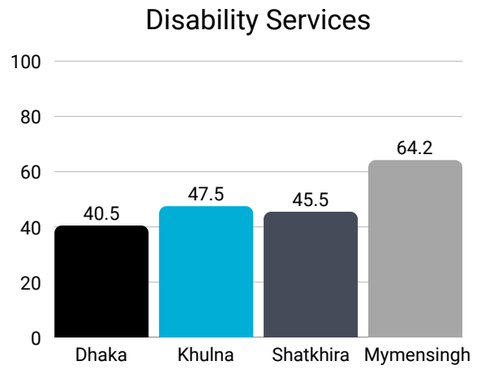
8. Equity & Diversity:
Disability inclusion across the four locations shows mixed progress. Between 17% and 28.6% of households have members with disabilities. Mymensingh provides the best access to adequate services (64.2%), while Dhaka has the lowest (40.5%). Physical barriers such as inaccessible buildings and poor mobility infrastructure are most severe in Mymensingh (65.7%) and least in Satkhira (15.2%). Khulna and Satkhira perform better in employment and land access for marginalized groups, whereas Dhaka and Mymensingh still struggle with these gaps. Stigma and social exclusion also remain challenges, particularly in Dhaka and Satkhira.
Gender equality, on the other hand, shows stronger outcomes in education and health, with average access levels of 92.25% and 95.8% respectively. However, significant inequalities persist in employment and land ownership—66.2% of households face employment gaps, and 62.1% experience limitations in land access. While women's participation in social sectors has improved substantially, economic and ownership-related barriers continue to hinder full equality across locations.

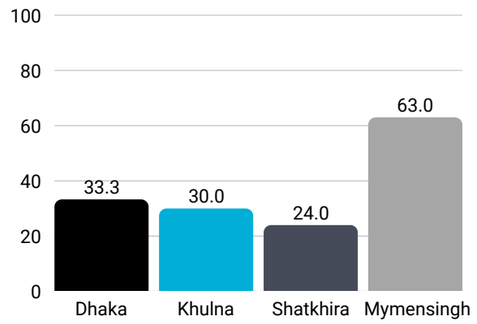


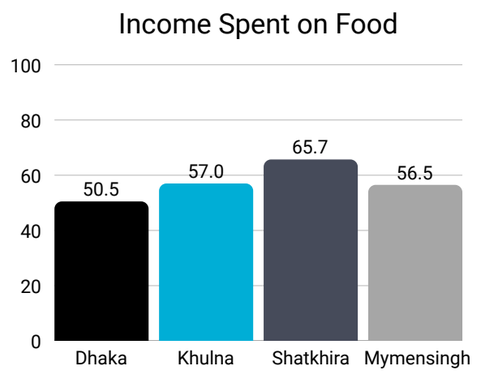




9. Food & Nutritional Security:
Food and nutritional security across Dhaka, Khulna, Satkhira, and Mymensingh shows varying levels of vulnerability. Households experiencing food shortages range from 24 percent in Satkhira to 63 percent in Mymensingh, while dietary diversity remains low across all locations, averaging just six percent. A substantial portion of household income, on average 57.4 percent, is spent on food, with Satkhira households spending the highest share at 65.7 percent. Housing interventions support food storage and reduce some vulnerability, but overall nutrition and dietary variety remain limited, indicating an area that requires continued attention in future programming.







10. Disaster Preparedness & Resilience:
Disaster preparedness and resilience across Dhaka, Khulna, Satkhira, and Mymensingh show the positive impact of structural improvements alongside ongoing vulnerabilities. The proportion of households affected by disasters ranges from 12.5 percent in Khulna to 28 percent in Mymensingh. Interventions such as raised or elevated plinths, reinforced walls, tin roofs, pucca housing, solar power, and gender-sensitive toilets have enhanced coping capacity and structural resilience. Despite these gains, challenges remain, particularly related to drainage and overall safety, indicating that while households are better protected against environmental hazards, further improvements are needed to strengthen comprehensive disaster preparedness.

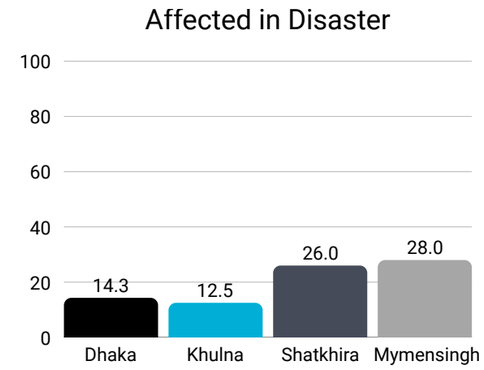



Photo: Asif Shifat, Satkhira, 2025

Table: Baseline Vs Post Intervention Outcomes

Theme	Dhaka	Khulna	Satkhira	Mymensingh
Housing & Living Conditions	Highly congested single-room tin-sheds; poor ventilation; flood/fire vulnerability	Substandard single-room tin-sheds; flood-prone; poor ventilation	Low-quality single-room tin/bamboo/straw dwellings; vulnerable to floods/cyclones; poor ventilation	Poor-quality housing; limited structural resilience; few climate-smart homes
Post-Intervention	85.7% homeownership; reinforced tin roofs; 80.9% single-room; satisfaction 3.12/5; adaptive household modifications	100% homeownership; 67.5% single-room; tin-shed/brick/concrete; elevated plinths, verandas, airflow improvements; satisfaction 3.88/5	100% homeownership; 89% single-room; tin-shed/brick; durable construction; enclosed/perforated verandas; satisfaction 3.72/5	100% homeownership; 80% single-room; tin/brick/concrete; improved durability, verandas for ventilation; satisfaction 3.7/5
Access to Infrastructure & Services (WASH)	Limited toilets; overcrowding; poor drainage	Limited toilets; partial water access	Some households lacked proper toilets; shallow wells; drainage issues	Limited toilets/bathing facilities; poor drainage; schools lacked facilities
Post-Intervention	71.4% sanitation; 73.8% piped water; 88.1% formal waste disposal	82.5% sanitation; 45% piped water; 42.5% formal waste disposal	70% sanitation; 9% piped water; 7% formal waste disposal	70% sanitation; 0% piped water; 0% formal waste disposal
Health Profile	Waterborne disease risk; limited healthcare; stress	Waterborne/respiratory risk; limited healthcare	Waterborne risk; poor hygiene awareness; children/elderly vulnerable	Poor hygiene knowledge; minimal MHM; flood-related disease risk
Post-Intervention	Avg. spend BDT 1,505; chronic illness 100%; respiratory 52.4%; stress 69.1%	Avg. spend BDT 1,272; chronic 50%; respiratory 77.5%; stress 60%	Avg. spend BDT 1,389; chronic 31%; respiratory 55%; stress 70%	Avg. spend BDT 1,065; chronic 27.5%; respiratory 37.3%; stress 78.8%
Education & Learning Environment	Limited study space; financial constraints	Limited study space; financial barriers	Limited study space; financial barriers	Limited study space; financial barriers
Post-Intervention	73.8% households with school-aged children; 0% study space; 64.3% financial barriers	72.5% households; 12.5% study space; 89.7% financial barriers	74% households; 4% study space; 64.8% financial barriers	73% households; 10% study space; 62% financial barriers
Economic Status	Informal employment; high vulnerability	Informal/low-income work; resilience limited	Low-income informal work; limited women's employment	Low income; limited livelihood opportunities
Post-Intervention	Avg. income BDT 13,167; savings 26.2%; loans 57.1%	Avg. income BDT 9,488; savings 7.5%; loans 60%	Avg. income BDT 9,758; savings 35%; loans 66.2%	Avg. income BDT 11,275; savings 13%; loans 48%
Collective Cohesion	Weak community structures; low participation	Weak structures; low participation	Low organization; minimal leadership	Community cohesion present but unorganized
Post-Intervention	73.8% trust; 21.4% participate; 78.5% belonging	87.8% trust; 28% participate; 74% belonging	95.3% trust; 32.3% participate; 90% belonging	83.3% trust; 23.9% participate; 70% belonging
Living Quality	Unsafe; fear of eviction; crime	Unsafe; flood-prone; theft	Unsafe; flood-prone	Unsafe; flood-prone; poor housing
Post-Intervention	100% improved QoL; theft 64.3%; unsafe nights 40.5%; perceived dignity 90.5%	100% improved QoL; theft 45.5%; unsafe nights 27.5%; perceived dignity 95.2%	95% improved QoL; theft 68%; unsafe nights 4.5%; perceived dignity 97%	77.3% improved QoL; theft 22%; unsafe nights 10.7%; perceived dignity 92.4%
Equity & Diversity	Limited mobility and services; disabilities underserved	Limited mobility; disability support minimal	Limited participation; disabilities underserved	Limited participation; poor disability access
Post-Intervention	Disability 28.6% (40.5% services); gender equality: education 100%, health 97.6%, employment 54.8%, land 54.8%	Disability 20% (47.5% services); gender equality: education 85%, health 97.5%, employment 80%, land 77.5%	Disability 17% (45.5% services); gender equality: education 96%, health 94%, employment 88%, land 72%	Disability 18.6% (64.2% services); gender equality: education 88%, health 94%, employment 42%, land 44%
Food & Nutrition	Vulnerable to income shocks; limited diet diversity	Vulnerable; low diet diversity	Vulnerable; limited diet diversity	Vulnerable; limited diet diversity
Post-Intervention	33.3% shortage; diverse diets 9%; 50.5% income on food	30% shortage; diverse diets 2.5%; 57% income on food	24% shortage; diverse diets 3%; 65.7% income on food	63% shortage; diverse diets 9%; 56.5% income on food
Disaster Preparedness & Resilience	Low resilience to floods, waterlogging, cyclones	Low resilience; flood-prone	High exposure to floods/cyclones; poor drainage	Vulnerable to floods and climate hazards; poor waste management
Post-Intervention	14.3% affected; raised plinths & tin roofs	12.5% affected; elevated plinths & reinforced walls	26% affected; drainage issues persist; durable housing	28% affected; pucca housing, solar power, gender-sensitive toilets improve coping

The pre-existing conditions of these communities were drawn from previous reports and literature provided by HFHI-B, which helped situate the study within its wider context (supporting documents are included in the annex). Across Dhaka, Khulna, Mymensingh, and Satkhira, Habitat for Humanity Bangladesh's interventions have improved housing durability, sanitation, and basic infrastructure, enhancing safety, health, and community cohesion. Residents benefit from reinforced homes, gender-sensitive and climate-resilient toilets, improved drainage in some areas, and active participation in community committees, which strengthen social support and local ownership.

Key challenges remain across all locations. Overcrowding and single-room dwellings limit privacy, ventilation, and multifunctional use. Health risks persist due to indoor dampness, poor air circulation, and incomplete sanitation coverage. Food insecurity and limited dietary diversity continue to affect households, particularly those dependent on informal and seasonal employment. Disaster vulnerability remains high in many communities, with flooding, waterlogging, and storm-related damage threatening homes and sanitation facilities. Access to piped water and formal waste management services is insufficient, highlighting systemic infrastructure gaps beyond the scope of Habitat's interventions. Economic fragility is reinforced by reliance on loans, low savings, and limited livelihood diversification.

Overall, while the interventions have meaningfully improved living conditions and community functioning, persistent structural, economic, and environmental vulnerabilities indicate that further support and complementary investments are necessary to sustain long-term wellbeing.

Impact Summary

Overall Impacts of HFHI-B Housing Interventions on Household Well-Being

1. Improvements in living conditions

Housing conditions: HFHI-B interventions have led to durable, resilient homes reinforced with tin, brick, or concrete. Average homeownership is 96.43%, though 79.35% of homes are single-room, limiting privacy and multifunctional use. Satisfaction averages 3.61/5. Rain and flood protection has improved, and ventilation is partially addressed through verandas and adaptive modifications.

Access to infrastructure & services: Hygiene has improved, with 73.48% of households having sanitation facilities, 31.95% with piped water, and 34.4% with formal waste disposal. However, coverage remains incomplete.

Health profile: Housing and sanitation improvements have reduced waterborne diseases, including diarrhea (12.63%), and skin infections. Chronic illnesses affect 52.13% of households, respiratory infections 55.55%, fever 39.55%, and 69.45% of respondents report feeling stressed at least sometimes. Average healthcare spending is BDT 1,308/month, highlighting ongoing health and financial challenges.

Education & learning environment: While 73.33% of households have school-aged children, only 6.63% have a dedicated study space, and 70.2% face financial barriers, limiting learning potential.

Economic status: Average household income is BDT 11,422, with 20.43% reporting savings and 57.83% relying on loans. Stable housing reduces repair costs but economic vulnerability persists.

2. Cross-cutting outcomes

Community cohesion: Communities exhibit high trust (85.05% average), social belonging (78.13%), and participation (26.4%), indicating strong collective cohesion.

Living quality: 93.1% of households report improved quality of life. Theft affects 49.95%, and 20.8% feel unsafe at night. Average perceived dignity is high at 93.8%, reflecting strong self-respect and well-being, while overall comfort and safety have improved, though some challenges remain.

Equity & diversity: Gender equality in education is 92.25% and in health 95.8%. However, 66.2% of households face employment gaps, 62.1% have land access gaps, and 21.05% of households include people with disabilities, with 49.95% lacking access and 36% facing physical barriers.

Food & nutritional security: 37.58% of households experience food shortages, dietary diversity averages 6%, and 57.43% of income is spent on food. Housing improvements support storage but nutrition remains limited.

Disaster preparedness & resilience: 20.2% of households have been affected by hazards. Structural improvements enhance resilience, but gaps remain in drainage and safety.

Note: All quantitative data presented in this section represent averages calculated across the four study locations: Dhaka, Khulna, Satkhira, and Mymensingh.

Lessons Learned from Good Practices

Case Study 1: BRAC Low-Cost Climate-Resilient Housing



Photo: Brac, Low-cost housing, 2021

Source:

Location: Urban and peri-urban areas, Bangladesh
Lead: BRAC
Focus: Low-cost, climate-resilient housing; flood and cyclone resilience; incremental upgrading; community participation

Overview
BRAC's housing program provides affordable, climate-resilient homes for low-income families in flood- and cyclone-prone areas of Bangladesh. The design uses cost-saving construction techniques, locally sourced materials, and climate-adaptive features, while allowing incremental upgrades. Homes are built to withstand floods, strong winds, salinity, and heat stress, ensuring long-term usability and affordability.

Key Characteristics
- Cost-Effective Design: Optimized layouts, shallow foundations, and reduced wall thickness minimize material use and cost.
- Innovative Construction Techniques: Rat-trap bond brickwork, partial lintels, precast stair slabs, and filler slabs lower material use while improving strength and insulation.
- Climate Resilience: Raised plinths for flood protection, reinforced roofs for wind resistance, salinity management through treated bricks, and heat mitigation via ventilation and shading.
- Sustainability: Use of local and recycled materials reduces costs and environmental impact.
- Participatory & Incremental Approach: Community engagement ensures acceptance; homes designed for future expansion as income grows.
- Capacity Development: Training masons and households to ensure quality construction and long-term maintenance.

Lessons Learned
- Low-cost techniques like rat-trap bonding and reduced wall thickness significantly cut costs without compromising strength.
- Combining traditional materials with modern treatments improves durability in harsh climates.
- Raised plinths and reinforced roofs enhance flood and cyclone resilience.
- Heat mitigation strategies—cross-ventilation, insulation, and shaded roofs—improve comfort.
- Incremental upgrading allows flexibility for low-income households.
- Community participation ensures acceptance and meets household needs.
- Using local and recycled materials supports sustainability and reduces the carbon footprint.

Case Study 2: Post-Tsunami Housing, Kirinda, Sri Lanka



Source:

Location: Kirinda, Sri Lanka
Lead: Shigeru Ban Architects
Year: 2007
Scope: ~80 houses and a mosque
Focus: Post-disaster housing; sustainable construction; cultural sensitivity; community participation

Overview
Following the 2004 tsunami, Shigeru Ban Architects developed low-cost, sustainable housing for displaced families. The design prioritized climate-appropriate solutions, local materials, and cultural sensitivity, using modular construction and community involvement for quick, dignified rebuilding.

Key Characteristics
- Local Materials: Compressed earth block walls and rubber-tree wood sourced locally to reduce cost and environmental impact.
- Climate-Sensitive Design: Two-bedroom units with shaded, roofed courtyards ensuring ventilation and privacy.
- Modular Construction: Self-build system enabled quick assembly and community participation.
- Cultural Considerations: Layout respected local customs and provided spaces suited to women's privacy needs.

Lessons Learned
- Locally sourced materials reduce costs, environmental impact, and support local economies.
- Modular, self-build approaches accelerate construction and empower communities.
- Climate-appropriate designs improve comfort and long-term livability.
- Culturally sensitive planning is critical for community acceptance.
- Disaster recovery housing can be sustainable and dignified when paired with participation and local skills development.

Case Study 3: Empower Shack, South Africa



Source:

Location: Cape Town, South Africa
Lead: Urban Think Tank (U-TT)
Partners: Ikhayalami (South African NGO), Swisspearl AG, Transsolar, Brillembourg Ochoa Foundation, others
Duration: Ongoing research and development phase
Focus: Informal settlement upgrading; modular housing; community empowerment; renewable energy integration

Overview
Empower Shack introduces modular, self-build housing co-designed with local communities to upgrade informal settlements. The project combines flexible layouts, incremental expansion, and renewable energy integration with participatory neighborhood planning, creating organized, safer, and energy-efficient communities.

Key Characteristics
- Modular Construction: Two-story, metal-clad wood-frame units designed for self-construction and incremental expansion.
- Participatory Design: Community engagement shapes both housing prototypes and neighborhood planning.
- Urban Reorganization: Master plan introduces courtyards and improved circulation in dense informal settlements.
- Renewable Energy Integration: Rooftop solar panels provide energy self-sufficiency for households.
- Adaptability: Design allows progressive upgrading within an organized urban framework.

Lessons Learned
- Modular and incremental housing strategies enhance flexibility and affordability for low-income communities.
- Integrating renewable energy solutions into housing improves sustainability and reduces long-term energy costs.
- Participatory approaches strengthen community ownership and ensure designs reflect resident priorities.
- Neighborhood-level planning, alongside individual housing improvements, creates safer, more livable settlements.
- Combining technical innovation with local empowerment fosters scalable and context-sensitive housing models.

HFHI-B Challenge / Problem	Lesson Learned from Case Studies	Case Study Reference
Overcrowding and lack of multifunctional space	Incremental and modular housing strategies enhance flexibility, affordability, and allow households to expand over time	BRAC; Empower Shack
Partial coverage of basic services (sanitation, water, waste)	Community participation ensures acceptance and integration of necessary infrastructure	BRAC
Persistent health issues and financial strain	Climate-appropriate designs with cross-ventilation and shaded areas improve comfort, indoor air quality, and usability of indoor spaces	Post-Tsunami Housing
Limited learning spaces and educational support	Climate-appropriate designs with cross-ventilation and shaded areas improve usability and comfort for children's study	Post-Tsunami Housing
Economic vulnerability and reliance on loans	Cost-saving techniques and incremental upgrading reduce initial costs and allow households to improve homes as income grows	BRAC; Empower Shack
Low active participation in community initiatives	Participatory approaches strengthen community ownership and ensure designs reflect resident priorities	Empower Shack; Post-Tsunami Housing
Social inequalities in employment, land access, and disability inclusion	Culturally sensitive planning and community engagement support inclusion and acceptance among vulnerable groups	Post-Tsunami Housing; Empower Shack
Food insecurity and poor dietary diversity	Efficient and cost-effective construction enables households to allocate resources to essential needs	BRAC
Incomplete disaster resilience measures (drainage, safety)	Raised plinths, reinforced roofs, and other climate-adaptive features enhance resilience to floods, storms, and heat	BRAC
Sustainability and climate adaptation	Use of local and recycled materials, integration of renewable energy, and combining traditional and modern construction techniques improve environmental sustainability and long-term resilience	BRAC; Empower Shack

The lessons learned from BRAC Low-Cost Climate-Resilient Housing, Post-Tsunami Housing in Sri Lanka, and Empower Shack in South Africa provide valuable insights directly relevant to the challenges identified in HFHI-B interventions. Key themes such as incremental and modular housing, climate-appropriate design, community participation, culturally sensitive planning, and the use of local or recycled materials highlight approaches that enhance resilience, affordability, sustainability, and community ownership. By linking these lessons to the main findings on housing conditions, infrastructure, health, education, economic stability, and disaster preparedness, HFHI-B can better understand how proven strategies have addressed similar issues in comparable contexts. The next section presents targeted recommendations to address the persistent gaps and challenges identified in this assessment.



Photo: Asif Shifat, Mymensingh, 2025

Recommendations

Recommendations for HFHI-B Housing Interventions

The assessment of HFHI-B housing interventions across Dhaka, Khulna, Satkhira, and Mymensingh highlighted several persistent challenges, including overcrowded single-room homes limiting privacy and multifunctional use, partial coverage of basic services such as sanitation, water, and waste management, ongoing health issues, limited educational spaces for children, economic vulnerability, low community participation, social inequalities, food insecurity, and incomplete disaster resilience measures. These findings demonstrate that housing interventions must go beyond the provision of shelter to address broader systemic and community-level needs.

Housing in Bangladesh is more than a roof over one's head. It is the foundation for health, dignity, security, and opportunity. In a country facing the combined pressures of climate vulnerability, rapid urbanization, and socio-economic inequality, housing interventions must integrate strategies that strengthen resilience, empowerment, and sustainable development.

Based on these findings, the following recommendations are proposed to address the identified gaps and guide HFHI-B interventions. They are organized around seven interlinked pillars: climate-resilient housing, sustainable WASH, nutrition and food security, education and learning environments, livelihoods and economic resilience, inclusive and cohesive communities, and community participation and disaster preparedness.

1. Climate-Resilient and Cost-Effective Housing
Overcrowded single-room homes (79.35 percent) limit privacy and multifunctional use. Homes should be modular, expandable, and resilient to floods, cyclones, and other climate hazards. Elevated plinths, ventilated walls, sloped roofs, and reinforced structures reduce exposure to extreme weather. Low-cost, locally available materials such as bamboo, compressed earth blocks, and rat-trap bond masonry can reduce construction costs while enhancing thermal comfort. Flexible spaces such as verandas, rooftops, and multi-purpose rooms can alleviate overcrowding and support income-generating activities. Accessibility must be ensured for elderly, disabled, and vulnerable household members.

2. Sustainable Water, Sanitation, and Hygiene (WASH)
Partial coverage of sanitation (73.48 percent), piped water (31.95 percent), and formal waste disposal (34.4 percent) highlights the need for improved WASH services. Flood-resilient toilets, greywater recycling systems, and safe water supply solutions can improve hygiene. Waste management through segregation, composting, and recycling supports environmental sustainability. Awareness campaigns on nutrition, hygiene, and safe food handling are essential to maximize health benefits and reduce ongoing healthcare challenges.

3. Nutrition and Food Security
Food shortages affect 37.58 percent of households, with low dietary diversity (6 percent) and high food expenditure (57.43 percent of income). Supporting household and community gardens, container farming, seed banks, and urban farming techniques can enhance dietary diversity and food security. Programs promoting food literacy, safe storage, and resilience to seasonal shortages are critical to reduce vulnerability.

4. Education and Learning Environments
While 73.33 percent of households have school-aged children, only 6.63 percent have a dedicated study space, and 70.2 percent face financial barriers. Creating study areas at home, establishing community learning hubs, and providing safe, well-lit spaces can improve educational outcomes. Integrating gardens or nutrition activities with education can provide dual benefits for learning and food security.

Livelihoods, Women's Empowerment, and

5. Economic Resilience
Average household income is BDT 11,422, with only 20.43 percent saving and 57.83 percent relying on loans. Flexible home spaces can support women-led enterprises such as tailoring, food processing, or micro-farming. Vocational training, cooperative savings, microfinance, and low-cost construction skills can strengthen livelihoods and economic resilience, reducing dependence on loans and improving household financial security.

6. Inclusive and Cohesive Communities
Low active participation (26.4 percent) and social inequalities in employment (66.2 percent) and land access (62.1 percent) highlight the need for inclusive community engagement. Programs should actively involve women, minority groups, and persons with disabilities (21.05 percent of households affected, 49.95 percent lacking access, 36 percent facing physical barriers) in planning and decision-making. Shared resources, cultural events, and neighborhood initiatives can strengthen cohesion and collective problem-solving.

7. Community Participation, Disaster Preparedness, and Resilience
With 20.2 percent of households affected by hazards and gaps in drainage and safety, participatory planning and training for disaster preparedness—including raised floors, flood-proof toilets, emergency food and water storage, and seed banks—are essential. Building local capacity in sustainable construction ensures durability and long-term resilience while improving community confidence and engagement.

Integrating these findings into HFHI-B interventions ensures that housing not only provides shelter but also strengthens health, livelihoods, social inclusion, and disaster resilience. Homes can become spaces that generate energy, produce food, support livelihoods, and safeguard dignity, creating scalable models for empowered and resilient communities in Bangladesh.



Photo: Asif Shifat, Mymensingh, 2025

Conclusion

Conclusion

The assessment of Habitat for Humanity Bangladesh's housing interventions in Dhaka, Khulna, Satkhira, and Mymensingh shows that housing is more than just shelter—it shapes people's safety, dignity, and everyday lives. Over the past five years, durable, disaster-resilient homes and improved sanitation, built with community participation, have brought real benefits. Families reported feeling more secure, while indirect improvements were seen in health, education, livelihoods, and social connections. Women, widows, and marginalized groups in particular have experienced greater recognition and stronger involvement in community life.

Still, challenges remain. Overcrowding and limited space, especially in Dhaka and Mymensingh, affect privacy and comfort. Many households depend on irregular, informal work, making financial stability fragile despite savings on repairs or small asset gains. Access to clean water, proper drainage, and waste management is still a problem in rural areas like Satkhira and Mymensingh, leaving families exposed to health risks. Climate hazards such as flooding and water logging continue to threaten homes, while healthcare and mental health support remain limited.

Each location tells its own story. In Dhaka, people appreciated improved safety and hygiene but noted cramped housing and drainage issues. In Khulna, ventilated homes and women's involvement stood out, though communal toilet maintenance needs attention. In Satkhira, Dalit families valued secure homes and water access but pointed to WASH gaps and seasonal water logging. In Mymensingh, climate-resilient WASH features and quality control were praised, but small unit sizes and limited livelihood opportunities were concerns.

Overall, HFHI-B's housing work aligns with Bangladesh's National Housing Policy (2016) and the Sustainable Development Goals, particularly in areas like poverty reduction, gender equity, health, sustainable cities, and climate adaptation. To build on this progress, housing efforts should connect more closely with livelihoods, WASH, education, disaster preparedness, and inclusive participation. By combining practical designs, community involvement, and climate-adaptive solutions, HFHI-B can continue helping families live in safe, resilient, and supportive homes.

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References

Annex

Annex

Cross Theme Analysis

Cross-Location Relation

Dhaka-Analysis Matrix

Dhaka-Earlier Records and Present Insights

FGD-Dhaka

FGD-Khulna

FGD-Mymensingh

FGD-Satkhira

Khulna-Analysis Matrix

Khulna-Earlier Records and Present Insights

KII-Dhaka

KII-Khulna

KII-Mymensingh

KII-Satkhira

Mymensingh - Analysis Matrix

Mymensingh-Earlier Records and Present Insights

Observation-Mymensingh

Observation-Satkhira

Observations-Dhaka

Observations-Khulna

Satkhira-Analysis Matrix

Satkhira-Earlier Records and Present Insights