Case Study Paper

Tenure security solution for community-based development: A case study on communities of Jhenaidah and Gopalganj

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Abstract

Bangladesh is yet to achieve tenure security for all classes of people, especially low-income communities. Since community-based development can assist in resolving this issue and implies responsibility for establishing land tenure, it has drawn a lot of attention. Community Land Trust (CLT) is one method for ensuring tenure rights in communities, and it is one of the methods used by Community Based Development (CBD). This study investigates the CBD procedure in Bangladesh and how CLT operates with regards to ownership issues. Also, this study attempts to highlight the scope for Bangladesh to use CLT in addition to examining the benefits and drawbacks of CLT. The study adopts qualitative methodologies to analyze CLT and tenure security through SWOT and comparative analysis. In the SWOT analysis, the strengths and constraints of CLT have been identified. By comparative analysis, the case studies from Bangladesh are compared with CLT based on the land tenure components. Additionally, case studies from both developed and developing countries have been conducted. After analyzing cases and the situation in Bangladesh, gaps in applied approaches were found, and several possible applications for CLT were proposed in consideration of land tenure.

Keywords: Land tenure, Community-based development, Community land trust.

1.   Background and problem statement

Land is a gift from nature that should be appreciated, secured, maintained, added value to, and treasured to maximize its potential for preserving communities, the environment, and ecology. In order to achieve the Sustainable Development Goals, the New Urban Agenda, and other regional and national policy initiatives, secure land tenure is essential for the realization of human rights, the reduction of poverty, economic prosperity, and sustainable development (UN-Habitat, 2023). Greater exposure to the risks and effects of climate change and disasters is associated with insecure land tenure (McEvoy et al., 2020; Dodman & Mitlin, 2013; Carcellar et al., 2011). Secured land rights have several benefits for people of all occupations, for example, it provides substantial incentives to farmers to increase their income and protect environmental sustainability (Tenaw et al., 2009, cited in Moon et al., 2020). The HABITAT II conference's two main themes were 'Adequate shelter for all' and 'Sustainable human settlements development in an urbanizing world'.

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Without the rationalization of land tenure arrangements, neither of these is achievable (Dale, 1997). Furthermore, these tenure issues prevent or postpone land transfers and reduce incentives for advancements and upgrades (Shams et al., 2014). Also, lenders are unwilling to provide credit to landowners who lack legal title, which hinders the collection of property taxes. These are some of the factors that make it difficult to upgrade the areas where slums are located (Shams et al., 2014). It is possible to describe land tenure as the way in which a piece of land is held (through land rights) or owned, as well as the collection of interpersonal interactions relating to that land or its byproduct. Land rights coexist with ownership since they can include access, use, development, or transfer (Payne, 2001). For the urban poor who depend on the varied use of household labour for their sustaining needs, home ownership offers the possibility of home-based businesses (Ghafur, 2000). A piece of land or home is utilized by the urban poor at various times of the day for the production of goods as well as various other daily responsibilities. To suit the needs of this income group, this dynamic area is frequently experiencing transforming or self-initiated expansion, which is also necessary to save both money and time for the entrepreneur's surviving (Prosun, 2011).

According to (Pugh, 2000), there are three different forms of housing development systems in developing countries: formal, informal, and organic. The planning agency has a legal foundation for formal developments. These are established in accordance with the framework of governmental laws, ordinances, and regulations. The illegal construction of 'colonies and squatter settlements' is classified as informal housing development. The main reason why these kinds of developments take place is that housing in the formal market is sometimes unaffordable or unavailable. Insecurity of tenure and inadequate facilities and infrastructure are the main indicators of informal development. Choguill (1988) states that the Bangladesh government has looked into numerous approaches to addressing these urban housing and land issues ever since the country gained its independence in 1971. Resettlement schemes for urban squatters, infilling within suburban residential areas, and upgrading in established regions of the capital city Dhaka have all been strategies that have been proposed. Government initiatives specifically intended to provide housing for its citizens have not been particularly effective in the past (Choguill, 1988). Although Bangladesh has long faced the issue of affordability, creating a supportive institutional framework is still a challenge. This is because there is still a shortage of relatively affordable land and houses. In Bangladesh, the housing sector is characterized by an abundance of housing stock for upper-income groups and a scarcity of low-cost housing for the vast majority of middle- and lower-income communities (Shams et al., 2014). There is a wider disconnect between the current housing market and houses that low-income people can buy in developing countries, according to any scale of housing affordability. The urban poor generally do not benefit from the mortgage financial markets (Nahiduzzaman, 2012). According to Shams et al. (2014), the huge housing scarcity is sometimes considered to be a result of increasing urban migration, industrial expansion that includes the construction of ready-made garments factories within the city of Dhaka, and the mismatch between the total number

of households (HHs) and the total housing stock. Because of the high cost of land, lower-middle-class HHs—who make up the majority of the city—are essentially excluded from the land market (Shams et al., 2014). When urban populations cannot access housing services that meet basic standards of quality, the problem of housing affordability arises. In general, a home is deemed relatively affordable if it allows a family with enough money to cover other essential expenses (Linneman & Megbolugbe, 1992).

Without access to the urban land market, the poor are unable to take advantage of public housing incentives and permanently construct houses. Because there is a chance of eviction, utility companies are also hesitant provide services risking the security of their investments (Rahman, 2002). The government's strategy is to act as a facilitator in order to enhance access to land and other supporting facilities, particularly for low- and middle-income people, as the public sector's contribution is negligible. Both the rental and ownership housing markets in Dhaka are dominated by the informal sector. The current housing financing structure, which includes the rapidly expanding private banking industry, is also beneficial for obtaining a mortgage (Shams et al., 2014). Various NGOs work together to solve this issue, and in many instances, it is observed that the local population collaborate to construct their own houses. When poor people cannot afford to buy land on their own, it makes the most sense for them to obtain land tenure through a community-based system, whereby the community collectively owns a specific piece of land and they have the rights to use, control, and transfer land. Efforts are being made in this country to ensure that marginalized individuals own land through community-based development (Alam & Baidya, 2019). Both community-led and community-driven development are referred to as "community-based development," however their definitions differ slightly.

The community-driven development approach contributes to significant progress in economic development and poverty reduction and is applied widely in Bangladesh (Walters, 2018). Community-led development (CLD) involves more than just managing land once collective ownership has been established; it also involves crucial and related activities like lobbying for legislation or funding to support communal land tenure, community organizing and mobilization, collective savings to finance projects like the supply of permanent cost-effective suitable housing, and people-led data collection and documentation of households and characteristics of neighborhoods (Veronesi et al., 2022). Although community-led development can help developed countries achieve land tenure, it is debatable how much land tenure can be achieved by this approach in this country. The most popular method used by developed countries to ensure that their poor have access to land at affordable prices is Community Land Trusts (Moore & McKee, 2012; Meehan, 2013). To ensure land tenure for low-income people, Bangladesh as a developing country follows the same methods that developed countries have successfully adopted. So, the purpose of this paper is to understand the community land trust's functional framework for helping residents of low-income communities acquire land tenure. The paper also investigates how land tenure is ensured in diverse community-based development projects throughout Bangladesh. Based on that, the

SWOT analysis of the CLTs is conducted to understand how effective the method. And then CLTs and the methods adopted in Bangladesh is compared for identifying the differences and lacking so that it can be possible to solve the issues and further adopt the CLTs properly in Bangladesh.

2. Approaches to solve land tenure issues through community-based development

According to UN-Habitat (2005), aided self-help housing is the most cost-effective and efficient method of giving low-income individuals and families access to sustainable housing. It can be beneficial because it helps people and communities develop relevant skills, and it can be useful because it meets requirements and is affordable for most people (Kaikobad & Kamal, 2020). Collective self-organized housing is referred to by a variety of labels, including co-housing, participatory housing, community-led housing, and collaborative housing. According to Jarvis (2014), 'community-led housing' refers to housing initiatives run by a small group of locals with shared interests. Co-production, which is a group of people working together to produce common outcomes, works best within a community when the members of that community take the initiative to run their own processes. By focusing on this theme, communities can improve their ability to react in a helpful way to emerging issues. Additionally, as potential actors in the process, members of the community, the government, and other organizations have significant responsibilities in controlling, funding, and regulating it (Niva et al., 2022). The notion, which initially developed in US cities during the 1980s, attracted attention and interest through public services as a way of increasing the efficiency and effectiveness of the resident government.

Another new approach, tool, or development strategy is community-driven development (CDD). Community members were seen as stakeholders by CDD for establishing the need-based social development that was accepted or carried out by the communities themselves. The process of providing community organizations influence over development decisions and resources is known as community-driven development (Vecvagare, 2004). Although CDD is a flexible and incremental approach to urban upgrading, it also contributes to the development of ownership of project outcomes and their sustainability (Dahiya, 2004), raising the standard of life, and allocating resources to fulfill the objective that has been set (Rahman, 2019). Initiatives in support of CDD are crucial for community development because they generate highly specialized public goods, such as increased human and social capital, and because they are popular for empowering the underprivileged and other marginalized groups (Baroi & Rabbani, 2011).

For achieving community-led development Community Land Trust (CLT) is a famous approach. There are several approaches to CLD, but CLT has been successful in ensuring legal tenure for both the land and house. For tenure security and affordable housing, the twin foci of this study, CLT can be a prospective approach to implement. But in Bangladesh, there is no evidence of CLT implementation. The gaps and prospects in this regard are discussed in the next sections.

3. Approaches and methods

The paper has taken a qualitative approach to the research. The information for the case studies in this research was gathered using multiple techniques including primary data collection, gray material review, and literature review.

Literature review

Literature review was done to understand the core concepts of community land trust and its different aspects. The literature review has covered aspects of Community Land Trust and the case study of Jhenaidah.

Case studies

Two projects in Bangladesh, one each in Jhenaidah and Gopalganj, were selected as case studies. Among the two case studies, the Gopalganj housing site was visited for gathering information about it and the Gopalganj municipality was also visited for understanding their institutional involvement in this housing.

Primary Data Collection

Key Informant Interviews (KII)

The fundamental tenet of KII is that these interviews involve in-depth, qualitative conversations with people who are familiar with the neighborhood. The KII was done in February 2023, and the data collection involved two key informants: a Gopalganj municipality town planner the former president of the Community Housing Development Fund (CHDF). These key informants were chosen for this KII because they have extensive knowledge of this project. The former had previously conducted a study on it and the latter had a direct connection to this project.

Focus Group Discussion (FGD)

One focus group discussion was done with residents of the housing project, and they shared their stories and experiences of living there. The FGD revealed the current situation of the project and the deficiencies of the project that led to difficult situations for the residents. And this study compares the approaches and analyzes their strengths and weaknesses through qualitative analysis.

SWOT and qualitative analyses

Based on the data collected from the KII and FGD, a SWOT analysis was done. The qualitative analysis involved comparing the approaches, strengths and weaknesses and case study comparison for community land trusts. These analyses revealed the current land tenure situation in detail.

4. Community land trust: A tool for achieving community land tenure

CLT is an approach in community-led development. It was conceptualized to buy and retain land in trust for a group of residents (Bailey, 2010). CLT has two components — land and improvements on it—which is what makes CLTs distinctive. Families each own their own homes, but they jointly own the underlying land through a registered trust (Libby & Bradley, 2000). Further, CLT offers assistance throughout all stages of land tenure, frequently including access to prepurchase education, nonpredatory financing,

maintenance training, and/or foreclosure counseling if needed (Davis, 2006). It benefits the community as a whole. Permanent affordability restrictions keep community subsidies in place (Davis, 2010a). However, CLT has an organizational structure.

The *entruster*, *entrustee*, and beneficiary are the three parties involved in a standard trust system (Figure 1.). By maintaining land tenure, an entruster may leave their assets to the beneficiary, but they may also give the entrustee control of the asset with specified restrictions so that the beneficiary will receive the proceeds. The entrustee may be a trust bank; such a bank could be established separately, or it might be possible for commercial banks to obtain licenses following newly promulgated legislation.

The entrustee must follow certain guidelines. An entrustee is responsible for managing trust assets responsibly and without using them for personal gain. As was mentioned, land trusts have been successful in managing land holdings in industrialized nations. To manage land efficiently and sustainably, some developing nations are now constructing land trusts. There is no legal structure in Bangladesh that empowers banks or other organizations to serve as entrustees. Therefore, a land trust law must be created and implemented to permit commercial banks to serve as trust banks and to assure other legal protections (Monzur & Naoyuki, 2019).
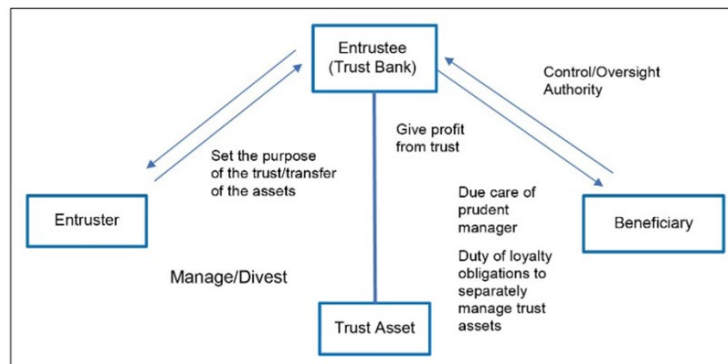

Figure 1. Organizational Mechanism of CLT**.** Source: Yoshino et al. (2018).

5.   Applications of CLT: Contexts of developed and developing countries

CLT is used as a tool of community-led development; it develops land and tenure. It not only balances the need for housing for low-income people, it can also provide security of homeownership. There are many examples all over the world that can demonstrate the application of CLT, some of which are described below.

Kenya

The Small Town Development Project (STDP) began to consider alternatives to individual leasehold titles for its informal settlement upgrading work in response to the issue of land tenure. One concept, introduced in Kenya in a 1991 Ford Foundation study, was to use the American Community Land Trust model as a tenure form for providing access to land in low-income urban areas of Kenya (Matthei & Hahn, 1991). Since the conditions in Kenya were so different from those in the United States, the study revealed that the concept had some potential but needed to be further examined and tested. Having been sufficiently attracted by the idea, the STDP and the national-level committee in charge of the upgrading chose to include the model as a tenure option in the upgrading projects. Two communities Mtaani-Kisumu Ndogo in Kilifi town and Tanzania-Bondeni in Voi town had been chosen for renovation.

There were de facto laws governing land tenure in the community in the years before the upgrading project, notwithstanding the absence of any official or tribal land organizations. It is noteworthy that the way these de facto land tenure organizations functioned was comparable to the CLT model. According to the Residents Committee, anyone wishing to live in the area needed approval from the *wazee wa kijiji* (elders) and the local chief. The majority of visitors to the town could get it because they had friends or family there. Individuals who were given approval were shown a location to build a residence for occupancy. Residents of Tanzania Bondeni never owned the land when they were squatters, but they did possess their own homes.

Granby, Liverpool

Incorporating the unique Mutual Home Ownership Society (MHOS) concept, which the National Affordable Housing Corporation (NAHC) co-op plans to adopt as its legal tenure, is a distinctive feature of Granby Four Streets CLT (Thompson, 2015). Two neighbourhood housing groups will receive Granby Four Streets stocks. Granby Four Streets is a project underway to reconstruct Granby, a neighborhood in Liverpool that was on the verge of being abandoned due to decades of haphazardly executed regeneration projects in exchange for 'affordable rent' and joint land tenure. The CLT had a significant impact on bringing together stronger development actors around the shared objective of renovation for a mixed-tenure neighborhood, even though some activists feel this has diminished the original community vision. Additionally, the CLT aspires to a 'stewardship' function as the main democratic decision-making organization, bringing together all other stakeholders and inhabitants to bargain and pool resources. This position is greater than that implied by ownership alone.

The MHOS model was created by CDS Cooperatives to address the issue of leaseholder enfranchisement that plagues cooperative tenures. It was intended to function as a significant complementary component of CLTs (Conaty et al., 2003). The CLT, whose constitutional stipulations ultimately shield the site from private buyouts, rents buildings to the MHOS. Low Impact Living Affordable Community (LILAC), a ground-breaking MHOS development in Leeds, UK, served as an inspiration for NAHC (Chatterton, 2013).

But the CLT-MHOS model's demonstration project at Granby Four Streets, broke new ground because LILAC is not connected with a CLT (Thompson, 2015).

New South Wales, Australia:

Many of the households of a project in the Eurobodalla region in New South Wales, Australia, that responded to a South Eastern Aboriginal Regional Management Services survey had moderate to high amounts of personal debt, such as credit card and/or auto loan debt. Their ability to borrow money and possibly their ability to pay back a mortgage would be compromised by this debt. The majority of households lacked sufficient money for a deposit. Additionally, the highest recorded income of $93 600 (based on gross weekly wages) fell short of the income needed to afford a home in the region for the median price. The South Eastern Aboriginal Regional Management Services (SEARMS) planned to proceed with the implementation process after local lenders, including IBA, had been canvassed about lending on a 99-year lease at the time the research was conducted. Considering whether the need for equity products or affordable rental housing in the area was greater, SEARMS was also taking into account the relatively small pool of eligible households among their members and the rapid rate of rental hikes. Further, SEARMS was evaluating whether there was a benefit in developing an equity product because equity returns would be poor and subsequent buyers might be difficult to locate in light of the region's larger housing and job markets. For many Indigenous cultures, this is an important point (Crabtree et al., 2015).

USA

The history of USA CLT's inception and development is a process of grouping the distinctive features of the model into three clusters: ownership, organization, and operation. It will then explain how each cluster was added to the CLT's definition and structure throughout time. A single nonprofit corporation holds the title to numerous land lots that are dispersed within a designated geographic area. These lands are owned by a place-based community, both now and in the future, and are never sold again; instead, they are permanently taken off the market. Structures are sold to homeowners, cooperatives, nonprofit organizations, or other businesses or people. These buildings might already be there when the nonprofit buys the land, or they might be built later.

The interests of the building owners and the nonprofit landowner are knit together and fairly balanced by a ground lease. The owners of residential or commercial buildings may be able to secure private finance to develop or improve their structures thanks to the ground lease's lengthy duration, which is normally 99 years, as well as its inheritability and mortgage ability.

Of course, this is not how real estate is generally owned and handled in the US. The land is considered individual property, divided up into chunks that are purchased and sold by the highest bidder, as opposed to being seen as a shared resource that should be managed and exploited for the welfare of everyone. It is thought to be our divinely granted right to amass as much of it as we can. If we're fortunate and clever, we'll be able to beat everyone to the prime portions that are most likely to appreciate when a town

grows, a school is constructed, a factory is located, a road or subway is expanded, etc. This idea of the individual's inalienable right to gather to himself all the land he can grab, enriching himself in the process, has become so pervasive, so accepted, and so deeply ingrained in our national culture that Thorstein Veblen, our greatest homegrown political economist, suggested that speculation, not baseball, should be seen as America's true national pastime. Land speculation was termed the "Great American Game" by him (Davis, 2010b).

6. Providing land tenure of disadvantaged people in Bangladesh: Role of formal and informal sector

Most economic migrants are employed in the informal economy. The Bangladesh National Housing Policy recognizes these people's entitlement to adequate housing and offers many solutions to the issue (Rahman, 2001). Bangladeshi land law, which permits both freehold and leasehold title forms of land tenure, regulates urban land tenure. They can be either private or public, and the former is governed by two Acts: The Registration Act of 1908 and The Transfer of Property Act of 1882 (Shafi, 2007). As a result, the poor are excluded by the law in Bangladesh's urban areas, which leads to complicated issues concerning different community-based land tenure systems (Table 1). The Asian Coalition for Housing Rights (ACHR) was founded in August 1993, and a member of that organization is the Coalition for Housing Rights Bangladesh (CHRB). It focuses on advocating for the urban poor's access to basic services and land and formalizes a platform for the slum dwellers. Currently, CHRB is hosting seminars and workshops on topics like eviction, housing rights, and urbanization (Rahman, 2001).

Regarding the slum population, recommendations focus on resettling slum residents, maintaining tenure security, creating special zones for the urban poor, enhancing the provision of essential infrastructure services, and assisting with operations in the informal sector (Zanuzdana et al., 2012). Housing for all by the year 2000 has been declared as a goal by the government, which has also created a housing ministry, created a housing policy outlining priorities and strategies, conducted numerous studies to address urban poverty and severe housing and environmental issues, and is currently in the process of implementing a new low-income housing and lending program. Although the majority of these are only available as paperwork and reports (Rahman, 2001). Implementation reveals that, despite the numerous initiatives undertaken, government policies and programs prioritize housing for high-income groups while also fostering ongoing insecurity among slum/slum dwellers (Ahmad, 2014).

Table 1. Different types of community-based land tenure for low-income people in
Bangladesh. Source: Shafi (2007).

Land tenure types	
Registered Leasehold (individual or community based)	An asset with a fixed value is a leasehold. The legal right, based on a lease agreement, to control or use the property for a predetermined period of time at a specific cost without ownership transfer. Ownership for a predetermined length of time, ranging from a few months to 99 years.
Cooperative ownership	The co-operative or organization, whose members are co-owners, has ownership rights.
Community-based tenure	This can take many different forms, such as the rental of normally private land by a community for a predetermined duration. The community may be given notice to leave within a predetermined timeframe or an extension may be agreed upon at the conclusion of the period. Other choices include community ownership, community leasing, and community area permits.

Numerous NGOs in this country have made significant contributions to assisting underprivileged populations in purchasing homes. In order to acquire land for the development of affordable homes for the poor, NGOs and CBOs rely heavily on government participation in the real estate market. If they agree to have some of the housing for low-income populations, the government may lease them developed land (Rahman, 2002). A solution to the land tenure issue is being considered by large NGOs with experience running loan programs for the poor. The NGOs can participate in various stages of a sites-and-services scheme implemented by others and mediate short but effective land usage for the needy in order to avert long-term the fear of eviction. In addition, they can help with self-help mobilization and organization, incremental servicing, and economic land development. The possibility for exploitation by the wealthy, the elite, and the GOs can be decreased by the NGOs' assistance in verifying property records and ownership, supervising procurement, checking the legitimacy of transactions, and sharing land administration, management, and documentation tasks (Rahman, 2005). Some NGOs are trusted by the International Finance Agencies (IFAs), are capable of putting together solid project proposals, and can secure international funding for social housing. In addition, they can help target populations, choose credit terms that are reasonable, and modify programs to better suit their needs. Only a small number of NGOs have housing finance programs since they have prioritized reducing poverty among the poor, which will inevitably make housing more affordable for them in the long run. The right to housing for the urban poor has been partially established by some NGOs and other members of civil society (Rahman, 2002).

7. Community-based development as a way of achieving land tenure in Bangladesh

In both community-driven and community-led development, Bangladesh has achieved several successes. Community-driven development is still a topic of discussion in Bangladesh's development debate. Various studies show the success or failure of initiatives led by the community in Bangladesh (Baroi & Rabbani, 2011). One of the most effective models for rural development that can be used to implement CDD in Bangladesh is the Comilla model (Rahman, 2019). It was a comprehensive strategy for rural development that Bangladesh Academy for Rural Development (BARD) had mostly developed via research and experiments. "Deedar Comprehensive Society" of Comilla can serve as a very good example of CDD. Another notable example is the establishment of social justice through local government, which helps the people who live along the coast—in places like Teknaf, Kutubdia, Bashkhali, Moheskhali, etc.—avoid the hardships associated with salt extraction (Rahman, 2019). Beside this, a fascinating and affordable housing project in a low-caste slum in the city of Jhenaidah is making a significant impression in a country where there are not many examples of community-driven housing (Kabir & Farzana, 2021). In general, displaced individuals grabbed shelter in a variety of locations, including government land (mainly on the sides of roads without official permission), government land (with temporary ownership from second parties), and damaged embankments (Barua & Rahman, 2018). Eviction and relocation to a new location with affordable housing of people settled illegally is also a great example of community-led development in Gopalganj. The community had the greatest contribution in acquiring land tenure in those areas and that is why these cases were selected for study.

7.1. Jhenaidah: A successful example of community-driven development

An example from Jhenaidah shows how the slum community worked together to improve the neighborhood by managing their monetary resources to construct better homes for themselves with assistance from the local authorities. This effective co-production project, which was initiated by a small group of architects and a local NGO, served to demonstrate a work balance between institutional administration and local power, eradicating the dominance of unequal power relations (Niva et al., 2022). Co-creation Architects is an architectural company that offers services to both middle-class and low-income individuals. Platform of Community Action and Architecture (POCAA) is a venue for a collection of architects that identify as 'community architects'. POCAA set out on its mission with the goal of helping underprivileged communities with housing and community development, but not exclusively. Local NGO Alive operates in Jhenaidah and a few other Bangladeshi cities. They worked together on a housing development project with POCAA. In all communities, they are in charge of mobilization, skill development, and construction supervision (Alam & Baidya, 2019). With very few households with only minor savings, this medium-sized municipality, which consists of 33 *mohallas* (neighbourhoods) and nine wards, began its social growth. With the support of the architects' plans, they began to save and eventually qualified for

seed money from ACHR. The architects worked with non-governmental organizations to help the community understand its needs and how to address them (Niva et al., 2022).

Together with this inclusive process of all age groups and their perspectives on their lives in society, the architects and the NGO group assisted with the construction of homes and the improvement of the neighborhood with the assistance of other organizations. The ACHR has provided money to the city-wide network at Jhenaidah for the previous two years. Jhenaidah neighborhoods have constructed 45 homes overall since 2015 (Alam & Baidya, 2019). The community occupies a land area of 1.26 acres (0.51 hectares). All families in the community are individual proprietors of their tiny parcel of land and have separate land title documents (Kabir & Farzana, 2021).

7.2.   Gopalganj: A notable example of community-led development

Mandartala Housing in Gopalganj is a practical example of community-led development. In 2009, around 350 families were evicted from Moulovipara in Mandartala, Gopalganj, as they were living there illegally. Different organizations like Urban Partnership for Poverty Reduction (UPPR), CDC, Cluster CDC leaders, and the *pourashava* (municipality) authority raised the demand for rehabilitation to the district administration and the *pourashava* Mayor and stood beside those poor families and fought for their shelter rights. The government was informed about this event and the office of the District Commissioner (DC) was immediately asked to find a place for sheltering them. Then UPPR and Gopalganj *Pourashava* undertook a housing project in 2013. For this project, Tk. 60,000,000 had been allocated. The DC was the project head and arranged a 4.16-acre plot of land for the housing project. But they had no experience in creating housing. So, a team of 18 members visited Thailand to learn about low-cost housing. They arranged many meetings for sharing views with architects and community people. A team of 6 people visited Thailand during the second phase. Asian Coalition for Community Action (ACCA), ACHR, and Community Housing Development Fund (CHDF) provided the fund to the municipality. From 350 they selected 238 people for providing houses based on different criteria. They built 100 houses in 2013. The project date expired in 2015 and after that, the responsibilities were transferred to the municipality. But the committee which was built by all the stakeholders (CDC leaders, DC, UPPR and Gopalganj *Pourashava*, ACCA, ACHR, and CHDF) was disbanded for political issues. The new committee had built 19 houses, but their work had not been satisfactory. So, ACCA, ACHR, and CHDF had taken out their remaining money. The municipality provided the tube-well facility. Deeds were handed over to the community people as permission to stay in the house. The houses are designed in such a way that each house can accommodate two families. Each family has two rooms, one balcony, one kitchen, and one toilet. But they can convert the balcony into a room based on their needs. As the housing project was not completed, much of the land is vacant but no one can build their house on it. Here the project has been able to properly implement collective land tenure. This project is a sign of the development of shelter for poor people.

8. Assessment of CLT as a land tenure tool using SWOT analysis

Community Land Trust has some advantages, disadvantages, and criticisms while implementing. For analyzing these, SWOT analysis is the best way to present the advantages and loopholes of CLT. Through this analysis the strengths, weaknesses, opportunities, and threats of CLT are discussed and thoroughly explained. Table 2 shows some negative and positive sides of LT. Besides, this analysis also gives a fair understanding of the positive sides which are more than the negative ones. So, it is clear that CLT is a good option for ensuring land and home ownership. Previously the two kinds of community-based development in Bangladesh had been described. Unfortunately, this tool was not applied to any of them. As a result, some questions can still be raised about home ownership of people living there. CLT establishes the affordability of housing, which helps a lot of homeless people. Though some criticisms are mentioned here, those can be easily minimized. The main concern is the failure of Bangladesh regarding CLT in community-based development to ensure land tenure and homeownership.

Table 2. SWOT analysis for CLT. Source: Authors' analyses, 2023.

Strengths	Weakness
• Increases access to land tenure and homeownership, particularly for those with low to moderate incomes in regions where market-rate housing is prohibitively expensive. • Maintains affordability through time, preserving access to land tenure and homeownership by keeping homes affordable for successive generations of families. • Provides a possibility for first-time homeowners to succeed, which increases the security of tenure. • Conserves the wealth of the community by luring in public support and avoiding privatization. • Acts as a springboard to increase civic involvement by laying the groundwork for community action or building on its already solid foundation. • Encourages variety and communal growth, and provides local autonomy (Gray, 2008). • The community shares in the gains from private and public improvements as well as from broader economic forces when homeowners use CLTs to develop equity through their labor and/or capital. (Williamson et al., 2002). • Another intangible benefit of land tenure and	• The biggest drawback of CLT in the United States is probably that it is difficult to sell due to competing ideals of what is best for the community against what is best for the individual, as well as the idea of homeownership without land tenure (Hassell, 1996). • CLTs target those who require affordable housing and who are low-income or, in some situations, middle-income. "Affordable housing" does not, however, always mean available to those with extremely low earnings (Krinsky & Hovde, 1996). • CLTs have come under fire for prioritizing modest fixes for cheap homes above structural reforms like new federal housing regulations (Bratt, 1989). • The lack of actual data on CLTs is a final point of criticism. Production of low- and moderate-income housing has been a strategy for neighborhood development for many years. Theoretically, land tenure and

home ownership is prestige, which is frequently described as "a symbol of 'making it,'" as well as the freedom and privacy that are absent from many rental residences (Ratner, 1996). • Owners of their own homes believe they are healthier and happier than tenants. Children of homeowners are less likely than those of renters to drop out of school, and their females are less likely to become adolescent parents (Rossi & Weber, 1996).	homeownership encourage financial growth, property upkeep, community stability, and neighborhood involvement, all of which strengthen communities. However, there are not many empirical investigations that back up these assertions (Scanlon, 1998).
Opportunities	**Threats**
• The government's efforts to promote CLTs as well as the application of localism to housing and planning have been heavily influenced by changes in planning policy, namely a move from regional strategic planning to the micro-local level (Moore & McKee, 280-290). • The allocation of housing as well as its affordability have been the main topics of English CLTs so far. Typically, CLT homes are distributed based on local ties, thus potential occupants must provide proof of a personal or professional connection to the region (Aird, 2009). • CLT can address its fundamental goal of ownership for the common good as opposed to what is financially advantageous for individuals by changing the way they handle real estate ownership, where covenants are used to control the use and sale of the land. Therefore, it envisions CLTs playing a part in guiding and limiting how CLT property is used for the good of the neighborhood (Gray, 2008). • CLTs' significant emphasis on community empowerment and democratic management of assets engages locals and improves local governance, which is one of their main arguments in favor (Diacon et al., 2005).	• The roles of local communities and the ethical implications of decisions about land use are critical areas for study data (Gentry et al., 2015). • Community land trusts, which allow for the acceptance of the homeless and provide them with housing, are comparable to family compounds (Midheme & Moulaert, 2013). • According to Hartman (2002), there are both financial and non-financial reasons to own a home, and CLTs fall short of some of these needs. For instance, CLTs restrict the ability of homeowners to use land tenure and homeownership as a means of generating wealth.

SWOT analysis was used to examine the advantages and disadvantages of CLT. The strengths and opportunities are distinctly defined by this study. It demonstrates the importance of CLT for impoverished individuals with relation to their land tenure, as

well as how it opens up possibilities and scopes for additional study. Similarly, the drawbacks and dangers associated with CLT are also demonstrated.

9.   Comparative analysis of the case study contexts

Through this comparison, this study explained the gaps that Bangladesh has regarding legal tenure ship and home ownership while implementing community-based development. Also, the comparison is done with CLT, as this tool impressively deals with land tenure ship and housing affordability (Table 3).

Based on the components of CLT a comparative analysis has been done. The components have been selected through a literature review. As we can see in Table 3, the first component is organizational structure and process, where the analysis shows that CLT has a proper organizational structure and according to that structure, the land tenure process has been done. But on the other hand, in Bangladesh, there are no absolute structures and processes for giving legality to land tenure. For the second component, both of the scenarios are in good shape by giving community assets and individual assets (house). The third component, ownership, is a very significant one. This analysis shows that CLT ensures land tenure through a proper process, but the documentation is very weak and not done in any proper way.

Table 3. Case-wise comparative analysis. Source: Authors' observations, KII and FGD.

Components	CLT (Community Land Trust)	Community-based development in Bangladesh	
		Case of Jhenaidah	Case of Gopalganj
Organizational structure/ process (functions of different parts of an organization)	CLT has three bodies (entrustee, entruster, and beneficiary) in its organizational structure	ACHR (Asian Coalition for Housing Rights) provided the fund, the city-wide network has received assistance from Co-creation Architects, the Platform of Community Action and Architecture (POCAA), and an NGO. The initiative also received advice from Jhenaidah municipality, the Department of	CDC raised rehabilitation demand. Urban Partnership for Poverty Reduction (UPPR), Asian Coalition for Community Action (ACCA), Community Housing Development Fund (CHDF), and ACHR provided financial support to the Comprehensive Development Management Program (CDMP). Technical support provided by ACCA and UPPR project.

		Architecture of BRAC University, the Polytechnic Institute of Jhenaidah, Jhenaidah Chamber of Commerce, etc.	
Community asset/ individual asset (house, shelter etc.)	As CLT ensures shelter for the community and individuals as well, so they have shelter as an asset	It has become a community asset with individual asset creation as well as enhancing the aesthetic view of the area.	In addition to creating individual assets through the establishment of housing, community cohesion has become an asset.
Ownership (home ownership, land tenure)	CLTs ensure land tenure and home ownership	All the families have individual land title papers.	All the families got the houses through the formal leasing system from the government for 99 years. The deed is issued in the name of both the husband and wife of each family and the deed contains many conditions so that no one can sell their house.
Security / legality (security is by giving legal right of land and home)	Land tenure established through CLT, so there are no eviction threats for low-income people	They have legal tenure that is why, they have proper security and no eviction threat.	There is no eviction threat. But due to the lack of physical protection, their children are in extreme danger as there is a highway beside the site.
Collaboration (integration of different GO, NGO and other officials)	Different NGOs, government officials, lawyers, banks, etc. collaborated on investment	ACHR, Co-creation Architects, NGO, and community people worked in collaboration.	UPPR project, municipalities, Local Government Engineering Department (LGED), ACCA, ACHR, and CDC worked collaboratively.
Empowerment /participation (ensuring participation of people who are involved)	CLT has incorporated people as beneficiaries in the organizational structure and thus they participated in	When a group of people starts to save together, every individual becomes more aware of his/her right in	Community people had no active participation in the planning or design of housing but the layouts are shared with the community people, and their opinions are discussed

	decision-making, buying lands, and other land development programs	decision-making. the community members are becoming independent from outsider micro-financing organizations and trier loan cycles. And they can think about economic development through businesses.	there. In that case, it can be said that they played the role of tokenism. But through group savings, empowerment has been created among them.
Transparency (accountability of professionals and stakeholders)	As people's participation is ensured, the CLT bodies are accountable to each other and the whole community	Architects can design and implement their housing according to the housing design requirement of individual people.	Since there is no participation of community people in any field from housing design to monitoring and evaluation in this project, diversity is not ensured and therefore transparency is not ensured.
Responsibility (specific responsibility of specific stakeholders and officials)	All the bodies of CLT act according to their responsibility	All the bodies that participated in this development work have performed their responsibilities properly.	All the families are members of the CDC. But they are not equally responsible. The projects expired before completing the houses because of the absence of proper supervisory and institutional management and there was a communication gap with the municipality.
Equity (distribution of assets according to the needs)	Affordability is also ensured by CLT.	Equity is not ensured among all. But the house is designed and built according to the amount of land each has.	Based on the housing distribution equity is ensured. Because all the houses have same types of facilities.
Inclusiveness (including and involving people from	By establishing CLT in the community, low-income people are included in the	Inclusiveness was maintained within the design and the	There are good relationships among the community people and that is why, they live in an

different class, culture, norms, religions and so on)	concern regarding shelter	community people.	integrated way.
Proper land use (using the land according to the land use)	By organizing CLT in a community the abandoned and least developed land can be used and properly developed	Appropriate use of the land was ensured through the design process.	Due to the incomplete project, numerous incomplete tasks remain and the service facilities are not sufficient. Some areas are still unused.

The circumstances in Bangladesh and developed countries differ for each of the mentioned factors. It is evident that there are some differences as well as some commonalities. Here is a contrast that demonstrates how CLT guarantees security and how there is never a risk of eviction in Bangladesh. The collaboration among different NGOs, government officials, banks, etc. is seen in both CLT cases and Bangladesh cases. But still, CLT is not applied in Bangladesh, due to a lack of monetary investment from NGOs, government officials, and others. For the next component, the study shows that CLT can foster local people's participation, which is seen in the Jhenaidah case and but hardly in the Gopalganj case. CLT maintains transparency in running any project, but in the Bangladesh, case studies, transparency is maintained during the implementation of the projects. Further, CLT has an organizational structure that contains three bodies, and each body has its responsibilities. In this regard, in Jhenaidah, all the stakeholders performed with responsibility, but in Gopalganj, because of lack of responsibility, the project was stopped. The next component is equity, which is ensured by CLT, but Jhenaidah has gaps in this component and while the Gopalganj case study ensured equity. Inclusiveness is achieved in both cases. For the last component, the Jhenaidah case used the land properly during the project, but Gopalganj failed to do so. This analysis clearly reveals which areas have some gaps for ensuring land tenure and how these gaps can be recovered by applying CLT.

10. Findings and discussion

Basically, the purpose of this paper is to explore how CLT operates and how it provides land tenure and home ownership. In order to meet the requirements of their local community, community land trusts are non-profit organizations that own, develop, and maintain land and other assets. Many CLTs start with affordable housing for locals in areas where they have been priced out or left behind, making them accessible to everyone and keeping them under community control over the long term. The community is in charge; they may decide on the design and allocations of the houses they want to create. The land is initially brought by or given to the CLT. Next, they construct the homes or assets, either by hiring builders, collaborating with a developer or

house association, or by doing it themselves. Due to its proper execution and adherence to structure, it can function effectively.

This study investigated how Bangladesh's formal and informal sectors support low-income populations to acquire land tenure and the reasons why this is not actually happening. Then, it explained how community-based development has helped low-income people in Bangladesh to attain land tenure through various projects. This article focuses on two case studies: a community-driven development in Jhenaidah and a community-led development in Gopalganj. They used various operational processes, and there were differences in the community's participation and role in those initiatives, as well as how they proceeded with securing land tenure.

It was found that CLT is better known in developing countries as an effective way for low-income individuals to achieve land tenure. The system is analyzed using the SWOT method based on strengths, weaknesses, opportunities, and threats. Additionally, using CLT as a benchmark, a comparison of its features with those of specific components and the approaches used in was made. It can be seen where Bangladesh's approaches fall behind CLT in comparison. The biggest difference in that regard is that Bangladesh lags far behind in adhering to a suitable framework, and a gap in community participation is also evident.

11. Conclusion

The lack of affordability for the low-income group, which is growing in this country's cities with migration, is the primary cause of being without land. In addition to this, the situation is not getting better since the formal sector does not cater to the poorer section and policies and strategies are not being implemented correctly. Due to the community's involvement, CLT's strategy for community-based development that has been effective in gaining land tenure. CLTs are now a global movement that began in the USA. CLTs are essential to the future of land, reasonably priced housing, and community facilities in both urban and rural regions. Basically, CLT follows a process that is well-structured and inclusive of every stakeholder. The current state of all policies places a high priority on inclusivity in addition to the other points mentioned. The gap between community-based approaches and CLT in this country can thus be minimized. The path to adopting or implementing CLT in this country may subsequently be developed. Until now, CLTs have concentrated on building new affordable housing, but they are not just limited for housing. It can guarantee affordability for everything from neighborhood stores and community pubs to energy production plans or agricultural projects. In the context of Bangladesh, this study only takes into account two case studies, but the evidence should be applied to other contexts where housing affordability and approaches to land tenure and home ownership might differ. Additionally, it is possible to continue exploring the possibility of CLT participation in fields beyond housing.

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