

# Mohisha Kundu Shordar Para

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • MAY 2021

**Bangladesh has gigantic housing problems, but almost no examples of community-driven solutions to those problems. That's why this little housing project in the provincial city of Jhenaidah is so important. It shows how much even very poor, marginalized community people - and especially women - can do to design and build solid, comfortable, low-cost houses for themselves, when they have a little sensitive support from community architects and are allowed to control the money and the project themselves. This much-visited project is helping to show many in Bangladesh that people-driven housing works.**

- Project Mohishakundu Shordarpara
- Location Chaklapara, Jhenaidah, Bangladesh
- Size 34 households
- Finished 2017
- Type On-site upgrading of a very old inner-city community, on land the people own individually.

## CONTEXT, PROCESS AND PARTNERS

### The city:

Jhenaidah is a small district capital in the lush, rice-growing heartland of southwest of Bangladesh. The town, which is built on the banks of the Naboganga River, is very old and is sprinkled with ancient mosques and temples. During the Mughal period, when Jhenaidah was part of the Narail princely state, the area was famous for the fine muslin that was woven there and the river oysters that were harvested and burned to make lime for plastering and masonry. Jhenaidah is just 150 kms north of Calcutta, which was the capital of British India from 1772 to 1911, and in 1793, the British East India Company set up a police station and jail there. This was important because as the empire expanded, it needed an ever-growing network of police posts to catch and lock up locals who didn't go along with the British laws it imposed to facilitate its various projects of commercial exploitation. One of those projects was the production of indigo, and because indigo figures so prominently in the history of Jhenaidah, and of the Shordarpara community described in this case study, it may be worth adding a bit of historic background here.

### The Indigo Rebellions:

With cotton production skyrocketing during the industrial revolution, demand for blue dye in Europe made planting indigo so profitable it was known as "blue gold." In the late 18th century, British planters began setting up large indigo production in Bengal, which was by then part of British India. The planters induced the peasant farmers in districts across Bengal (including Jhenaidah) to grow indigo instead of food crops, by giving them seeds and small loans at very high interest, as advances against delivery of the harvested indigo. Once the farmers took the loans, though, they quickly found themselves enslaved by the unscrupulous planters, who cheated on weights and paid them only a tiny fraction of market price for their indigo. After deducting the interest on the advance, the value of revenue stamps used in the agreement papers, the cost of seed and transport charges, the farmers often ended up with no profit at all, and in debt to the planters. In this way, a system of debt bondage developed in indigo-growing areas, and the debts were handed down from father to son. At the same time indigo was impoverishing Bengali farmers, it was making great fortunes among the British planters and producers.

By 1833, India was the world's largest exporter of indigo, and the oppressive system by which it was produced was officially supported by the government and the feudal landowners and was written into British colonial law, which now forced the peasant farmers to grow indigo. If anyone tried to break away from the tyranny of the indigo planters, the police would be sent in to beat up the farmer and his family and burn his crops. The farmers had no access to the legal system.

As early as 1839, the farmers began to rebel against the rapacious planters, but the revolts were always brutally suppressed, and jails like the one in Jhenaidah were often full of defiant indigo farmers. The rebellion that began in 1859, though, involved the most people and was to have the greatest effect. Some six million peasant farmers throughout Bengal - including many women - joined the rebellion, burning indigo crops and depots, chasing away or killing the planters and closing down the *nilkuthis* ("blue houses") where indigo was processed. This revolt, like the earlier ones, was ruthlessly suppressed. Large forces of British police and military, backed by the British Government and the zamindars (feudal landowners), slaughtered farmers and tried and hanged the indigo rebel leaders. But the British were taken aback by the determination, scale and effectiveness of this revolt, and the Indigo Commission of 1860 regulated better working conditions for the farmers. Finally, though, it was the development of much cheaper, synthetic blue dyes in the 1890s that dried up the trade and production of indigo, and brought to an end more than a century of oppression in Bengal. The indigo rebellions are considered to be the forerunner to the civil disobedience tactics that were used later by Gandhi during the struggle for Indian independence.

After Bangladesh won its independence in 1971, Jhenaidah was turned into a district in 1984. The city today is bustling and full of life. The municipal area has expanded from the old British colonial center to both sides of the Naboganga River, and the two sides are now connected by two old bridges and five new ones. The municipality is divided into nine wards, and has a population of 256,000. Because the city is small, by Bangladeshi standards, people in Jhenaidah tend to know each other.

A recent survey carried out by the community network identified 81 low-income communities within Jhenaidah's municipal area, where some 30,000 people (11% of the city's population) live. There are many NGOs working in these low-income communities on issues of health, education and socio-economic development. There are also a lot of agencies offering microcredit to individual poor households, and as in many other Bangladeshi cities, the poor take many loans and find themselves in a perpetual cycle of indebtedness.

### **The community:**

The Mohishakundu Shordarpara community, which is in the city's Chaklapara neighborhood, was first established during the British colonial period, in the 1860s, after the great indigo revolt. The British colonizers were keen to keep up their production of indigo, which had become one of their most valuable cash crops in India. When the rebellious Bengali peasant farmers were found to be unreliable suppliers of indigo, the British sometimes brought in people from other parts of their empire who would be more compliant, to cultivate indigo and work in the nilkuthis ("blue houses", where indigo was processed). The Shordars were one such group - low-caste Hindus brought from what is now northern India. The Shordars were known to be hard workers, and they did indeed cultivate indigo in Jhenaidah. Initially, a small group of them settled in this area, which was called Mohishakundu. ("Para" is the Bengali word for community, so "Shordarpara" means the community where the Shordars live). The community gradually grew to include 34 households, as other families - mostly others from the Shordar caste, but also a few Muslim families - bought small plots of land and became part of the community. Everyone lived in harmony there, and when India was partitioned in 1945 and Bengal became East Pakistan, the Shordars stayed. They also stayed when Bangladesh won its independence from Pakistan in 1971.

Nowadays, the community members work as day laborers, van drivers, rickshaw pullers and agricultural laborers. Before the housing upgrading process began, the community members organized themselves naturally around social, religious and cultural activities. But the leadership was only in men's hands: it was the men who maintained links with the local authorities, the men who negotiated for various grants and support, the men who organized various community activities and the men who practiced collective saving.

When the upgrading project began in 2014, conditions in the community were bad, with problems of drainage, crowding and dilapidated housing conditions. All 34 houses were single-storied and densely built on their small parcels of land. Most of the houses were built of mud and bamboo, with corrugated iron roofs, but some had corrugated iron walls and roofs, and a few were built more stoutly with bricks. A few of the households had small courtyards. There weren't many trees within the community, but a big government compound right next door had great old trees and provided the community with a shady open space for kids to play, for cattle to graze and for the people to organize their religious gatherings and festivals.

### **The community process:**

Before the ACCA intervention in Jhenaidah began in December 2014, there was no network which brought together the city's poor communities. The communities had links with the municipality, but they had no system of linking with and supporting each other. Communal savings activities were rare, but some communities took part in saving schemes that were linked with microcredit projects run by NGOs. With modest support from the ACCA program, the community architects and organizers began initiating discussions in the city's poor communities about the importance of building a citywide community network. Initially, five communities joined the process and started their own savings groups - run mostly by women. Mohishakundu Shordarpara was one of those five pioneering communities in the new citywide network.

### **Initiating the project:**

The ACCA project in Jhenaidah came with funding to partly support one housing project, which would demonstrate a more collective, more collaborative and more people-driven strategy for addressing housing problems. For the city and the new community network, it was important that this first housing project be successful in several ways, and so they worked together to jointly select the place for the project. Based on criteria like the need for housing improvements, eagerness to start, record of good collective savings and willingness to repay the housing loans, the network chose Mohishakundu Shordarpara over the other communities. The municipal authorities seconded the network's recommendation, citing the Mohishakundu Shordarpara community's past record of good cooperation with the local government.

Once everyone agreed on the pilot housing project in Mohishakundu Shordarpara, the local NGO and the team of community architects began working with the community people to help design and rebuild their houses and make improvements to the community's environment. It was agreed that community members living in flimsy houses that were most vulnerable to winds would be prioritized for reconstructing their houses. Ability to repay the housing loans and the amount of funds available also helped the community to select the first houses for rebuilding. Construction of the first 20 houses began in July 2015, with support from ACCA. Another five houses were built in 2017, with support from the Decent Poor Program.

In 2017 the community used grants from ACHR's "Decent Poor" fund to help another five families rebuild their houses. These were the poorest and most vulnerable families in the community, with very bad housing conditions: two widows, a vulnerable family with no income, an elderly person and a blind man. The grant of 42,000 taka (US\$ 495) per family was enough to make substantial improvements to the houses, and the community raised extra funds to provide these families with toilets and tube-wells.

### Support groups and partners in the project:

- **Jhenaidah Citywide Community Network** helped to mobilize communities in the city, selected the community for the pilot housing project, negotiated the housing loan agreement and worked to involve the local authorities.
- **Women's savings group** in Mohishakundu Shordarpara led the process in the community, including mapping, savings, planning and design, searching for good masons, procuring construction materials in bulk, managing the labor and supervising construction process.
- **Jhenaidah Municipality** supported the project by providing legal assistance, helping to solve land disputes, approving the house designs and waiving the building permit fees, encouraging the community-led process and providing some infrastructure facilities in the upgraded community.
- **Co.Creation.Architects**, a local group of community architects, provided technical support for community mapping and affordable house design, including innovative low-cost building technologies and community-led construction management.
- **ALIVE** is a local NGO which helped with community mobilization and financial management in the project. At the end of 2018, the NGO stepped back from their involvement in the process.
- **Platform of Community Action and Architecture (POCAA)** is a group of volunteer architecture students and young professionals in Bangladesh who learn from communities, design housing and community improvements with them, and help in horizontal sharing and connecting with communities in other cities.
- **Asian Coalition for Community Action (ACCA)** was a five-year program of the Asian Coalition for Housing Rights (ACHR), which supported a process of citywide and community-driven slum upgrading in 215 Asian cities, between 2009 and 2014. The ACCA program provided partial funding for the housing project at Mohishakundu Shordarpara, and supported the process in Jhenaidah by connecting it with the larger regional network of other community-led initiatives in Asia.
- **Decent Poor Program** was another regional ACHR program, with funding from the Selavip Foundation, which enabled community networks in cities across Asia to identify their own poorest members and then help them rebuild or repair their houses, with grants of about US\$ 500 per house. Four families in Mohishakundu Shordarpara rebuilt their houses with Decent Poor grants.
- **Community Architects Network (CAN)** has been a good friend to the process in Jhenaidah, joining in some of the early community visits in 2014, providing guidance when challenges came up and boosting the city's energy to take steps towards housing, especially with the saving activities.
- **Local volunteers and civil society organizations** provided a lot of spontaneous and informal help to the communities with setting up workable financial mechanisms and dealing with formal procedures.
- **Jhenaidah Polytechnic Institute** sent civil engineers who helped develop innovative and cost-effective structural designs of the new houses.

## LEGAL FRAMEWORK OF THE PROJECT

### Land tenure:

The Mohishakundu Shordarpara community occupies 1.26 acres (0.51 hectares) of land, and all 34 families in the community are individual owners of their small parcel of land, with individual land title papers.

### Government support:

In the beginning of the housing process, the Jhenaidah Municipality acted as a silent observer, which in the Bangladesh context is perceived to be a form of tacit support. After the local authorities observed progress being made in the community, their support became more active. They began by waiving the building permit fees for the houses being rebuilt, as part of the project. To legally build a house in Jhenaidah, people are required to apply for building permits from the municipality, which cost 5,000 taka (US\$ 60), and would have cost \$1,200 for all 20 houses. After doing the community mapping and measurement of the land, the people of Mohishakundu Shordarpara went directly to the mayor to present their community upgrading plans, and that's when he agreed to waive the building permit fees. Later, the municipality also provided a few toilets and other infrastructure facilities in the community. The mayor became an important ally in the community process, and helped to extend the community-driven housing process to other communities within Jhenaidah and to other cities too. He also travelled with mixed teams from Jhenaidah to other cities in Bangladesh and to other countries to share the story of the community-city partnership in Jhenaidah.

## PROJECT FINANCING

### Project costs and who paid for what?

**Land:** The community members all own their ancestral land plots individually, so there were no land costs in the project. A few families had small boundary disputes with adjacent plot owners, but these were sorted out in the course of the project, with help from the municipality.

**Houses:** The cost of constructing the basic structure of the first 20 new houses (both models) came to about 100,000 taka (US\$ 1,200) per house. That amount was financed by a 100,000 taka (US\$ 1,200) loan (in the form of building materials) from the ACCA funds. Each family used their own funds to add doors, windows, floor coverings and interior finishes to their house. The loans were to be repaid in eight years, in weekly installments of 300 taka (US\$ 3.50), to the community network's city-level loan fund, where the funds would revolve to finance house construction in other communities. The cost of repairing or rebuilding the next five houses in 2017 came to 42,000 taka (US\$ 495) per house, and this was financed by grants from the ACHR "Decent Poor" program.

**Infrastructure:** The basic municipal infrastructure of water supply, drainage and electricity were already in the community, so there were no extra costs for this. If some households needed to link with the main municipal water and electricity systems, they did on their own. The municipal government built and paid for some additional infrastructure in the community including 11 shared toilets which cost 70,000 taka (US\$ 825) each and paved walkways inside the community, which were built by the municipal government with a local NGO, and cost 300,000 taka (US\$ 3,530).

**Loan repayment troubles:** When the ACCA project began in Jhenaidah in 2014, the intention was that the US\$ 41,000 ACCA funds would be used by the new community network to seed a city-level fund, with the first loan from the fund going to the Mohishakundu Shordarpara community to finance the upgrading of the first 20 houses. As the housing loans to Shordarpara were repaid, the funds would then revolve to finance housing projects in other communities that were part of the network. Although the city-level fund has not yet been officially set up, the \$24,000 loan for the 20 houses in Shordarpara was disbursed, and all 20 families signed a stamped agreement to collectively repay the loan to the citywide network. The rest of the ACCA funds were spent for small projects in other communities, for exposure visits to other communities in the country and small workshops for community organization, development, learning and sharing.

Since the process of establishing a new community-managed finance system was new to Jhenaidah, many things were done to help build everyone's capacity to understand and manage this new kind of finance system - including the NGO, the community architects, and the communities in the network. Initially, the 20 families in Mohishakundu Shordarpara made their weekly housing loan repayments, and after a year, the repayments were enough to finance the rebuilding of another house in the community. But while the larger city fund arrangements were being sorted out, the community decided to keep the repaid funds in the community. Later, there were troubles of political interference and dishonesty and the loan repayments stopped in 2017. The community network, the NGO and the municipality all worked to help the community resolve these problems, and the repayments resumed in 2019. But since the Covid-19 pandemic hit and people lost jobs and earning opportunities, the loan repayments have stopped again.

## DESIGN AND CONSTRUCTION

### Design process:

The community architects and the local NGO got to know the Mohishakundu Shordarpara community through the processes of community mapping and starting the savings groups. During the mapping, the community members themselves measured and mapped the whole community, with training and support from the architects. Then they used their new community maps to better understand different aspects of the community, such as marking whether houses were made of temporary or permanent materials, marking the location of houses, animal sheds, kitchens, toilets and water points.

The mapping helped the community to select the first 20 households (out of the total 34) for rebuilding, on the basis of housing conditions, need, vulnerability and willingness to participate in the process. Once the 20 households were selected for rebuilding, those 20 families carefully documented their existing houses, as a first step in planning their new houses. Since many of the women couldn't read or write, they brought their children into the process, and it was the schoolkids who took the lead in measuring and documenting the old

houses. Since the new houses would sit on the plots differently than the old houses, the people agreed to leave a certain amount of land open at the front of their plots for walkways. In one of the early design workshops, each household reflected on their aspirations by making models and drawings of their "dream houses." The basic elements of the houses and the new layout came out of this workshop. Due to the budget constraints of the 100,000 taka (US\$ 1,200) loan, each family had to work out a balance between financial limitations and their housing aspirations.

To stretch that limited budget and build as much house as possible, the community architects and engineers worked with local masons to incorporate several low-cost construction techniques (like precast stair slabs, cast-in-situ iron security window bars, flush pointing to eliminate the need for plastering, brick grilles in the stair railings), without forgetting the aesthetic aspects of the design. The people chose fired brick as the main building material for their houses, due to the material's availability, durability and low maintenance. Most importantly, a brick house is perceived by everyone as providing a higher social status. At one point in the design phase, the people learned from communities in Dinajpur (a city in the northern part of Bangladesh) how to treat bamboo and make inexpensive and beautiful doors and windows. A demonstration of this cost-reducing technique was made in one of the model houses. But finally, the people were not keen on it, since materials like bamboo and mud were perceived as building materials of poor people's houses.

### House design and layout plans:

There aren't many strict rules in Jhenaidah which govern the design and construction of houses, except that a certain space be left on all sides of the plot. Most people in the city hire local masons to design and build their houses for them. They invest a lot of money in their houses, but because they work alone, and without any planning or design assistance, they often end up with poorly-designed houses that don't meet their real needs very well. This kind of individualized housing development also tends to isolate people and erodes the sense of community.

All these factors were taken into consideration in planning the more collective and more participatory housing process in Mohishakundu Shordarpara. At the beginning, two demonstration houses were built with the households, community leaders and local builders, under the supervision of community architects and community organizers. These houses gave everyone a powerful means of imagining and experiencing houses that were very different than the ones they had been living in. Through this process, the whole team learned and understood about the construction costs, design features and new techniques that helped lower the cost of the houses. Later, the community took responsibility for building the rest of the houses, with a little assistance from the community architects. During the course of the design workshops, two house types emerged as the most practical options for meeting people's family needs and plot sizes - both of which were designed to be flexible, so people could add rooms and expand their houses in the future. Models were made of these two houses and construction costs were estimated.

- **House type 1:** Single storied brick house with corrugated iron sheet roofing, with two rooms and a verandah. The house has an area of 360 square feet (33.45 square meters). Each room is 12 x 10 feet (3.7 x 3 meters) with a verandah of 5 x 21 feet (2 x 6.4 meters). This basic house costs 100,000 taka (US\$ 1,200), and each family would use their own resources to add the windows and doors.
- **House type 2:** The two storied brick house with corrugated iron sheet roofing has two rooms of 12 x 10 feet (3.7 x 3 meters), one above the other, which are connected by a stair made of precast concrete slabs. The upper floor has a small balcony. The house has a total living area of 385 square feet (36 square meters). With 100,000 taka (US\$ 1,200) it was possible to build the ground floor with a reinforced concrete floor slab and the stair.

### House construction:

After building the two demonstration houses, the community worked together to build the other 18 houses, managing the whole construction process themselves. The housing loans were not disbursed in cash, but in the form of building materials. And the community members purchased all the building materials together, in bulk, and the women's savings group worked with the NGO to keep accounts. The community people dismantled their old mud houses very quickly. During the time their new houses were being built, people stayed with neighbors or in makeshift shelters on the site.

Two groups of skilled local masons were hired by the women savings group to build the remaining 18 houses. The community people provided all the unskilled labor (carrying sand, soil, bricks and trays of mortar, and breaking up brick chips for aggregate), working without pay, after completing their own household chores. Each house owner took responsibility for curing the new brick walls with water, and moving sand and bricks around the site. A volunteer engineer from the Jhenaidah Polytechnic Institute

helped to monitor the structural aspects and to oversee the quality of the work. Several innovative construction techniques were adapted to reduce costs. A few of the families raised additional funds to build more rooms and add more features to their new houses.

### **Cost-saving strategies:**

Since the housing process in Mohishakundu Shordarpara was designed and managed by the community, the costs could be much lower than conventional house construction. The skilled masons were all hired from within the community network, and the construction management was done by the community women. The community architects were able to incorporate innovative and cost-saving design solutions, without compromising on the quality of building materials, so that the houses were not perceived as being somehow inferior. Local community architects volunteered in the process, which also reduced project costs. Since lots of local professionals volunteered to help, that eliminated the costs of hiring outside professionals. The municipal government's engagement with the project helped speed things up, and helped reduce paperwork costs, since the mayor agreed to waive the building permit fees.

### **Project timeline:**

- October 2014: Community mobilization starts.
- November 2014: Savings group starts.
- April 2015: Community mapping workshop.
- May - July 2015: Housing design workshops.
- July 2015: Two demonstration houses are built.
- July - August 2015: Materials are purchased for the 20 houses.
- August - Nov 2015: Houses are constructed.
- 2016: One more house is built using funds from loan repayments.
- 2017: Four more houses are upgraded using grants from the Decent Poor Program.

## **IMPACTS OF THE PROJECT**

**Impacts on the community:** The housing process transformed the environment of the community and the neighborhood which surrounds it dramatically. Before the project, the people's fragile mud houses and flimsy roofs were not strong enough to withstand strong winds, and living in those houses during the monsoon and winter seasons was very difficult. To many in the city, Mohishakundu Shordarpara was simply another slum. During a participatory evaluation of the project, one of the community leaders, Sharifa Akter, said "People don't call our community a slum anymore, though we are the same people living in the same area. But now we live in better houses that we built by ourselves." The outcome of this collective effort is rooted the strength of doing something together. That collective strength has brought about a transformation in people's social, psychological and communal well-being.

**Impacts on women:** This housing process really helped unite the women in the community. Normally, women in Bangladesh are not much involved in house design and construction - that's traditionally seen as men's work. But the women in Mohishakundu Shordarpara took the lead in every part of the design, planning and construction of the new houses, and that boosted their confidence. Being part of the network and visiting other communities also exposed them to new ideas and new local solutions and gave them a better understanding of their city. It was also important that many of the community architects and others professionals who supported the project were women - this also empowered the community women and showed new possibilities. The self-help housing process has given the women many new ideas for future projects. Another community leader, Tahmina Begum said, "We could build our houses as we dreamed about them, and according to our requirements, with technical help from professionals. That is the best thing that happened through this process."

Many people from government, from local and foreign academic institutions and from international development agencies have visited the community to see the new housing. The admiration expressed by all these distinguished and powerful visitors has given the women in the community a new dignity and a new position. They have also been invited by others from within Bangladesh and abroad to share their experiences, and that also gives them confidence, happiness and a sense of dignity.

**Impacts on children:** During the housing process, children in the community helped their mothers to create measured maps of the whole community and to draw their own houses. In this way, the aspirations of many women were reflected by their children, through their drawings and models. Learning new skills such as mapping and making models was a fun and empowering process for these children. After building

the houses, the children took part in a participatory evaluation of the project. They spoke about two important things they experienced during and after the process: happiness and dignity. The appreciation of their friends and neighbors for the new houses makes them proud of their community. They feel better in school now, because they can proudly invite their friends from better-off communities to come to their houses to study and play together. The work their mothers have done to improve their houses and living conditions are already reflecting on their children's future.

**Impacts on other low-income communities:** This first demonstration of an affordable, possible, beautiful and people-driven housing alternative has inspired all the poor communities in the city of Jhenaidah. In 2015, a second community in the network, the Bhennatola community, began to map their settlement and plan a similar housing project, and in 2017, they were able to implement the city's second housing project, with support from another ACHR-Selavip project. There have been lots of visits and exchanges of ideas and good practices between communities in the city - starting with housing, and later including many things, like growing vegetables together in community gardens. This has helped build a stronger sense of togetherness within the community network. Jhenaidah's community-led process has also become an inspiration for many other low-income communities in other parts of Bangladesh - both urban and rural. The process that began in Jhenaidah is being scaled up and replicated now in 20 municipalities across Bangladesh by one of the big NGOs. The Prime Minister's office has visited the community housing projects in Jhenaidah and is trying to pilot a similar community-driven housing process in one of the rural areas in Khulna District.

**Impacts on architectural education:** There are many students of architecture with a desire in their heart to make their technical skills more useful by working with disadvantaged communities to improve their living conditions. But it is not easy to find opportunities to work with poor communities. The housing process in Jhenaidah was opened up for students and young professionals from around the country, and it provided an opportunity for them to learn from these communities, who were leading their own change process. Several universities have also taken advantage of this kind of hands-on learning in communities. Now, the learning is not limited to the classrooms, but has broadened to include on-the-ground work in communities. In these ways, both the students and the community people are learning from each other.

**Impacts on local authorities and city planning:** The housing process in Mohishakundu Shordarpara was something completely new in Jhenaidah, and was the first in the city to change the mindset of local authorities and enable them to believe that poor people can do it too. The relationship between the low-income communities and the city authorities in Jhenaidah have changed too. Usually development is seen as something the government delivers to the poor, who are the passive recipients of someone else's idea what they need. The housing and community network process in Jhenaidah has challenged that top-down view of things, and built a new confidence on both sides to work together - as equal development partners who bring different skills and resources to the task of making the city better for everyone.

As the municipality and the communities have understood the benefit of this partnering, many offshoot development initiatives have been taking place, to bring about improvements to other aspects of the city's public life and spaces. This project gives confidence to city people to plan the city with more involvement of the citizens. The project poses the question, "If poor people can design their own housing together, why can't the citizens design their own city together?" Now in Jhenaidah, citizens' groups of different backgrounds have come together to do just that, and are designing aspects of their own city. Many of the their plans are being implemented - including the creation of pedestrian pathways and public spaces along the Naboganga River.

**Impacts on housing policy:** Even though Bangladesh has such serious problems of inadequate and insecure housing for the urban poor, community-driven housing initiatives are still very rare. By becoming an important example, this community-led housing initiative in Mohishakundu Shordarpara could lead an important new direction of community-led housing in the country. Although the project is small, it has shown a new process, in a context that is starving for new ideas, new solutions and new ways of working. Many organizations are already using this example positively and trying to replicate and scale it up. Lots of policy makers, practitioners, researchers, activists and community people from other cities have come to visit and learn from Jhenaidah.

#### **Problems:**

Lots of good things happened in this process, but there were certainly plenty of challenges. The traditional male leaders in the community hampered the process by discouraging the women from repaying their housing loans. At the beginning, the loan repayment went quite well. But with time, the people stopped repaying, and conflicts between community members arose. Because the citywide community network was not very strong, they were not able to help the community work through these loan repayment problems. The municipality was also unable to help, since they had no experience of this kind of community-managed

finance. When everyone saw that the people in Mohishakundu Shordarpara were not repaying their loan, the second community also lost confidence in the process and stopped repaying their loans. Where the funds were supposed to revolve and help many more families rebuild their houses, only one more house could be built.

Later, when an enormous national NGO launched a new community development project in Jhenaidah, it ignored the existing community network and survey data the communities had collected, and imposed its own system. Because the community network was not strong enough yet, they were not able to contest this imposition of new models and new controls from outside. As a result, there were new divisions and new sources of confusion among the city's low-income communities and in the municipal government. Dependency on NGOs in Bangladesh has been a problem since the country became independent in 1971. The predominance of NGOs has left communities and their organizations and networks weak and reluctant to believe in their own power.

In 2021, a government welfare-style project implemented by the Prime Minister's office provided an additional eight houses in the community, which were worth 200,000 taka (US\$ 2,353) each and were given free to the beneficiary families. The process did not involve the community in any way. As can be expected, these free houses created confusion and discord in the community, and made the families who were repaying the loans for their own houses reluctant to keep paying. If others got free houses from the government, why should they pay for theirs? This free house program has damaged the self-help community-driven housing process in the city. But at the same time, it has opened up a productive discussion between the Mayor, the Deputy Commissioner, the community architects and the community leaders, who have agreed to follow a more community-led process for any future interventions.

## WORDS FROM COMMUNITY MEMBERS

**Sharifa Khatun** (*Community leader*) "People do not value the work that we do alone. But when we work together, the impact is stronger and the work is better and more sustainable. In other people's eyes, this community was a slum. Now people don't call our community a slum anymore, although we are the same people living in the same area. But now we are living in better houses that we built by ourselves. We have decided to rename our community as *Shoptopara*, which means Dream Community. And it is like a dream for us, since we could never even think of making this kind of change before."

**Shondha Rani** (*community member*) "Previously, our houses were dilapidated and made with corrugated iron sheets and bamboo mats. When there was heavy rain and strong winds, we suffered a lot. Later we got together, saved together, planned together and built better houses together in our community. We built solid brick houses, with two rooms. Some of the new houses are one storied and some have two stories. Now the rain and strong winds are not a big problem for us. We have planted vegetables, fruit trees and flowering plants around our houses. Our children are very happy to get better houses. Previously the community was not clean. Now the whole community has become cleaner and greener, and many outsiders feel good to visit our community."

## FOR MORE INFORMATION ABOUT THE PROJECT

*This case study was written in April 2021 by Khondaker Hasibul Kabir and Suhailey Farzana, who work with Co.Creation.Architects in Jhenaidah.*

Please check out these films and reports about the housing process in Jhenaidah:

<https://www.youtube.com/watch?v=1R9yrGE3QkE>

<https://www.youtube.com/watch?v=ygpJaSOHBjI&feature=youtu.be>

[http://communityarchitectsnetwork.info/upload/opensources/public/file\\_26082016102031.pdf](http://communityarchitectsnetwork.info/upload/opensources/public/file_26082016102031.pdf)

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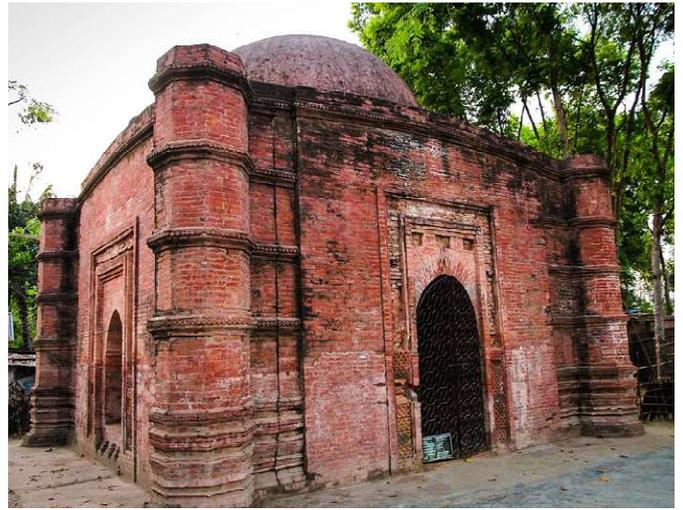
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website: <https://cocreationarchitects.wordpress.com/>

## PHOTOS



An aerial photo of the commercial center of Jhenaidah, a bustling district capital in the rice-growing heartland of southwest Bangladesh.



The city of Jhenaidah is very old and is peppered with ancient monuments, like this beauty, the 16th Century Monohor Mosque.



Jhenaidah's history is closely tied to the production of indigo, which the British colonial powers made into a major export crop from what was then Bengal state, under British India. Great fortunes were made from "blue gold", but at the expense of Bengali farmers and workers.



A 19th Century watercolor showing one of the nilkuthis ("blue houses") where indigo was processed for export.



Since 2014, the citywide network of women's community savings groups has brought together women from the city's poor communities.



A meeting with various stakeholders in the city to discuss the results of a citywide survey which identified and mapped 81 poor settlements.



Besides helping women access small loans for emergencies, livelihood, education and household expenses, the savings groups teach community members how to manage money together. These collective financial management skills are crucial when it comes to managing a community housing project.



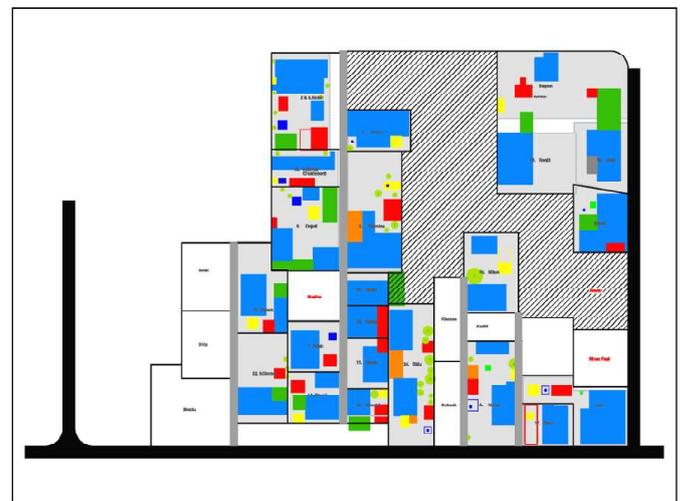
Some photos showing conditions in the Mohishakundu Shordarpara community before the housing project. The Shordar people were originally brought here in the 1860s by the British, from other parts of India, to work in the indigo factories.



Once the housing project in Mohishakundu Shordarpara had begun, the first step was to measure and map the entire community, and give each of the 34 houses a number on the map. The community people did this work themselves, in April 2015, with guidance from the community architects.



Between May and July, 2015, a series of community planning workshops were organized by the architects to help the community plan the improvements they would be making to their houses and settlement conditions.



Once the community people had finished their community mapping, showing all the family land plots, the architects helped turn it into a proper measured drawing, which could then be used for the understanding different aspects of their community and planning their improvements.

In this map they used to analyze existing conditions in the community, they marked all the houses (in blue), the kitchens (in red), the animal sheds (in green) and the toilets (in yellow).



The "dream houses" that the women were invited to draw, by the architects, were often quite modest, like this little two-room house.

These women are looking at a print-out of a presentation made for the ACHR team, looking at their own photos and laughing.



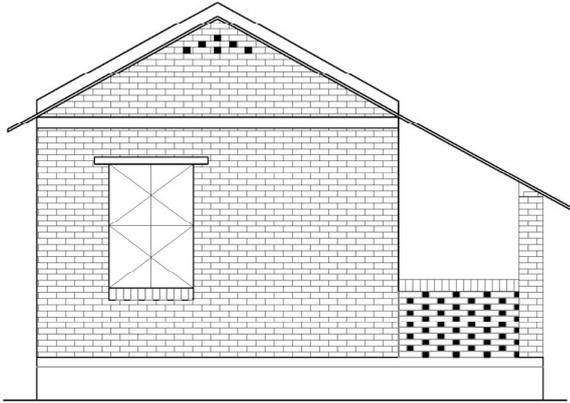
More photos from the participatory house design workshops the community architects organized for the Mohishakundu Shordarpara community, and more models which the women made to show their ideas and dreams about their new houses.



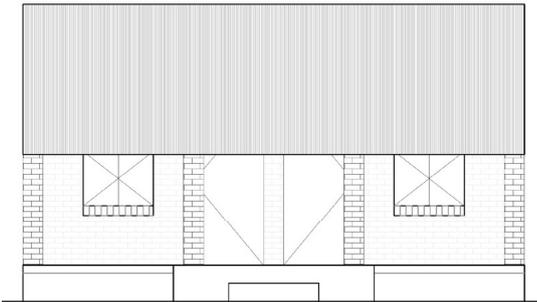
Even a long row of dream houses models can get upstaged by the brilliantly colored sarees and bangles and kum-kum of their designers.



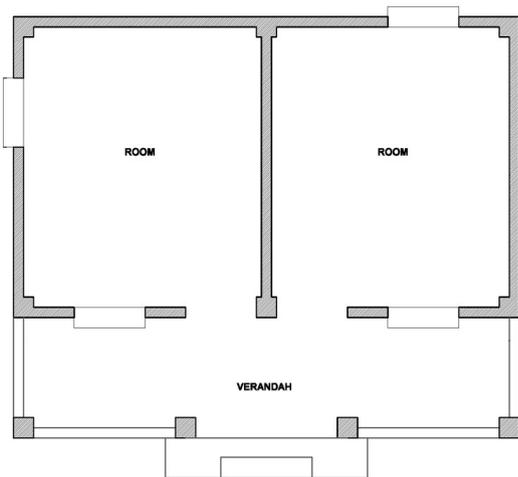
It ended up being important that the team of community architects included both women and men. The women were much more at their ease working on their housing plans separately from the men and with Suhailey (left), while the men were more comfortable working with Kabir (on the right).



WEST ELEVATION



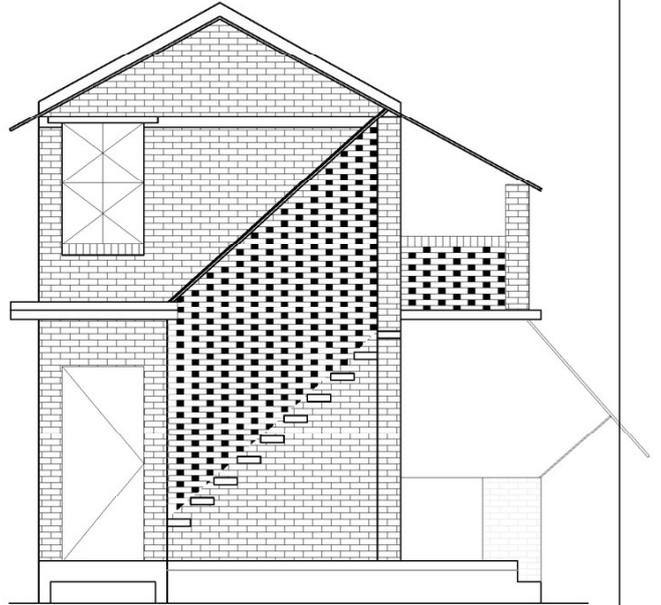
SOUTH ELEVATION



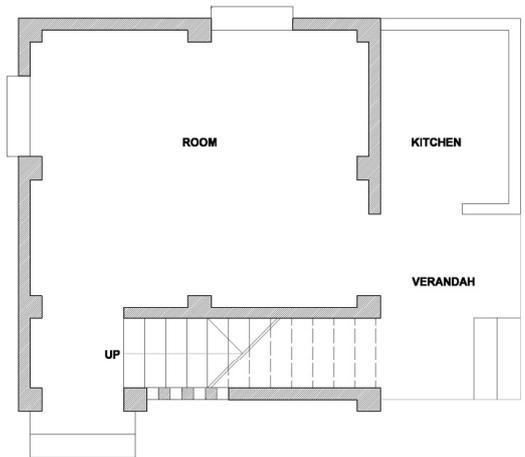
GROUND FLOOR PLAN



**1** **MODEL 1: SINGLE-STOREY HOUSE**  
 This is Haran's house, the single-storey house with two rooms and a deep verandah, with a total of 345 square feet (35 m<sup>2</sup>) of living space.



SOUTH ELEVATION



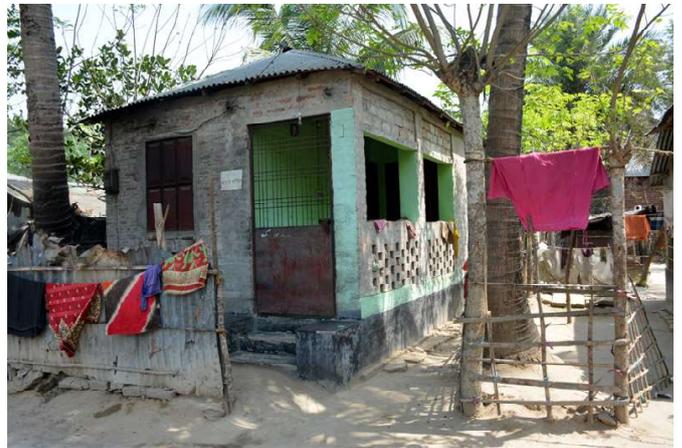
GROUND FLOOR PLAN



**2** **MODEL 2: TWO-STOREY HOUSE**  
 This is Swapan's house, the two-storey house with a room on each floor and a balcony, with 385 square feet (36 m<sup>2</sup>) of total living space.



There is Pushpo Rani Sarkar, sitting on the steps of her single-storey house, shortly after it was completed.



And here is another of the single-storey house models, with the entrance to the porch on the side, and a grilled door the owners have added.



Another single-storey house six years later, on the right, where the front verandah has been partly enclosed in tin sheets to add a room.



In this photo you can see the flush-pointing of the brick work, which makes the wall nice and smooth, without having to fully plaster it.



One of the cost-saving innovations the architects introduced was a bamboo window shutter design, but the people weren't very keen on it.



Another of the single-storey houses seen from the side, shortly after the construction was finished. Big trees in the neighboring compound.



Here is a photo of one of the two-storey houses in Mohishakundu Shordarpara, taken six years after the project was completed.



These plump, happy babies weren't even born yet when their mothers designed and built their beautiful new brick houses six years earlier.



Little cantilevered stair slabs make a nice perch for potted marigolds (above). And a view of the upstairs balcony with brick grillework (right).



Here is a photo of the inside room in one of the houses, with an overhead fan, a storage cupboard and a little place for the family's daily puja.



Just for fun, some of the pre-cast stair slabs were ornamented with the impressions of leaves pressed into the wet concrete.