

**A Feasibility Study on Community-Based Housing: Sabujbag Thana, Dhaka**

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Abstract:

Bangladesh is currently experiencing rapid urbanization, and the influx of people into the country's capital of Dhaka has created an increasing housing crisis for the low and middle classes. In reaction to this, community-led housing schemes have presented themselves as a grassroots solution to the urban needs that arise. This study analyses the possibility, sustainability and management of these processes in the case of Sabujbagh Thana. Drawing from systematic field research, stakeholder relations, and secondary data, the paper identifies considerable challenges in formality planning, regulatory control, environmental appraisal and structural safety. More than 90% of projects are not supported by feasibility studies, a cost analysis, or professional supervision, since most construction is carried out through sub-contracting without government participation. Although satisfaction can be considered to be relatively high with the profitability, there are still concerns about safety in the long term, conflict resolution and environmental impacts. Recommendations focused on the importance of building institutional capacities, transparent construction processes and inclusive planning approaches to achieve resilient and equitable urban development.

**Keywords:** Community-based housing, Urban development, Informal settlements, Feasibility study, Construction management, Housing sustainability.

## INTRODUCTION

Community-based housing describes a broad variety of models attempting to offer low-cost, supportive living arrangements, usually to specific groups, such as seniors, low-income individuals or disaster victims (Fedorcak-Cisak et al., 2023) (Zippay & Son, 2013) (Chui et al., 2022). These housing interventions require community involvement and social inclusion, as well as access to basic services to support well-being and independence (Blank et al., 2020; Jia et al., 2024; Agee et al., 2024). Community-led housing aims to meet local housing needs through community initiatives. These projects encounter scalability, adaptability and integration problems within larger regional and global contexts (Lee, 2011; Bratt, 1986). Provision of housing, particularly in post-calamity contexts, manifests as a tug between universal standards and local needs (O'Brien & Ahmed 2014). For instance, post-2004 tsunami research in Aceh, Indonesia, revealed that people would frequently self-adapt repaired homes to meet their own preferences, suggesting a mismatch between agency-produced housing and resident aspirations (O'Brien & Ahmed, 2014). Here is where housing projects must be flexible to tailor to the precise needs of the people. The quick pace of Dhaka's urban growth and internal rural to urban migration has produced a critical housing shortage and a lack of access to affordable housing for a substantial part of its population (Soma et al., 2022) (Shams et al., 2014). One third of the population of Dhaka, that is, 6 million people, live under the risk of threat of eviction because of tenure insecurity (Lata 2020). This is a fragile mix and it highlights the pressing necessity for creative, encompassing housing options. Most affordable housing needs of low income people are not addressed by conventional market (Kamruzzaman & Ogura, 2009).

Another reason of community-based housing is to facilitate the social interaction and living together that people believe is central to maintaining social networks in old age (Park et al., 2023). Research has demonstrated that access to green spaces on social housing estates can have positive effects for mental, socio-cultural, content and physical health in disadvantaged communities (Gray et al., 2024). In addition, community development efforts (CDIs), which include resident-led community gardens and social functions may mitigate social isolation and loneliness in affordable rental housing (Qureshi et al., 2020). The economic scene of countries is influenced by affordable housing policies (Akinsulire et al., 2024). Such policies can impact job creation, economic growth and community regeneration (Akinsulire et al., 2024). Appraisals of affordable housing projects detailing possible financial benefits, including to efforts to reduce homelessness Analyzing geopolitical economy/ Waller et al. Community-based housing might also promote economic development in rural areas by meeting local housing demands, especially those of the elderly, and offering affordable housing alternatives (Lee, 2011). It is argued that government policies and financial models play a significant role in the success of community housing (Mullins, 2017). The experience of policy implementation in post-disaster housing reconstruction shows the need to combine place-based top-down government policy with bottom-up community-based approach for sustainable development (Setyonugroho & Maki, 2023). Innovative techniques such as auto community housing responses can provide a viable solution for temporary housing to cater to the special needs of the displaced population after the disasters (El-Anwar & Chen, 2016). Community Training Centers (CTCs) can also be an approach to community-led self-help housing in underdeveloped countries for low-income people (Brendenoord et al., 2020). Moreover, the coupling of renewable energy networks and social engagement could enhance the energy autonomy of real estate (Fedorcak-Cisak et al., 2023). The effect of low-rent housing on the public health of a community is tremendous (Xia & Wook, 2024). Cheap housing transforms the stress of life and fosters social order of (Xia & Wook, 2024). Logic models illustrate how housing interventions can increase tenancy sustainment, save money, improve the health of tenants and reduce anti-social behavior (Blank et al., 2020). The "Housing +" package with frequent home visits, a preventive perspective and a focus on health and well-being has various beneficial effects (Blank et al., 2020). These have included positive impacts on staff morale to partnership working and tenant satisfaction and community participation (Blank et al., 2020).

We need to revitalize the community network to achieve better, more robust towns. It involves gathering people, from institutions, local organizations and neighbors, so they can learn, support and work together for a common purpose. Strong connections between people make communities stronger, more resilient, and better positioned to address challenges and drive constructive change from the inside.

Models of community-based housing seek to enhance the quality of life for residents through social interaction, group living and independence (Park et al., 2023). Such models have several advantages, and can meet different needs and contribute to the well-being factors (Bratt, 1986) (Chum et al., 2020).

## 2. METHODOLOGY

**2.1 Study Area:** Sabujbag Thana is situated in the south-eastern portion of the city having an area of 2.56 km<sup>2</sup> and population of 258,515. This site was selected for study based on its mixed-use urban structure, vibrant local populace, and the evident effects of infrastructure deficiencies, providing a fertile context for understanding neighborhood processes and evaluating community-based interventions.

**2.2 Data Sources:** This research draws on both primary and secondary data to investigate the potential of community housing in Sabujbagh Thana, Dhaka. Direct observations and structured interviews with trained field staff familiar with informal urban development were held for six months (early to mid-2023) to gather primary data. The attendees were local inhabitants, developers, contractors and housing association members as well as few officials of Democratic Senatorial Campaign Committee (DSCC) and Rajdhani Unnayan Karttripakkha (RAJUK). Interview guides addressed contract forms, management, pricing (fee), health and safety, and planning and were tested in a pilot study in a neighboring area. Physical site condition, construction progress, environmental risk and infrastructure problems were well-documented with field notes and photographs. Secondary data were also obtained from published reports, especially the Bangladesh Bureau of Statistics' Population and Housing Census (2001, 2011, 2022) which provides demographic profiles, access to services, and patterns of urban growth. More data was collected from city zoning plans, environmental statements and development project files. A comprehensive literature review was also undertaken, including peer-reviewed materials, policy papers and case studies, and drawing in particular on sources such as Cities, Habitat International, and UN-Habitat in order to situate Sabujbagh within global urbanization and informal housing discussions. Local histories, the Banglapedia encyclopaedia and cultural reporting also added context, revealing social-religious diversity in the area and changing settlement patterns. The study zeroed in on housing through 2023, in order to capture pre- and post-pandemic housing construction trends. The influence of COVID-19 on labor, investment, and material supply chains was another factor of concern. Triangulation was included to increase reliability – interview information was cross-checked with observations in the field and the official documentation. This wise data strategy provided for a nuanced and plausible basis for considering the obstacles and possibilities for community-led housing initiatives in urban Dhaka.

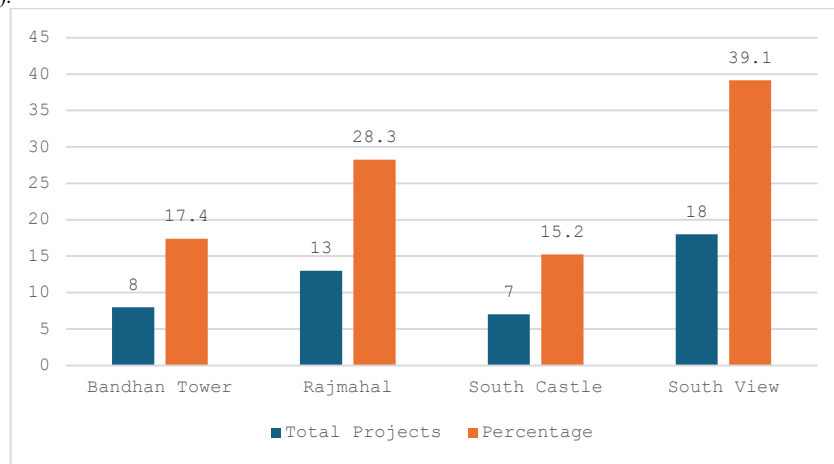
**2.3 Tools and Techniques:** Analysis Mixed methods of analysis were used, blending quantitative analysis with qualitative interpretation. Microsoft Excel was utilized to organize and analyze survey responses, conduct frequencies and obtain descriptive statistics with respect to the unit size, contract type, stakeholder roles, and construction costs. For more detailed statistical analysis, IBM SPSS (v27) was used to generate descriptives, cross-tabulations and chi-square tests to investigate whether relationships existed between contractor type, contractor practices and satisfaction. Qualitative responses were analyzed thematically. The

manual coding of the interview transcripts and field notes was a useful way to detect repeated patterns such as conflict dynamics, contractor trust problems, and lack of regulatory control. NVivo was an option but was not accessed as the amount of qualitative data collected was not overwhelming. The findings were supported by photo documentation and hand-drawn sketches, complemented with overlays of official maps to measure discrepancies in spatial arrangement and infrastructure provision. The construction of a cost-effectiveness matrix was conceptual, which related building quality, expenditure and satisfaction, using proxy data, where cost data was not available. Stakeholder mapping exercises were also implemented, which laid down the influence hierarchies and the decision-making power, for lack of which have power in certain people, with the absence of consensus between the community members. Spatial analysis for zoning compliance or disaster risk profile might have been made should GIS have been applied, despite data constraints; such could be done in future. Ethical concerns were the focus throughout data were rendered anonymous and consent was obtained. Data collectors engaged in reflexivity and recorded the field challenges and bias in their journal. By allowing for the iterative process of analysis, which involved peer validation of the preliminary findings this has increased the academic rigor and practical relevance and set the stage for well-informed conclusions and recommendations.

### 3. RESULTS AND DISCUSSION

This section aims to provide a detailed study of community housing projects selected from an urban part of Dhaka, namely Sabujbagh Thana. This information is supplemented with visual observations and information offered by key informants, and organized into thematic categories that include project distribution, contract modes and mechanisms, contractor qualifications, design and supervision practices, feasibility studies, workplace safety, satisfaction among stakeholders, and inter-stakeholder conflicts. The survey-based findings are analyzed to understand the wider implications in the wider socio-political and regulatory context of urban Dhaka, particularly in relation to the community-driven housing development. This discussion not only provides thin numeric data but also combines qualitative discussion on the barriers met by the housing settlements and recommendations for future betterment.

**3.1 Distribution of Housing Projects:** The location of the housing projects in Sabujbagh Thana presents a highly clustered market, which is largely controlled by a few large projects. South View is the topmost project which comprises 39.1% market share, followed by Rajmahal with 28.3%, Bandhan Tower with 17.4% and South Castle with 15.2% (Figure 1).

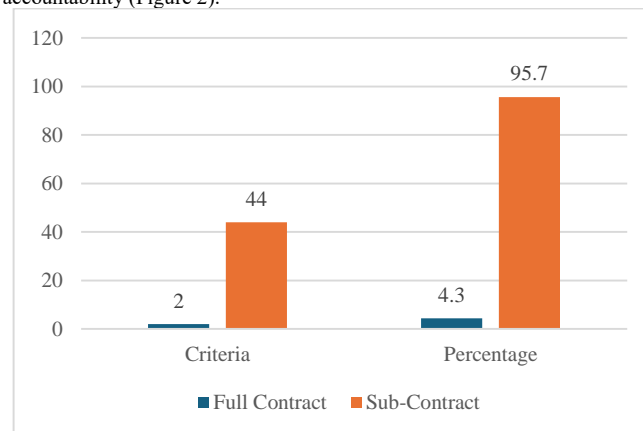


**Figure 1:** Distribution of housing projects

This picture (Figure 1), thus indicates a concentrated market structure, with few of developers holding hold of most of the available housing stock. This information demonstrates the disequilibrium in the housing markets and shows the absence of rivalry, which is associated with the mergers and market power. Developers in a poorly regulated international market can abuse their market power to fix prices and thwart diversity in housing options. This reliance on a small number of developers may also curtail design and housing model innovation, and in the long run affect the choices and accessibility of affordable housing for residents. Believe it or not, there may be a good side to this: the cluster of developments can accelerate decision-making and can also establish familiarity and trust among residents (since the people here are more likely to trust known developers, who are known either due to their cultural proximity, or because they had previous experience in their current residential area).

### 3.2 Contract Types

Of all the surveyed projects, the clear majority, i.e., 95.7% used the sub-contract method of procurement, and 4.3% were on a full contract arrangement. The reliance on subcontracting is a consequence of the decentralized and informal way project work is delivered in Sabujbagh, with roles fragmented between multiple stakeholders rather than overseen by a single contractor. Although sub-contracting provides housing associations with flexibility and reduces the initial costs, the approach also results in fragmented accountability (Figure 2).

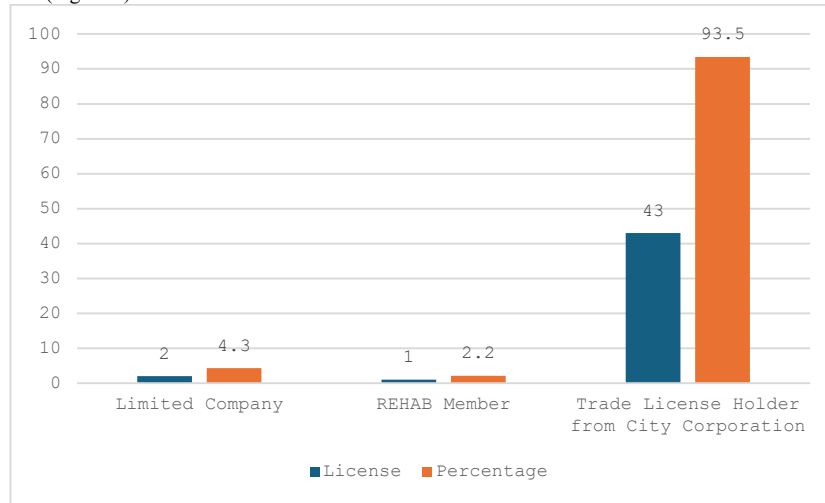


**Figure 2:** Contract types of projects

The common problems with such a model are loss of information transfer between model and subcontractors, and coordination of the quality of each phase of construction and superintendence. The absence of regulation and standards has the potential to trigger labor abuses. Those working under these private subcontracts are often underpaid; they are not trained properly resulting in safety hazards and sustainability problems.

In addition, as sub-contracting is informal, there is limited potential to monitor cross-cutting quality dimensions of construction by sub-contractors such as structural work, electricity work, and plumbing work. No master-builder equals no one with overall responsibility for how these components are going to come together in reality - and that is an accident waiting to happen, not just as a matter of building safety but also of function.

**3.3 Contractor Licensing and Qualifications:** Contractor Licensing Information A review of licensing data reveals that 93.5% of contractors have only a trade license, which allows them to act legally but does not ensure technical proficiency. Only 2.2% of contractors are linked to the national regulatory body for real estate developers, REHAB, and only 4.3% are registered as limited companies. This absence of qualifications is a high-risk factor in an industry where the quality and safety of buildings is of the essence (Figure 3).



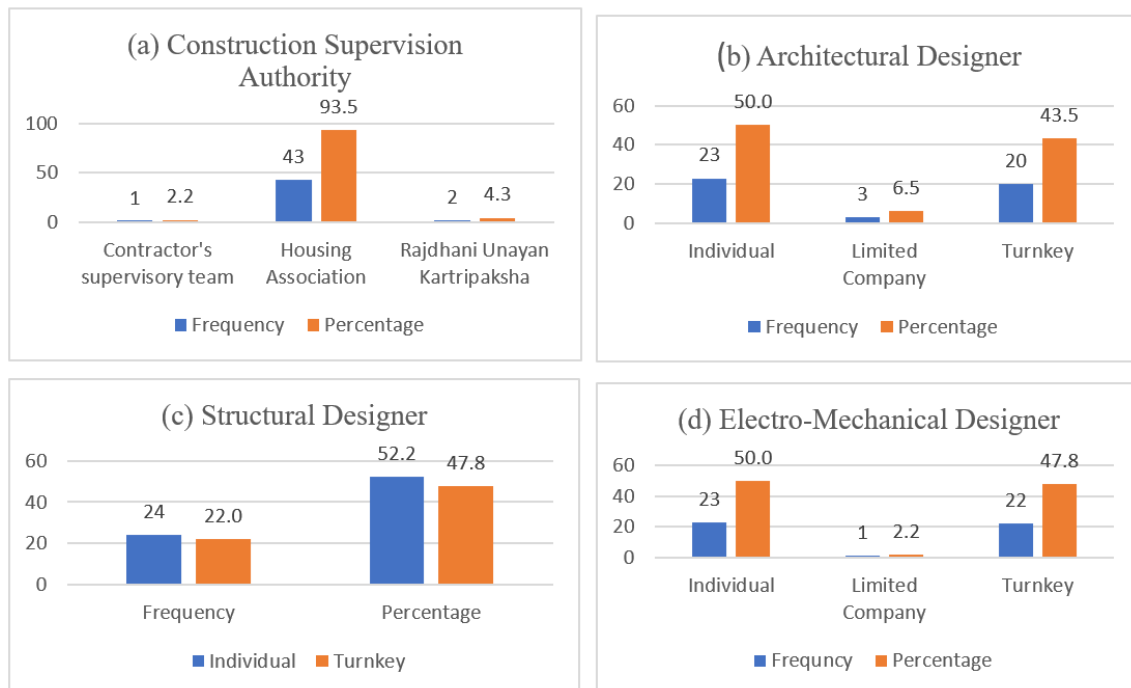
**Figure 3:** Contractor licensing and qualifications

Trade licenses are no guarantee that an applicant has the requisite expertise in, say, structural design, load-bearing calculations, or adherence to local zoning laws. Home owners who use these barely qualified builders run the chance of producing work that's of lesser quality, that may develop structural defects, safety hazards, and in a worst-case scenario, catastrophic failure as a result of shoddy building practices. The minimal role played by REHAB contractor's points to a disconnection between informal developers and the formal processes of regulation, resulting in unchecked and hazardous expansion.

The fact that they do not have formal training and licensing processes makes homeowners who most of the times invest their life savings into home building, more vulnerable to the effects of shoddy building practices.

**3.4 Design and Supervision**

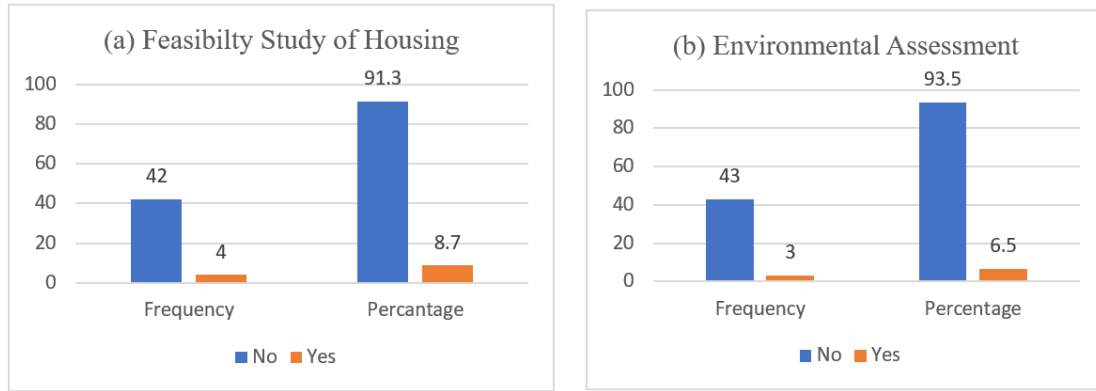
Most design decisions are made in an ad-hoc manner. Mutual reliance on individual designers accounted for 50% of the projects as against 43.5% employed turnkey solutions. Only 6.5% included qualified professionals or private limited companies having their own trained architects and engineers. This trend also applies to structure and electro-mechanical design, in which most work was done by single persons or turnkey contractors (Figure 4).



**Figure 4:** Design and supervision of projects

This absence of professional design monitoring is cause for concern, but it can cause wide variations in quality control. Turnkey suppliers, who provide the convenience of a one-stop shop, also tend to be cost-driven and may sacrifice product quality as well as safety and durability. Without independent review by third parties or certified engineering oversight, such buildings are prone to be structurally defective, be environmentally inefficient or not safe for the people living there. Further still, there is a lack of institutional control in the construction process, with 93.5% of housing association members monitoring, most of whom do not have professional construction expertise (Figure 4(a)). This laissez-faire form of supervision leads to significant risks. Unqualified supervisors wouldn't find it necessary to make buildings completely code-compliant, and buildings not in inhabiting form are easy to deteriorate and have high maintenance cost, easily lead to safety accidents. The lack of monitoring from organizations such as RAJUK (urban planning authority of Dhaka) only adds more problems, enabling unsafe and low-quality construction practices to continue.

**3.5 Feasibility, Environmental and Cost Assessment:** Chronicling and critique of the project study has found one of the biggest challenges to be that 91.3% projects were started without conducting any feasibility study and 93.5% of the projects were commenced without conducting any environmental assessments. So too for the cost comparison and budgeting: only 2.2 percent of projects covered the topic. This lack of foresight reflects a habit of ad hoc housing development, projects started without the benefit of an overall land-use plan, cost-benefit analysis or environmental constraints (Figure 5).



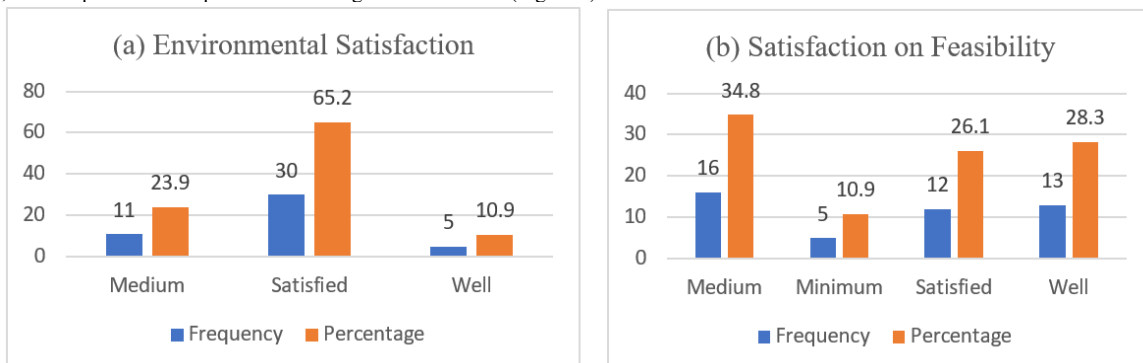
**Figure 5:** Feasibility, environmental and cost assessment of projects

The lack of feasibility studies indicates that many housing schemes are developed without properly considering long-term risks like land erosion, lack of service provision, or environmental degradation. This neglect is of particular concern in cities such as Dhaka that suffer from severe waterlogging, air pollution and garbage management issues. Without appropriate forethought, though, such projects run the risk of worsening these challenges and thus, driving the quality of life of residents lower and lower. Likewise, the absence of any cost analysis suggests that many projects are constructed without a measurable accounting, resulting in cost overruns, inappropriate material selections and disputes over cost sharing. Such financial problems can foster suspicion among the local community and lead to displeasure with the project.

**3.6 Safety Standards:** Safety provisions in the respondent housing projects were reportedly woefully insufficient. Only 6.5% of investigations performed load testing and 2.2% did not evaluate the quality of water. Shockingly, 89.1% of the residents of Dhaka did not know about the earthquake resistance construction technique, which is surprising as Dhaka is situated in a moderate to high seismic zone. The absence of safety tests is symptomatic of a system that has not and does not prioritize the long-term safety of residents. Being pressed to cut costs and build quickly, developers often overlook key safety measures that would prevent risks including building collapse, water pollution or an earthquake impact. With no third-party technical review and government inspection, there is not sufficient outside pressure to adhere to safety standards, leading to buildings with potential life-safety risks for occupants.

This is by no means assisted by ignorance through lack of knowledge of house association members and district citizens in the form of national building codes as well as recognized seismic safety standards. These problems are not going to address themselves without a change in public policy that creates a “safety-first” attitude and are risking the lives of residents in the meantime.

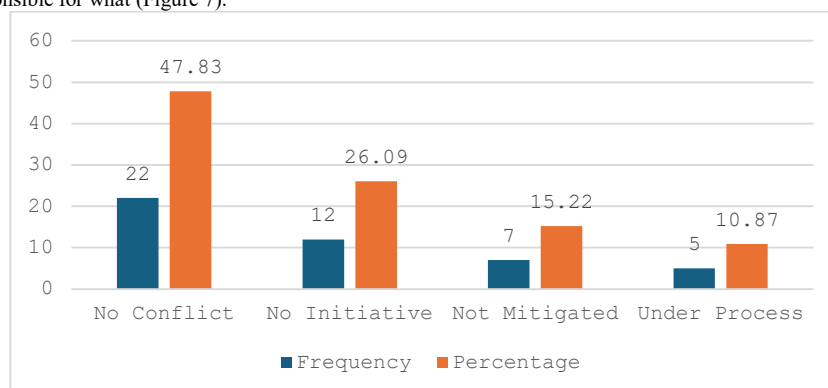
**3.7 Stakeholder Satisfaction:** Stakeholders’ satisfaction was highly variable according to the housing development categories. Sixty-five point two per cent of participants were satisfied with environmental quality, 23.9% were moderately satisfied and 10.9% satisfied. For feasibility, “well” and “moderate” were given to it by 28.3% and 34.8% of participants respectively, and minimum rated by 10.9% of participants. The data also shows high levels of dissatisfaction with management, with 37 per cent of respondents choosing the lowest score (Figure 6).



**Figure 6:** Stakeholder Satisfaction of housing projects

The unhappiness with the management mindset makes for a number of large points about the way transparency, communication and special pleading happens in housing associations. Most stakeholders were satisfied that their investment interests were not affected by the profitability factor, but the general level of dissatisfaction with managerial practices implies that housing development projects tend to emphasize financial rental income at the expense of sustainability, safety, and quality of life.

**3.8 Internal Conflict:** Infighting was a common aspect of community housing development. Of those couples surveyed, 47.8% did not experience any conflict, however 52.2% had some form of disagreement that was unresolved or only partly resolved, often with regards to shared costs, design choices, delays in construction, or who was responsible for what (Figure 7).



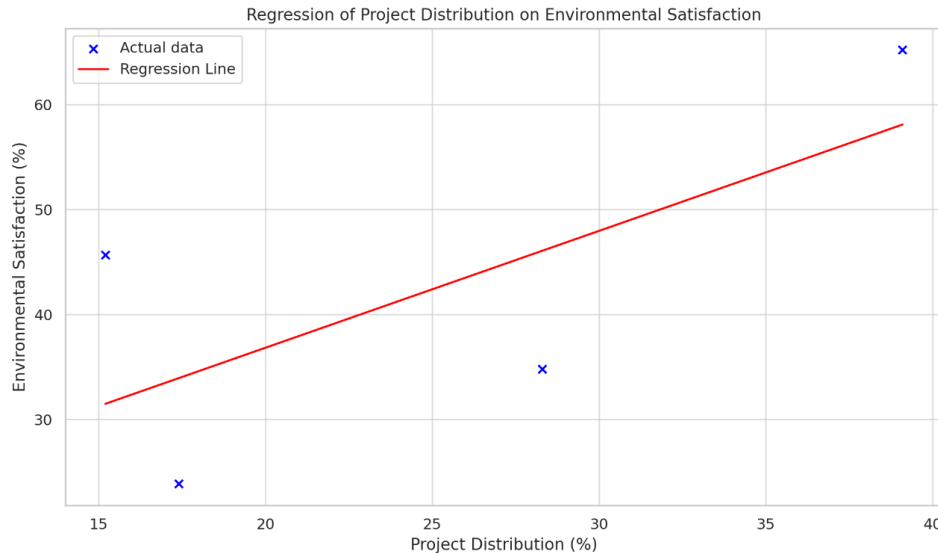
**Figure 7:** Internal conflicts of various projects

Internal divisions puts even more pressure on the essential modernization of housing associations. A lot of community projects are based on handshake agreements, verbal agreements and I don't think people genuinely understand how these kind of things fall apart on scope. In the absence of formal contracts and mechanisms for dispute resolution, conflicts are more likely to escalate and are often settled through a cancellation or delay of the project.

**3.9 Statistical Analysis and Relationships:** A correlation and regression analysis was adopted to examine the interactions of variables in community-based housing programs. The objective of the analysis was to determine how distribution of projects could affect whether stakeholders are satisfied with the environmental quality. The analysis shows a weak positive correlation ( $r = 0.6957$ ) between the coverage of housing project distribution and the satisfaction of residents with the environment. This implies that sites with a higher distribution of projects have greater environmental satisfaction which could be attributed to better infrastructure, better facilities and greater community participation (Figure 8).

A linear regression for prediction of environmental satisfaction according to the distribution of projects was also performed. The slope was 1.11, as a function of the percentage of the project spread, therefore environmental satisfaction is likely to increase by 1.11% for every 1% increase in project distribution. Intercept of 14.57 shows that independent of the distribution of projects, baseline environmental satisfaction exists.

These results have implications regarding how the density of housing schemes may be affecting perceptions of the living environment, indicating that the distributed character and managed schemes should be prioritized to improve overall community satisfaction.



**Figure 8:** Correlation and Regression analysis reveal that project distribution is positively, moderately related to environmental satisfaction (Source: field data 2023)

#### 4. CONCLUSION

The results of this study offer a multivalent image of community-based housing in Sabujbagh Thana, a neighborhood that highlights the dilemmas of cities in Dhaka and the former's potential and pitfalls of non-state, resident-oriented development. On the one hand, such housing actions reflect a resilient response of the poor to urban housing shortages, their capacity to mobilize resources, negotiate access to land and create their own locally appropriate solutions. On the contrary, based on sub-contracting, the lack of actual feasibility reports and environmental impact assessments, as well as licensed supervision and cost transparency, these developments are exposed to great risks." Professional and structural responsibilities tend to be dis-informally assumed by individuals or ad-hoc groupings, with project supervision resting with housing associations that have no formal training or authority. These circumstances are not just having an impact on the quality of construction and the safety of buildings, they also evidence, as a result, systematic exclusion from formal planning and regulatory processes. Internal dynamics also indicate high levels of unhappiness with governance, transparency, and decision-making equity, with over 50 percent of those surveyed unhappy about unresolved intra-organizational conflicts. Even regarding more critical issues, such as management or quality, stakeholder satisfaction for profitability remains paradoxically higher, and a focus on short gain instead of cycle-living conditions is clear. Furthermore, the dearth of earthquake readiness and environmental protections make these habitations especially susceptible to the next rounds of shocks, whether of the seismic or epidemiological variety. Yet, for all its shortfalls the community approach to housing does hold promise – but only as part of a policy framework combining structure with flexibility. This could include legal recognition for HCs, technical training, easier access to financial instruments, and consistent enforcement of minimum safety and design standards. Engagement with non-governmental organizations (NGOs), municipalities, and academic organizations could further institutionalize good practice, encourage innovation, and contribute to embedding participatory governance into the developments. In the end, Sabujbagh's community housing is a response to a host of deficiencies in urban shelter, and its true impact depends upon transforming an improvised, fragmentary system into a coherent, safe, and just form of housing provision. This transformation cannot be delivered by simply enforcing regulations, but also by painting a picture together and empowering urban communities. Given an appropriate use: they could be universal models of sustainable and inclusive urbanization for entire Bangladesh and other similar contexts globally.

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