

POOR COMMUNITIES SHOW A NEW WAY TO TACKLE PROBLEMS OF DISASTERS, LAND, HOUSING AND POVERTY

This newsletter gathers together stories from some of the development initiatives poor communities in rural and urban areas of Myanmar have undertaken over the past four years. The community-driven development process in Myanmar - one of Asia's poorest countries - got a very big boost through the intense process of relief and rehabilitation which took place after Cyclone Nargis devastated the country in May 2008, killing 140,000 people and affecting a majority of the country's already-poor, already-traumatized population.

Since the storm in 2008 and the big political changes in 2011, Myanmar has been opening up to the world at an astonishing speed. Investors are flocking in to exploit the country's vast natural resources and cheap labor, and market forces are making land prices soar. Evictions are increasing, and problems of urban and rural landlessness are clearly going to get worse before they get better. At the same time, consultants and development agencies of all sorts are flooding into Asia's newest poverty hotspot. Most of the projects these agencies develop will follow the old top-down, supply-driven model, in which poor communities are passive receivers of someone else's idea of what they need.

In this context, the projects described in this report could not be more vital or more timely for Myanmar, for they show how much poor communities can do to solve their own problems of poverty, land, housing and livelihood, when they are given a little space, and access to very modest resources, to plan and carry out their own solutions, as communities. The solutions these communities are showing are still small in scale, but with several common elements, they show a new light.

**SPECIAL ISSUE
ON THE
DEVELOPMENT
INITIATIVES
BY POOR
COMMUNITIES IN**

HOUSING

byPeople IN ASIA

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The projects described in these pages are being implemented by poor communities themselves, with support from three small local groups who became active in the post-cyclone relief activities. The first projects were in rural townships that were badly affected by the cyclone. From there, the community-driven process that started there quickly spread to squatter settlements in Yangon, Mandalay and other areas of the country.

COLLECTIVE REBUILDING :

Using the post-cyclone reconstruction as a tool to help devastated communities to rebuild their villages together, and by doing so many things together, to revive their fast-disappearing systems of mutual support and collective village development.



SAVINGS : Setting up active community savings and credit groups (mostly run by women).

NETWORKS : Linking into networks of sharing, learning, mutual support and mutual management of development funds - within and between townships.

COOPERATIVE FARMLAND : Using loans from special community network-managed land funds to help the poorest farming families who have become landless to collectively buy, collectively own and collectively farm cooperative rice fields, on a self-sufficiency basis.

RICE BANKS : Setting up communal rice banks as primary communal and self-sustaining projects in almost all the villages, which is a new thing after Nargis.

URBAN LAND AND HOUSING SOLUTIONS :

Using small, city-based revolving loan funds, which are managed by the women's savings networks, to finance extremely low-cost housing projects where some of the poorest and most vulnerable women in Yangon have searched for and bought inexpensive land themselves, designed affordable "starter" houses and constructed their new housing collectively, in three projects so far.

COLLECTIVE FINANCIAL MANAGEMENT :

Showing how simple, fast and efficient disaster rehabilitation and urban housing processes can be when communities work together and manage the funds themselves - even very small funds!



MYANMAR



CRISIS AS OPPORTUNITY :

Cyclone Nargis was perhaps the greatest natural calamity to hit Myanmar in living memory. The storm brought unimaginable suffering and destruction, but at the same time, it caused many good things to start happening in this impoverished and isolated country, and these changes might never have come without the storm.

CYCLONE NARGIS

The disaster that opened up new possibilities for a more people-driven process, with help from ACCA :

It's been five years since Cyclone Nargis hit Myanmar on May 2, 2008, with rain and winds powerful enough to uproot huge trees, blow away houses and create tidal surges which flooded a big part of the country. It was a disaster on the scale of the 2004 Asian tsunami, and it left 140,000 people dead. Information coming from Yangon gradually began to reveal the severity of the storm, with homelessness, water shortages and sharply increasing food prices affecting almost half of the country's population - a population already impoverished and vulnerable after years of economic and political instability. Everybody knows the story about how reluctant the government was to let in any foreign aid, or how slow they were to respond to this enormous catastrophe. And even two years later, there were still large areas in the country that had not been assisted by the 60 or so international development agencies that had been officially allowed to work in Myanmar, and the problems from the storm were still very serious - especially with food, livelihood and housing.

In many ways, Cyclone Nargis triggered all kinds of changes and opened up new development possibilities in this very difficult country. Because the calamity was so great, and because it affected so much of the country, government authorities weren't able to do enough and were finally obliged to open up the country to assistance from international agencies, albeit slowly and stubbornly. But in the weeks before the UN and the aid organizations were allowed in, the greatest source of help and support to cyclone victims came from committed groups of Burmese people themselves, and from monks in the networks of local Buddhist temples around the country who gave shelter to people who'd lost their homes, helped provide whatever food and health assistance they could, and organized cremation ceremonies for the dead. These local groups have continued to be active in the relief and rehabilitation process after Nargis. Most of the NGOs working in Myanmar (or working on Myanmar from outside the country) had for a long time focused on issues of human rights. Many of these groups which had for so long been immersed in the tough politics of confrontation with the military government had to shift gears to respond to the new set of needs the storm created.

A lot of the rebuilding that happened after the cyclone followed the conventional disaster-aid style, with all the houses exactly the same, built in long straight lines. But in Kunchankone, Kaw Hmu and Dedaye townships, the people rebuilt their villages themselves, and that process gave them such a boost of confidence that they went on to do many more things. The projects in these three devastated areas worked within village structures to make the affected communities the key actors in planning and carrying out their own post-disaster rehabilitation. The work included setting up community saving groups and using the collective rebuilding of houses to get community people to work together to address a wide range of needs. Then, after the cyclone rehabilitation, the process moved to urban Yangon, where there were lots of squatters and poor room-renters with no solution at all. The women's groups that were set up there had the courage to use the modest ACCA support (see box on next page) to buy land and develop three small housing projects in just two years! Now everything in Myanmar is moving very fast, and there is a high dynamic of change. The big question now is how to tap this tremendous energy and creativity from people and mainstream the community-driven approach right from the start of this new period in Myanmar's history?

The storm's silver lining

“ My friends all think I'm crazy to say so, but I feel that Cyclone Nargis was not really so bad, when I see how much it has inspired us to do together in our village. Before the storm, this village was like a dead place, with only the authorities telling us what we can and cannot do. The storm caused a lot of suffering and loss, of course, but it also brought us together as a community, gave us reason to work with each other like never before and to do many things together. And we have been able to accomplish so much to redevelop so many aspects of our community here. I feel a lot of pride in what we have done to rebuild our village after the storm. ”

(A young man who is a youth group leader in Kyaung Kone Village, Kunchankone Township)



Why did we start doing all this?

“ Because people in Myanmar had no external assistance at all. We knew we needed many things, and we knew we could only get those things we needed by doing it ourselves. So that's why we started the savings scheme. And from savings we moved into many other things: loans, housing, infrastructure, welfare, etc. We see the savings and loan scheme as a way out of poverty - a tool to get rid of the poverty we have all been so deeply stuck in for so long. With support from their savings groups, women can now take care of their families' needs, but they are also doing many things for their communities: building bridges, laying drainage lines, constructing houses, setting up welfare programs to help take care of illnesses and children's education. Now with this success, donors are coming in and starting to help support certain activities. ”

(Vanlizar Aung, Women for the World)

One simple strategy : Letting people do it

Three support groups search for new ways to facilitate a development process that is led by people, instead of by NGOs or aid agencies . . .

The projects described in this report are being implemented by poor communities and their networks in rural and urban areas, but that process is being facilitated and supported by three small local organizations, which are all part of an informal network of mutual support and learning in Myanmar. When one project is able to do something, the others learn how to do it too, so good ideas spread quickly. The young people in these support organizations are not your conventional activists. Perhaps the most important concept they have all embraced and put into practice is simply letting people do things themselves, rather than an NGO or an aid agency doing things for them. They have also used the tools of community saving and network-building to help communities build the financial and social strength they will need to continue developing after the project is over.

After four years, it's clear that these local groups can facilitate a participatory development process much easier and with less fuss than the international agencies can, because their process builds on the self-reliance and traditions of mutual help that are already deeply-rooted in Burmese people's survival systems. In all the projects, they link storm-affected villages and urban poor settlements into groups, which then survey who needs what in their own communities and then set their own plans for resolving their problems of housing, land, services, livelihood and poverty, using the modest funding support from ACCA and other sources. When people are given the chance to do things themselves like this, and to unlock their own creativity, energy and resourcefulness, they stretch those limited funds to do much more, and they build their houses better, cheaper and faster. Plus, the construction becomes part of a broader process of rebuilding these cyclone-battered and marginalized urban communities that encompasses the physical, the social, the economic and the emotional.

1 Women for the World (WFW) is a small support organization that was set up in 2004 and initially did small-scale projects in women's empowerment and leadership training in Yangon. But after Cyclone Nargis (May 2008), they began working with storm-affected villages in Kunchankone Township. The storm caused a big transformation in how they worked and how they related to poor communities. "Cyclone Nargis gave us an opportunity to change our approach from a professional-driven to a people-driven approach, with community savings as a central element." (Vanlizar, WFW) Later, they helped start women's savings groups in three of Yangon's poorest urban townships, and are now expanding the women's savings process to Shan State, Kayin State, Mandalay, Bagan and other areas.

2 Aung Zabu Foundation (AZF) is based in the Aung Zabu Buddhist monastery in Kaw Hmu township and supports a network of 19 cyclone-affected villages near the monastery, with facilitation support from Gaw Lu Htoi Ra ("Ahu") and Spirit Spirit in Education Movement (SEM), a Thai NGO.

3 Bedar Rural Development Program (BRD) is another local NGO working with a network of cyclone-affected villages in Dedaye Township, just south of Kunchankone, on the Andaman sea.



"Our idea is that the people can do everything - and they should do everything. So what do we professionals do when the people are doing everything themselves? Drink tea! And then drink another cup!"

Vanlizar Aung, Women for the World

What is ACCA?

The projects described in this report have all been partly supported by the Asian Coalition for Community Action (ACCA) Program, a regional program of the Asian Coalition for Housing Rights (ACHR). The ACCA Program is supporting a process of citywide slum upgrading in Asian cities. Community people are the primary doers in planning and implementing projects in which they tackle problems of land, infrastructure and housing at scale in their cities, in partnership with their local governments and other stakeholders. The ACCA Program builds on the past 25 years of experience, wisdom and initiatives by community organizations and their supporting groups in Asia. The program is an important tool which belongs to the urban poor and to all these active groups, and which is helping them to grow and to make change in their cities around Asia.

The ACCA Program has now completed its third year, with activities in 165 cities in 19 countries. In all these 165 cities, citywide community surveys are being conducted, and these surveys are being used to identify, prioritize and plan settlement upgrading and housing projects which are then carried out by community people themselves, in partnership with their city governments, as much as possible. This wide reach in such a short period of time has been a kind of region-wide experiment, and the experiment has proved already that urban poor communities and their development partners in all these cities are ready to address citywide problems and citywide development together. The program, which is now in its second two-year phase, has demonstrated a new kind of development intervention, for the more open, democratic world we now live in, in which the poor have the freedom to decide things and manage their own development.



ACCA support in MYANMAR :

PROJECT CITIES (total 5)

- Kaw Hmu Township (AZF)
- Kunchankone Township (WFW)
- Dedaye Township (BRD)
- Yangon (3 townships so far) (WFW)
- Mandalay (WFW + Ahu)

SMALL INFRASTRUCTURE PROJECTS

Small projects implemented :	83
In number of cities :	5
Total budget disbursed :	\$96,827

BIG HOUSING PROJECTS

Big projects implemented :	7
In number of cities :	4
Total budget disbursed :	\$271,200

SPECIAL PROJECTS

Disaster-rehabilitation projects in 3 cyclone-hit townships (Kaw Hmu, Kunchankone and Dedaye townships), budget disbursed: \$92,800

NATIONAL PROCESS SUPPORT

Support for national coordination and activities (2008 - 2012). Budget disbursed: \$21,381



THE TEMPLE AS COMMUNITY CENTER :

The Aungzabu monastery and the temples in each village (which were stoutly enough built to withstand the storm) acted as centers for every aspect of the village rehabilitation process in Kaw Hmu Township.



CYCLONE NARGIS

People-driven rehabilitation in KAW HMU Township

Buddhist temples and monasteries occupy a very important and influential place in Burmese society, and act as a kind of linking center and support system for people. This support system has been vital for the rural poor in Burma, during the long, difficult years under the military junta, when development in the country had come to a standstill and most people were just barely surviving on the edge of subsistence. When Cyclone Nargis hit Myanmar in May 2008, the monks all over Burma maintained this system by getting the communities and local groups together to assist people affected by the storm, and the temples played a crucial role in managing relief and providing temporary housing for people who'd lost their houses. In these ways, the cyclone brought about unexpected new opportunities for people to work together in new ways.

19 VILLAGES DESTROYED BY THE CYCLONE : This project in Kaw Hmu Township is a continuation of that system, and used those deep village-temple links to rebuild a cluster of 19 cyclone-affected villages in one ward surrounding the Aung Zabu Buddhist Monastery. In these 19 poor farming communities, which were almost totally destroyed by Cyclone Nargis, people lost everything - their animals, houses, trees, belongings, seed and grain stores, livelihoods and community infrastructure. When the project began in February 2009, most of the families were still camping out in tents and temporary shelters in these villages and still faced serious problems of food, housing, clean water, health and livelihood.

SELF-HELP NETWORK IN KAW HMU TOWNSHIP : The project in Kaw Hmu Township is being coordinated by the monks at the Aung Zabu Monastery, with support from an independent organizer named Ahbu and from the Thai NGO Spirit in Education Movement (SEM), which has had links with the monastery for many years. With the monastery as their center, these 19 devastated villages have come together, formed a network, started savings groups, developed village-based management committees looking after different aspects of their rehabilitation (social welfare, education, health, housing, development and land) and started to rebuild their houses and revive their rural livelihoods together - all in extremely modest ways and in an extremely difficult situation. The 19 communities, which never used to meet each other before the storm, now have good links with each other, come together often, work together on many projects and help each other as a matter of course.

LIVELIHOOD REVIVAL AND SAVINGS : Even before the storm, most families in the 19 villages were very poor and living subsistence lives - some with their own land and many without. Since the storm destroyed everybody's crops, animals, tools and means of supporting themselves, livelihood revival has been one of the most urgent priorities for the network. With support from a special ACCA grant of \$62,800 (under the disaster budget), they set up a network-level revolving loan fund to support livelihood projects, which members of each village plan together and propose as a set to the fund. Loans of \$150 - \$500 are made to the village, to support a large number of projects, including animal raising, vegetable and rice cultivation, community rice shops, sewing machines, basket-making and small market businesses. The village development committees manage the repayments to this fund, although they do not yet make any loans from their collective savings groups, which are kept separate. (more on the savings process in cyclone-affected rural areas on page 11)

Two kinds of change :

"There are two types of change that the rebuilding process has brought about: physical changes in our communities and changes in the way we think and interact with each other. Before having the network, people didn't know each other. The rebuilding process, which brought people together to network meetings once a month, helped us to start knowing about others outside our own villages. We started exchanging materials to help each other. We knew, for example that many villages could not grow rice during the dry summer season but could grow bamboo, while others needed bamboo for building their houses, so we started exchanging rice for bamboo, and vice-versa." (Village leader in Kaw Hmu)

Kaw Hmu Township

How many in the network?	19 villages
Total population	13,425 people (3,347 households)
Houses destroyed or damaged by the cyclone	3,000 houses

SAVINGS

Date savings started	February 2009
Savings groups	19 groups
Savings members	627 members
Network fund started	February 2009

ACCA SUPPORT FOR KAW HMU :

Small infrastructure projects	\$ 30,000
Big housing project	\$ 40,000
Collective farmland fund	\$ 40,000
City process support	\$ 3,000
Savings and fund support	\$ 3,000
Special disaster support	\$ 62,800
TOTAL	\$ 178,800

CYCLONE NARGIS

People-driven rehabilitation in KUNCHANKONE Tnshp.

Kunchankone Township, which is adjacent to Kaw Hmu Township, to the south, is another rural area in the Ayeyarwady delta that was devastated by Cyclone Nargis in May 2008. Even before the storm, most of the families in the villages in this area were living subsistence lives and just barely surviving. What little they had was lost or destroyed in the storm - their houses, crops, animals, trees, belongings, rice stores, livelihoods and community infrastructure. When the ACCA project began in April 2009, most of the families were still facing serious problems of food, housing, clean water, health and livelihood.

REBUILDING 15 VILLAGES IN KUNCHANKONE : The project in Kunchankone is being implemented by a network of 15 villages which was set up after the storm, with support from Women for the World (WFW). In the initial relief stage, WFW raised funds to bring medicines, plastic tarpaulins and rope to help the people make simple shelters. But the project's main activities have been to rebuild the communities' destroyed houses, revive their traditional agriculture-based livelihoods and repair their damaged infrastructure. These post-cyclone rehabilitation activities have been used to build a stronger, more collective, long-term self-development process in these poor communities, which had little to do with each other before the storm. The project began with meetings, surveys, mapping and setting priorities in each villages and in the network as a whole.

STRONG WOMEN'S SAVINGS : After the cyclone, all the villages set up Village Development Committees (VDCs), which were mostly men and dominated by the traditional village leaders, to oversee the rebuilding. When the WFW encouraged the women in these communities to start savings, the men initially resisted. But once the women began taking part, change has slowly come about and the men appreciate the women's system, as well as their role and work. In less than a year, these women-led daily savings and credit groups have become very strong in most of the villages, giving small loans to each other from their collective savings funds for emergencies, household needs and livelihood projects, according to repayment terms set by each group. But more important than simply providing these vulnerable households access to a source of credit, the savings groups have become the basic organizational units of the rebuilding process in these villages, where community members meet frequently, visit and help each other - both within the villages and between villages. While the VDC's managed the money these villages got from outside donors, the women's savings groups deal with money from the women's own savings, as well as the ACCA funds. *(More on page 11)*

FROM ISOLATION TO COLLECTIVE STRENGTH : Of the 15 Villages in the Kunchankone network, nine are very active, and six (which are a little farther away) are less active. The network has several working committees to take care of different tasks: the land committee oversees the collective land fund project, and they also have a livelihood committee and housing committee. The network meets once every month, in a different village each month, where representatives from all 15 villages gather to share stories, update each other on what's happening, make plans and deal with network-level issues like the communal land fund. But besides these formal meetings, there is a constant flow of visits and friendly support between villages. As one of the women in Kamakalwin Village put it, "Before Nargis, it was very individual - everybody did for themselves and nobody knew each other. Now, the people in all these villages know each other very well and we meet each other all the time. There are lots of joint activities. When we have more friends in the village network, it makes us stronger and better able to help each other. We also have our friends in the network in Yangon: Kunchankone sent bamboo and carpenters to Yangon to help with the third housing project there."



Not asking, but showing and telling . . .



☞ In other villages, people just ask, ask, ask, every time someone comes! But when we meet the villagers in Kunchankone now, they don't ask us for anything, they just tell us what they are doing, and they tell with a lot of excitement. The ACCA funds were enough to help them get back on their own feet. Yes, they are still poor and their lives are still difficult in many ways, but they are self-sufficient now. They live in beautiful houses they built themselves and will continue to improve, on their own land, with their livelihoods restored and their strong culture and togetherness to support them. You can see this in their faces when we visit - they only want to show us what they are doing, and they do that with a lot of dignity. For me, that is a sign that the process we followed was right. They may still be poor in cash, but they are rich in knowledge and in pride. ☞ *(Vanlizar Aung, WFW)*

Kunchankone Township

How many in the network?	15 villages
Total population	8,000 people 1,800 households
Households affected by Cyclone Nargis	1,800 households (100%)
Houses destroyed or damaged by the storm	600 houses

SAVINGS

Date savings started	May 2009
Savings groups	13 groups
Savings members	382 members
Total savings	\$ 48,500
Network fund started	May 2009

ACCA SUPPORT FOR KUNCHANKONE :

Small projects	\$ 27,000
Big housing project	\$ 40,000
Fund for landless	\$ 40,000
Process support	\$ 6,000
Special disaster support	\$ 10,000
TOTAL	\$ 123,000

RURAL HOUSING

Cyclone-hit villages opt to rebuild their own houses

Some 450,000 houses in the Ayeyarwady delta were totally destroyed by Cyclone Nargis, and another 350,000 were badly damaged. Eventually, about 60 overseas NGOs, aid agencies and volunteer groups were officially allowed into Myanmar to work on the Nargis rehabilitation, and each group was assigned a strictly-demarcated area by the government, to avoid overlap. Initially, most of these organizations focused on emergency relief support - food, medicines, drinking water, and such things. But later on, it became clear that housing was a serious need for the survivors, especially as they faced the onset of the monsoon rains in June. So they began building as many houses as possible, as fast as possible. Most of these international organizations came with their own standardized house models, costing between \$500 and \$1,000, which were reproduced by the hundreds, in long straight rows, and *delivered* to the affected people. Although they were simple and small, a lot of attention was paid to the technical specifications of these houses and how the construction was managed, to maintain a high standard of quality and to make the houses strong enough to withstand another typhoon. But a year after the storm, of the 750,000 houses that needed to be rebuilt or repaired, these 60 agencies had been able to build only about 14,000 houses - *just 2% of the actual need*. In this way, high technical standards and institutional limitations of conventional "housing delivery" approach trumped the real scale of need, and thousands continued to live under scraps of tarp and palm thatch.

ALTERNATIVE : LET THE PEOPLE REBUILD THEIR OWN HOUSES AND MANAGE THE MONEY : In the community-managed housing projects in Kaw Hmu and Kunchankone Townships, the people sat together and planned their own houses. With very modest grants from ACCA, the villagers in these two townships were able to repair and reconstruct over 1,000 houses - all of them beautiful, all different and full of whimsy - for the same amount the big relief agencies could build less than 100 houses. Some houses needed only a little bit of repair, while others had to be totally rebuilt, but the important thing was that the villagers did the reconstruction *together*. So the house reconstruction wasn't a charity hand-out, but became a tool by which these traumatized communities began rebuilding their own systems of self-reliance after the cyclone.

EXAMPLE : 19 VILLAGES REBUILD AND REPAIR 750 HOUSES IN KAW HMU TOWNSHIP : Too many damaged houses were damaged in the 19 villages in the Kaw Hmu network for the limited support from ACCA, and too many to just hand-pick a few beneficiaries. So all 19 village committees began by sitting down together and looking at the whole scale of housing needs, prioritizing who needs what most urgently, and then agreeing as a whole village about who would get what house construction support. For both house repairs and new house construction, the people did all the work themselves, working in teams rather than individually, and they bought all the materials collectively. The whole process was managed by village committees. By using extremely simple and quickly-constructed house types they developed themselves, and by using local materials of bamboo, timber and thatch, they were able to reduce the cost of total house reconstruction to just \$100 to \$300 per house, and house repairs to as little as \$30 - \$50 per house. Through all this working together and economizing, and by merging the \$40,000 big project support from ACCA with another \$60,000 grant from Selavip, they were finally able to rebuild 750 houses, in less than six months.



House Rebuilding

KAW HMU TOWNSHIP (in 19 villages)	
• Budget from ACCA	\$ 40,000
• Budget from community	\$ 1,000
• Budget from other donors	\$ 60,000
• Number of houses rebuilt	750 houses
KUNCHANKONE TOWNSHIP (in 6 villages)	
• Budget from ACCA	\$ 40,000
• Budget from community	\$ 3,600
• Budget from other donors	\$ 68,000
• Number of houses rebuilt	286 houses
DEDAYE TOWNSHIP (in 4 villages)	
• Budget from ACCA	\$ 35,200
• Budget from community	\$ 9,400
• Number of houses rebuilt	20 houses



▲ **\$600** Built by Habitat for Humanity



▲ **\$220** Built by people (Kaw Hmu)



▲ **\$800** Built by Save the Children



▲ **\$833** Built by people (Kunchankone)

Who builds houses better, cheaper and faster?

In a country where most rural people have always lived in wood and bamboo houses they designed, built, repaired and expanded themselves, it does seem a little crazy to make the affected people wait around for a foreign engineer and a contractor to build them a house that's really not that much different than the ones they build for themselves. But that's what happened, and nobody seemed to find it odd that this great army of accomplished Burmese house designers and house builders was left to be idle spectators in the Nargis reconstruction process. Many of the projects did include a "participation" component in their housing programs, while others organized training workshops for villagers on cyclone-resistant construction techniques or experimented with getting villagers to manufacture housing components to speed up construction on the site. But these efforts fell short of actually allowing people to organize the building themselves, and the pace of delivery continued to be slow. Compare that to the process where community people got the funds and rebuilt their own houses faster, better and cheaper.



WE DID IT!

When all 46 houses in Kyaung Kone village had been rebuilt, in just three months, it was time for an ethnic Karen style celebration, with drums and dancing. The shirts they wear, which they weave themselves, are the same in front as in back, and that is believed to symbolize that everyone is equal in this world, whether you see them from the front or the back.



In the first months after the storm, villagers lived in shelters put together from salvage and plastic sheets.



During the house design workshop, the women and men sat separately to discuss their ideas and needs.

Houses in Kyaung Kone Village :

Another story where a group of 46 families in one devastated village said no to cookie-cutter housing give-aways and rebuilt their own houses together, in their own way . . .

In the cyclone rebuilding project in Kunchankone Township, seven of the most severely-affected villages in the 15-village network rebuilt their destroyed houses with support from WFW: two villages with funding support from ACCA, and another five villages with funding support from other sources. In the first emergency houses they built in one village, they followed the pattern set by the big aid agencies and built the houses all exactly the same, in long straight rows, for lack of any other idea. But nobody was happy with that solution, and they learned from that mistake in the later projects, where people made their own houses in their own ways. Kyaung Kone was one of the two villages that got support from WFW and ACCA to rebuild their houses (along with 37 houses in Ingapur Village). Here Mr. Manhtay Aung, the Kyaung Kone village leader, tells the story of how they rebuilt their 46 houses :

Before the storm, we all had very good, very beautiful houses. And the trees were so big and so plentiful that the sun never reached the ground here - *it's hard to imagine now!* But the storm destroyed all the houses in the village, and knocked over many of the trees. After the storm, another village nearby got lots of NGO assistance and free hand-outs, including some awful barracks-style plywood houses. We didn't want row-houses or a uniform house design. The people here in Kyaung Kone saw that and said, no, we didn't want that kind of project. So this village decided not to accept other NGOs to work here, and we worked only with WFW, because we wanted to rebuild our village and our houses ourselves, in our own way, and WFW was ready to support us to do that.

At first, WFW brought plastic tarpaulins and materials to help us make temporary houses. Then, about a year after the storm (2009), once our crops and livestock were going well again (which was our first priority, before housing), we set up a village housing committee to organize the process of helping all the families to build new houses. With help from WFW, we developed a basic but strong house design, which everyone could build with the 700,000 Kyat (\$833) per family housing grant from ACCA. Each family got the grant in the form of building materials, which we purchased together: one group bought zinc sheets for roofing, one group bought timber, one group bought bamboo. We had to carry all these building materials in on our shoulders, because back then, the road was still ruined and blocked with fallen trees. But we were able to salvage a lot of good wood for our houses from the big trees that had fallen in the area, and that helped to reduce the amount of materials we had to buy. We also had a group of good carpenters who helped each family to build their own house, with whatever variations they liked. So finally, everyone's house ended up looking quite different. No two houses in this village are alike!



Most of the houses were built in batches, and we all helped each other. The ACCA budget came from WFW in two installments, so we started with the 20 most needy families, who had more kids and elderly family members, and then continued with the rest in the second installment. The whole house construction took only three months! This was the first village in Kunchankone Township to completely rebuild its houses! But in the five years since then, people have added and added to these simple "starter" houses so their original houses are almost not recognizable any more! The funding support from WFW (from ACCA) for the houses came as a grant, not a loan. But after discussing it, we all decided that each family would "repay" three 20-kilo bags of rice after their first harvest as a contribution the village, to help stock our first rice bank.



When it wasn't possible to bring in the building materials by truck, the villagers had to carry everything in.



The 46 houses are all different - and they're all constantly being improved and added on to.

SMALL PROJECTS

People repair village infrastructure after Nargis :

The cyclone was very democratic in its destruction: it flooded rice paddies and crops, washed away bridges and drainage culverts, knocked over schools and houses, blew down trees and electric lines and swept away temples, boats and grain stores. So when the arduous process of rehabilitation began, almost everything needed to be rebuilt or repaired. In the village networks in Kunchankone, Kaw Hmu and Dedaye townships, the communities were given small grants to fix the storm-damaged common infrastructure in their villages. Decisions about which villages got how much and for what projects were made collectively, by the networks. Because the villagers surveyed the damage, determined what needed fixing first and planned the projects, and because they did all the work and controlled the money, these storm-battered communities were able to stretch those modest grants to do many things, at a fraction of the cost and in much less time it would have taken the government or the aid agencies. But the 132 small projects the 38 villages in these three townships implemented did much more than improve physical conditions. They brought a group of extremely traumatized storm victims together and made space for them to survey the damage, set their own plans and priorities and then take immediate action to start fixing what needed to be fixed - as strong communities. As one woman in Kama Kalwin Village (Kunchankone) put it, "Before the storm, we never did anything collective in our village. Now we meet together and do things together all the time. It feels like we are all brothers and sisters."



▲ **BRIDGES** : This beautiful bridge in Kyar Kan Village, in Kaw Hmu Township, was built by the villagers with a \$3,000 grant from ACCA, to replace the rickety old wooden one that was damaged by the cyclone.



▲ **WATER SUPPLY** : In Kankyimakikone Tan Village, in Kunchakone Township, all their old wells were ruined by the cyclone, so they used a grant of \$400 from ACCA to make new wells and shared water pumps.



▲ **SCHOOL REPAIRS** : This school in Latkana Village, in Kayin State, survived the cyclone but lost its roof, so the villagers used a grant of \$3,500 from ACCA to fix it, so the kids could go back to school.



▲ **ROADS & PATHWAYS** : Many villages were inaccessible after the storm because the roads providing access were washed away, so several villages used grants from ACCA to repair their roads and walkways.



▲ **CHILDREN'S LIBRARY** : In Ingapur Village, in Kunchankone Township, the 81 families used part of their ACCA grant to build this little bamboo library, which is almost constantly filled with children reading.



▲ **BOATS** : Some villages in Kunchankone can only be reached by boat, and since all their boats were destroyed by the storm, many villages used part of their ACCA grants to build or buy new village boats.



Cow bank :

Nyaung Nyu village wasn't as badly hit by the cyclone - most of the 200 houses were not damaged, but they lost crops, trees and cattle. This is a village where everyone once kept cows and buffaloes, which they used in many ways. These animals grazed on fallow fields and grassland, produced dung which made rich and free fertilizer, pulled the plows for farming, gave milk for children and gave their meat. But after "modernization" began changing farming practices in Myanmar, the villagers started buying chemical fertilizers instead of using dung, and the cows started disappearing. With the chemicals came increasing needs for cash, and with cash came increasing levels of debt, whenever the harvest was less than ideal. After the cyclone, the people in Nyaung Nyu decided to bring the cows back and revive some of those older, thriftier and more environmentally-friendly farming practices, and boost their economic situation at the same time.

To do this, they came up with the idea of a "cow bank" - a special village-level revolving fund which gives loans to village members to buy baby cows and buffaloes. They launched their cow bank in 2011, with a \$2,000 grant from ACCA. The cow bank is run by the women's savings group, and in the first year, they gave loans to 10 families to buy calves, for which each family pays back 18,000 Kyat (\$21) per month. As the loans are repaid, the money immediately revolves in new loans to other members to buy calves. So far, the fund has financed 24 cows.

Small Projects

KAW HMU TOWNSHIP (19 villages)

- Budget from ACCA \$ 30,000
- Budget from communities \$ 700
- 48 Projects : 15 agriculture, 3 boats, 7 cattle, 8 water, 3 bridges, 11 roads, 1 temple

KUNCHANKONE TOWNSHIP (15 villages)

- Budget from ACCA \$ 10,000
- Budget from communities \$ 20,550
- Budget from other donors \$ 17,000
- 30 Projects : 8 rice banks, 5 agriculture projects, 2 organic fertilizer projects, 6 water supply projects, 2 bio-gas projects, 2 livestock projects, 2 bridges, 1 school repair, 1 drainage culvert, 1 road and pathway repair.

DEDAYE TOWNSHIP (4 villages)

- Budget from ACCA \$ 10,000
- Budget from communities \$ 1,518
- 10 Projects : 4 rice banks, 4 agriculture



GOOD IDEAS SPREAD :

One of the most striking innovations to come out of the community-driven cyclone rehabilitation process has been the creation of village rice banks, which have caught on in a big way, and are giving vulnerable farming communities a new way to collectively and locally manage their own safety net, ameliorate crises and bolster their food security. (The photo at left shows a celebration at the Kyaung Kone Village's rice bank)

Using the rice bank profits creatively . . .

When the villages have a surplus of rice in their rice banks at the end of the year, many sell it in the market and use the money as a collective resource, in many creative ways. In Kyaung Kone village, for example, they keep some of the rice in the rice bank for "loaning" to families or for emergencies, and some of it they sell to buy communal assets, like two second-hand tractors which everyone in the village can use, or some communal land for the whole village.

In Nyaung Nyu village, they use the profits from selling-off rice stocks left in the rice bank at the end of the year to give small grants to families to set up communal electricity-supply systems. In Kunchankone and Kaw Hmu townships, most villages are not on the government's electricity supply grid, so they have to supply their own electricity from generators.

RICE BANKS

A new kind of collective village-owned safety net :

Most farmers in the rice-growing areas of the Ayeyarwady Delta have always kept their own stores of rice for their families. But since the cyclone, 19 villages in the Kunchankone and Dedaye networks have set up new systems for keeping and using some of their rice collectively. Some these "rice banks" are managed by the men (usually the village development committees), and some are managed by the women's savings groups, with many variations, but all of them have in common the principal of creating a village-based and village-managed safety net for hard times and a collective mechanism for self-sufficiency. The rice bank in Kama Kalwin village, in Kunchankone Township, makes a good example of how these rice banks work and why they are becoming such important communal assets in a growing number of villages. Win Watyee, one of the women's savings group leaders in Kama Kalwin village, tells the story :

Farmers in this area all harvest two rice crops each year, and they usually sell most of their rice harvest quickly, storing only a little paddy for their family's consumption. But people often face food problems in the months of July to September, when rice from the first harvest is finished and the second one isn't ready yet and the price of rice goes up. If families run out of rice to eat during that period, they have to buy it in the market, when the cost is especially high and at a time when nobody has any money in their pockets. In this part of Myanmar, that is the high season for informal money lenders!

After Cyclone Nargis, all the paddy fields in our village were destroyed, and most of our individual rice stores were also destroyed by the floods. It was a very difficult time, and many of us didn't even have any rice to eat or money to buy rice. So as we quickly worked to plant our first rice crop, just a month after the storm, we decided to organize our own rice-bank, which would be for everyone, and could help everyone in an emergency. Our idea was that families who had run out of their own paddy could "borrow" rice and then repay in rice when they harvested their next crop. But we also wanted to help landless families to buy or borrow rice for their family's consumption at a fair price. 37 members of our savings group started by saving one 20-kilo bag of rice each, from their harvest. The Kunchankone network then contributed another 154 bags (with support from ACCA), so we began with a capital of 189 bags of rice in our rice bank.

RICE LOAN TERMS : Rice bank members can borrow rice for their family's consumption at 25% interest, which means if they borrow four bags of rice, they have to pay back five bags after they have harvested their next crop. Compare that to the tradition in this area of rice being "loaned" at 100%, where people who borrow one bag of rice have to pay back two bags of rice when they harvest! The land here is very fertile and the rice grows very well. But the traditional varieties of rice that we grow in the rainy season, which are watered by rainfall, are of a much higher quality and more delicious than the new "GM" varieties we have started to grow in the summer, which have to be irrigated by water from the river. We have to keep these varieties strictly separate, and we only accept the higher-quality traditional varieties of rice as "currency" in our rice bank - people can't save that low-quality GM rice! By adding more rice "deposits" to the bank and adding the 25% "interest" rice, our rice bank now has a capital of 296 bags of rice (5,920 kilos!).

People in the village can borrow rice from the rice bank to eat, to sell or to use as seed for their next crop of paddy. The rice mostly goes into loan circulation when people are running out of the last crop's rice and need it to feed their families. Now the season of rains and cyclones is coming up, so we are keeping our rice capital ready for the hard times we know are coming up. We never loan out more than half of the stock of rice in our rice bank, and always keep half for emergencies. If the village has a surplus of rice in the rice bank in the future, we may decide to sell it and use the money as a collective resource. After the cyclone, a donor organization gave us a tractor and a threshing machine to help farmers plow and process the rice, and we share these machines among all of us in the village, as part of the rice bank management. Now the poorest families have started a second rice bank in the village, with 24 members.



Rice Banks

KUNCHANKONE TOWNSHIP (15 villages)
 • How many rice banks? 18
 (some villages have 2 rice banks)
 • Number of households benefitting 1,800

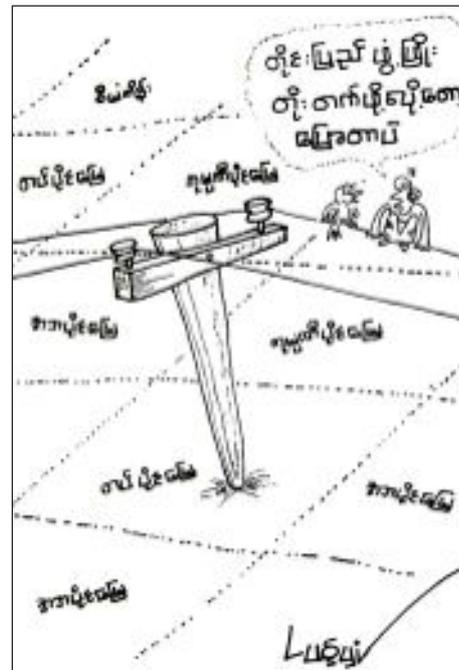
DEDAYE TOWNSHIP (4 villages)
 • How many rice banks? 4
 • Number of households benefitting 151

KAW HMU TOWNSHIP (19 villages)
 • No rice banks set up here yet.



“Land is our most serious problem, but like house rebuilding, like livelihood and like village infrastructure, we can solve it if we work together and help each other.”

(The women’s savings members in Kama Kalwin Village show the map they have made of their village)



▲ LAND GRABBING : This cartoon (from the April 1, 2013 issue of the Daily Eleven Newspaper) pokes fun at the very un-funny land-grabbing that is going on all over Myanmar. The bird sitting on an electric wire says to his companion, “They told us all this land is supposed to be for the nation’s development!” But below them, every bit of empty land has been claimed and marked off with signs reading, “Project Land, Company Land, Cronies’ Land, Military Land.”

COLLECTIVE LAND

People’s solutions to problems of rural landlessness :

Among Myanmar’s many social, economic and political problems, one of the most serious is the problem of increasing landlessness - in both rural and urban areas. In a country where a large proportion of the population survives by growing its own rice, vegetables, fruit and animals on a “self-sufficiency” basis, landlessness is the true marker of extreme poverty in rural areas. Why is landlessness increasing so fast?

- 1 DISASTERS AND DEBT :** After Cyclone Nargis, many farmers lost everything and had to sell land to raise funds to survive, to plant the new crop or to rebuild their houses. Then, with less land, they produced less rice and would have to borrow from money-lenders for the next crop, entering a downward spiral of debt. Inevitably, when those diminished crops couldn’t yield enough to repay those high-interest debts, the money-lenders took the land. This story repeats itself hundreds of thousands of times across Myanmar.
- 2 HIGH-INPUT FARMING TECHNIQUES,** which require expensive chemical fertilizers and pesticides, also drive farmers into deeper debt, since most have to borrow against the next crop to pay for these things, and when the crop fails, or crop prices go down, those debts can’t be repaid and the land goes.
- 3 GROWING FAMILIES** also put pressure on available land, which may not be enough for all a farmer’s children, and many end up having to migrate into the city to find work.
- 4 LAND GRABBING :** Now that the country is opening up to global development and foreign investment, land prices everywhere are skyrocketing, market pressures on land are intensifying and land-grabbing in a variety of forms is happening on a huge scale, for real estate, investment, speculation, contract farming, etc.

In the 15 villages in the Kunchankone Township network, some 80% of the land now belongs either to money-lenders or to better-off farmers, and 64% of the families are now landless. Some lost their farmland, but still have their houses in the village, but many don’t even have that and have become squatters or renters in their own villages. The figures are even worse in Kaw Hmu and Dedaye Townships, where the development pressures on land are greater, and many villages have as much as 80% landlessness. For poor subsistence farmers forced to sell their small land holdings, there aren’t many options left to support their families, since they can no longer even grow their own rice. Many go into the towns and cities to work as laborers, working 12-14 hour shifts and earning just \$1 a day - many still heavily in debt and living precariously.

TACKLING LANDLESSNESS ON SEVERAL FRONTS : After the Kunchankone village network began discussing the problem of landlessness, with support from WFW, they gradually developed the idea of setting up a special network-level land fund which would support a comprehensive, community-driven and collective “protection” system for dealing with this serious problem on several fronts. To help prevent vulnerable poor farming families from becoming landless, the fund would give loans to help them increase their productivity and income by planting second crops and decrease their dependence on expensive chemicals by promoting organic farming techniques. And to help families who have already become landless, the fund would give loans to collectively buy enough land to regain at least a minimal self-sufficiency. So the project is both a preventative and a treatment for landlessness, and it is managed by the village network as a whole.

NETWORK LAND FUND : So with a grant of \$40,000 from ACCA, the Kunchankone network established their land fund and set up a township-level land committee (which meets monthly) to manage it. To start, they organized a big network-wide meeting, with all 15 villages, to discuss the issue and collectively set criteria for lending from the fund for buying land. They decided to try doing collective land pilot projects in three villages initially, and set criteria for deciding which three villages would start the pilots: criteria like strong savings, serious landlessness problems and active community participation. Finally they selected three villages with the greatest problems of landlessness for their pilots, and decided that each village would borrow enough from the fund to buy farmland for about 10 landless families, at about 1 acre per family. Then, similar village-level land committees were set up in each of the three chosen pilot villages. The first collective land project to be implemented was in Kama Kalwin village, and projects soon followed in two other villages.



▲ COLLECTIVE LAND IN KAW HMU : In Kaw Hmu Township, the network has also used a \$40,000 grant from ACCA to experiment with collective farming. So far, the fund has financed one project in Kyar Kan Village, where five acres of rice field was purchased and is being farmed collectively by two landless families.

Collective Land Funds

KUNCHANKONE TOWNSHIP (15 villages)

- Budget support from ACCA \$ 40,000
- Collective land projects in 3 villages
(Kama Kalwin, Kyaung Kone and Kunkiykone villages)
- # landless families got land 30 families
- Area of farmland per family 1 acre

KAW HMU TOWNSHIP (19 villages)

- Budget support from ACCA \$ 40,000
- Collective land project in 1 village
(Kyar Kan village)
- # landless families got land 2 families
- Area of farmland per family 2.5 acres

How collective land works :

The story of how the people in Kama Kalwin Village worked out their own experiment in making land for farming available to 10 of their own poorest landless families . . .

There are some serious problems of landlessness in Kama Kalwin village. Of the 150 families in the village, 30 families are squatters in the village, with neither land for their own housing or for farming. Another 100 families have land for their houses but no farmland. Only 20 families have land for both their farming and their houses. Once the village had been chosen to pilot the collective land project, the first thing they did was to turn over the project to the women's savings group, which set their criteria for who to include in the collective land project. After many meetings and some delicate facilitation by WFW, they decided that the ten families should be totally landless, but should be farmers with good agriculture skills.

BUYING THE LAND : Once the ten families were chosen, the next step was to set up a land committee (all members of the savings group in this village) to began searching for possible land. They wanted a large field where the land was all in one piece, to make it easier for the ten families to farm together. This was not easy, because everyone wants to buy land now and prices were going up fast. Also some land is too high for rice-growing, some land has no access to water for summer crops and some land isn't fertile. But eventually, they were able to find a 10-acre piece of good land that was perfect for growing rice, and negotiated to buy it at a low price, from a farmer who was himself seriously in debt, with 7 million Kyat (\$8,333) from the land fund. That works out to 700,000 Kyat (\$833) per acre.

ONE ACRE PER FAMILY : Each family in the project owns its own acre of the land and has to buy its own fertilizer and pay to rent the machine for threshing the rice, but the villagers have developed a system where they do all the labor of planting and harvesting the rice collectively.

LOAN TERMS : The land comes as a loan, not a grant, and each family has to repay the loan in seven years, at 2% interest over the entire repayment period. So each family has to repay 700,000 Kyat (\$833) for their acre of land, plus an extra 35,000 Kyat (\$42) in interest, making a total repayment of 735,000 Kyat (\$875), which works out to 105,000 Kyat (\$125) per year, per family. Repayments are made twice each year, at the time of the two rice harvests. It's not easy for these poor farmers to repay, but by planting and harvesting together, it helps reduce the farming costs and labor time, leaving the farmers with more time and energy to raise livestock and do other projects (like basket-weaving) to make more money.

REDUCING FARMING COSTS : Not long ago, all the farmers here used to keep cows and buffaloes for work and for meat, and the dung they produced provided rich, organic and free fertilizer for their crops. But since farming methods have been "modernized", cows have largely disappeared from Burmese villages. Without their dung, farmers have to buy expensive chemical fertilizers. Now the people in Kama Kalwin are trying to return to that older system and have started keeping cows again, to reduce their dependency on cash. Now they mix one bag of chemical fertilizer with dung, where they used to use 2 bags of chemical fertilizer. Last year, they also tried raising fish and native ducks in the rice paddies, to eat the bugs and also add more food sources, but the bad floods washed away the fish and ducks.

REVOLVING THE MONEY TO BUY MORE LAND : With the loan repayments, which come to over a million Kyat (\$1,250) per year, the land committee in Kama Kalwin will immediately search for and buy another acre of land, for at least one more landless family, so the project keeps expanding. While they are waiting to buy the new land, though, the money from the land repayments is kept in the women's savings group, where it circulates in loans for income generation, so the money keeps growing, keeps helping the people in the village to increase their incomes and manage their own needs.



How much land is enough land?

One acre of good farmland in most villages in Kunchankone Township can produce 80 - 100 bags of rice per year (at 20 kilos per bag), if they can grow two crops, in the rainy season and in the summer. If a family needs about 250 bags of rice per year for their own consumption, that means they would need at least two or three acres just to feed themselves, and forget about selling any rice on the market or making any profit!

So the obvious question is how can a project which provides only one acre of farmland per family ever hope to solve the problem of survival for these landless families? The network's answer to this question is quite interesting: "One acre is definitely not enough for a family individually, but if they work together collectively, it's possible, it's a good start."



Women's saving in cyclone-hit villages :

After the cyclone, all the villages set up Village Development Committees, which were mostly men and managed by the traditional village leaders, to oversee the rebuilding. When WFW encouraged the communities in Kunchankone Township to start women's savings, the men initially balked. But as the women's savings grew and became more active, the men have come to see the women's systems, and their role and work - in a new light. As one woman from Kama Kalwin village said, "We women realized we should also do something for the village, so we started saving, one year after Nargis." The women in Kama Kalwin started savings first, and others learned from them, and that learning from each other grew into a network - which now covers 15 villages in Kunchankone Township. Now there are 282 women in the savings groups, in 13 villages, with collective savings of over 33 million Kyat (\$40,000) - all of it circulating in loans.

Like their friends in Yangon, the women meet weekly and use the meetings not just to transact savings and loans but to discuss all their problems and work together to solve them. They take loans for livelihood, agriculture, livestock raising, education, electricity connections, emergencies and repaying informal debts. In many villages, the women's savings groups also manage the rice banks and the collective farmland projects. As Vanlizar from WFW observes, "The villages with women's savings groups are always more active." After exchanges with the women's savings groups in Kunchankone and Yangon and a joint savings workshop in 2012, the women in many of the Kaw Hmu villages are also starting their own savings groups now.

SAVINGS

“We save because we don’t want to be poor any more”

The first women’s savings group in Yangon started in North Okkalapa Township in 2009, in the squatter settlements of Htawinbe Ward. Sansan Lwin and Ohin Myaing are two of the women who were part of that pioneering savings group. In April 2013, they described the history of their savings process to some visitors from Thailand, and the stories on these two pages are drawn from their presentation.

As women, our needs are a lot! We need money for our families, for housing, for food, for so many things. For all these requirements, we need capital. All of us earn - even those of us who stay at home find some way to earn a little. But most of us earn on a day-to-day basis, and we also spend on a day-to-day basis. And our spending is often more than our earning, so when problems come up, we have to go to the money lenders and borrow at high interest. So we decided to set up our own system of savings and loans to overcome these problems. *We started saving because we didn’t want to be poor any more!*



Our first women’s savings group started in North Okkalapa Township in May 2009, first with seven women who really wanted to save. But the number quickly grew to 15 members, then to 50, then to 100. We started by saving 200 Kyat (US\$ 25 cents) per week per member. It wasn’t easy for us to save even that small amount. Back then, the political situation was still very bad and people weren’t allowed to gather in groups for meetings of any sort. So we had to meet and do our saving in secret, squeezed in one of our small houses. There was always the danger of soldiers getting wind of the savings process, breaking up the group and taking all our money - *this actually happened!* Now things have changed dramatically, and we can do our saving openly and freely. The government even has programs to promote “poverty reduction” and the local government officials all know us now and support our savings process. They understand that the women’s

savings groups harm nobody and can solve all kinds of problems of the poorest.

At the beginning, we didn’t have regular meetings, only every two or three weeks, and most savings members in our fast-growing group didn’t participate. After the first year, there were lots of problems with accounts and loan repayments, and our savings group collapsed. But seven of us started again right away. We learned many lessons from that first failure and adjusted our process and got it right. We learned that having too many people in the savings group makes it difficult to manage, and for us, the ideal number is about 15 members in the savings group, who should live near each other. We also learned that we need to have regular weekly meetings, and that all the members should join. The other savings groups that had started by then, in Hlaing Tharyar and Htantabin Townships, were able to learn from our mistakes too, and they could also borrow the practices and management mechanisms we developed over here.

In four years, our savings network has spread. Now our Women Savings and Development Network (WSDN) has 120 savings groups in 10 townships, with 2,400 members and more than 130 million Kyat (\$162,519) in savings. With small loans from the savings group, we have been able to do so many economic activities to increase our incomes - selling things, making things, growing things, setting up shops and businesses, raising animals. All these activities have increased our incomes and made it easier for us to meet our families’ needs, and to develop ourselves. Our savings groups have also worked together to set up community welfare programs, build roads, repair schools and set up rice banks and cow banks. We have also bought land and built three housing projects so far in Yangon. *All these things came from savings.* And all these things we have been able to do ourselves - and some of us cannot even read and write!



In Thailand the community network’s rallying cry is “Su, Su, Su!” which in Thai means “Fight, fight, fight!” But in Myanmar, the women’s savings network’s rallying cry is “Su, Su, Su!” which in Burmese means “Save, Save, Save!” As one savings member observed about this coincidence, “So the meaning is the same!”

Savings back-up :

The savings and community development process in Myanmar is being built and managed by poor people themselves, but from the beginning, they have not had to make their way alone. A little strategic support, advice and facilitation has come from both inside and outside the country:

- **LOCAL SUPPORT :** Initially, WFW used their network of former youth group members to spread the word around about women’s savings and have organized several workshops to help the women set up their savings systems. But they have been careful to run these workshops in such a way that it is experienced women savers from the pioneering savings groups who do most of the training, not the professionals. This cross-pollination of savings wisdom has involved a lot of travel between cities, and to save money, the WFW office often serves as a hostel for the many visitors who come to learn about saving.
- **NATIONAL SAVINGS WORKSHOP:** In 2012, all the different savings networks in rural and urban areas came together for the first time in a national workshop, which was supported by ACHR and facilitated by WFW and the Asian community architects network.
- **EXPOSURE TRIPS :** With support from ACHR, groups of community people and their supporters from Myanmar have made several carefully-planned trips to Thailand, Philippines, Cambodia and other Asian countries to learn first hand about the savings and loan systems and community housing projects that poor communities there have developed, and to add all this borrowed wisdom from their peers in the Asia region to their tool-kit.

Community Savings in Myanmar (as of June 2013) (all figures in US\$)

City	Date saving started	# savings groups	# savings members	Total savings
Kunchankone Township	2008	13	382	48,500
Kaw Hmu Township	2008	30	600	17,336
Yangon - Hlaing Tharyar Township	2009	25	280	17,857
Yangon - North Okkalapa Township	2009	11	160	14,285
Yangon - Htantabin Township	2009	28	448	54,525
Dedaye Township	2009	3	72	5,247
Hpa-An, Kayin State	2010	4	217	2,130
Bagan, Mandalay Region	2011	2	43	699
Mandalay - Tuntone Ward	2012	2	35	750
Mandalay - Myayenanda Ward	2013	1	152	1,190
TOTAL		119 groups	2,389 members	\$162,519 saved

How our savings works :

1 THE SMALL GROUP : The basic unit of the women's savings process in Myanmar is the small savings sub-group, with 10 - 20 members who live near each other. Each sub-group elects one accountant (chosen from among those who can read and write), one person to keep the locked savings box and two people to keep the keys to the box (who should live in different places, so it's not easy to get them together to open the box). Every six months, they change the roles, so everyone in the group gets a chance to take part in these management tasks. Each member buys her own notebook to keep record of her savings deposits and loan repayments.

2 WEEKLY SAVINGS : Most members save 100 or 200 Kyat (\$ 10-25 cents) per day, but deposit their savings weekly, during the savings sub-group meeting. This is an amount everyone can afford to save, even the poorest women. Some members also save for housing, but we keep that saving separate from the credit fund, and members don't get any interest on their housing savings.

3 WEEKLY MEETINGS : All the members of the sub-group meet once a week, to do all our saving, borrowing and repaying. This is our chance to meet each other, talk, hear each other's stories and deal with all the different kinds of problems that come up, as a group. During the meeting, we put the week's savings in the box, and record the minutes of our meeting and all the savings and loan transactions in a master ledger and in each member's notebook. Most of the savings money is in constant circulation in loans - just a bit is kept in the locked box during the week between when it is deposited and when it goes out in loans. The rule is that the box is only to be opened during the weekly meeting, with everyone watching, so there's no monkey-business with the money!

4 APPLYING FOR LOANS : Except for emergency loans, new loan requests have to be proposed a week before the meeting, to give the members time to discuss the loan requests and to prioritize loan needs, because the loan requests often exceed the available savings. But everyone in the group knows each other very well and we are all neighbors, so everyone knows what difficulties our friends are facing. After a week, we meet and decide whose loan needs are the most important.

5 LOANS FOR WHAT? One of the most common reasons for taking loans is to pay off high-interest debts to money lenders (*see box at right*). But women also borrow for their small businesses (like selling noodles, making brooms, setting up a beauty parlor or cycle repair shop), for household emergencies, and for making advance-rent payments for their rental rooms. Some borrow to pay the fees to get municipal water connections, or to raise pigs for income. Several women have borrowed to buy their own sewing machines for their tailoring businesses, and usually, their loan repayments are less than what they used to pay to rent a sewing machine.

6 LOAN TERMS : Most loans have to be repaid within three months, at a flat interest rate of 4% for the whole repayment period. But this is flexible, and if a member has problems, she can ask to extend the repayment a month or two. Members can only take one loan at a time, and can usually borrow up to twice the amount of their savings, but this, too, is flexible. New members can take loans after saving regularly for three months. The interest earned on loans goes back into the common loan fund, and at the end of the year, we divide up all the accumulated interest and give it back to the members, as a dividend, according to how much each member has saved.

7 STARTING NEW SAVINGS GROUPS : When new members want to join, instead of making the sub-group bigger than 15 or 20 members, we start a new sub-group. The savings network in each township has a savings committee (with members from each sub-group) that helps women set up new savings sub-groups, trains them in the basic accounting practices and then monitors their progress. We have to follow-up, because there are always questions, always problems, and the older savings groups have experienced all of them and know how to help.

8 MONTHLY NETWORK MEETINGS : All the savings sub-groups in each township come together once a month for a big township-level savings network meeting. If new women are interested in starting savings groups, we invite them to these monthly meetings and set plans to help them start new groups. In these meetings, we report and cross-check all the savings and loan figures from each sub-group, discuss issues, set plans to help each other and transact housing loans and repayments to our own city-level housing fund, which is managed by our township-level housing committees. In some townships now, the number of members is too big for one meeting space, so we have to divide the meeting into two sessions - a morning session and an afternoon session! Then, once a year, we organize a big two-day national meeting for all the savings groups.

9 FIVE DIFFERENT COMMITTEES : Each savings group and each township-level savings network has five special committees for dealing with saving, health, livelihood, housing and education. With all these committees, everyone is busy, everyone has many responsibilities!

10 WELFARE FUNDS : Each sub-group has its own small welfare fund, to which the members contribute small amounts, in addition to their savings, for emergencies, medicines, hospital visits, school books, school fees, etc. We all contribute to a common city-level welfare fund also, which supports members when they have a special need, with all benefits being decided on a case-by-case basis. After a small typhoon in Yangon last year, several members' houses got blown down, and the welfare funds were able to grant each of them 30,000 Kyat (\$35) to repair their houses.



119 BLOSSOMS : The savings sub-groups all choose their own names - mostly flower names, like "Kundawein" and "Pan Thazin", which are names for different kinds of Burmese flowers and orchids.

Using saving to deal with problems of **INFORMAL DEBT**

Informal debt is one of the biggest problems women in our savings groups face, and one of the first problems they tackle with their savings groups. We all still earn our incomes on a daily basis, and our incomes go up and down, so most of us have to borrow again and again from money lenders at high interest. People borrow from money lenders for many reasons: for their small businesses, for farming, for family emergencies. Because most rental rooms require that you pay six months rent - or the full year - in advance, many of us also have to borrow to get into rental housing.

Before the savings groups started, the money lenders were our only possible source of credit - there are no financial institutions for the poor in Myanmar. When people have trouble repaying these informal debts, or get a little behind in the payments, as many do, they can quickly lose their property, their land, their houses and their businesses - which are their only collateral for getting loans.

Informal money lenders in Yangon get rich fast. The going rate for loans from informal money lenders here is 5% - 30% per month, according to what kind of collateral people can put up. If you have gold, you can get a loan at 5% per month. If you have a television or land, you can a loan at 10% per month. And if you have nothing at all of value to put up as collateral, you will have to pay between 20% and 30% interest per month. There is also a system of short-term loans in which people pay back twice the amount they borrowed within 12 days, which amounts to a monthly interest rate of more than 200%.

We all want to be free from debt. So one of the immediate attractions of the savings groups is the loans at low interest rates. Who wouldn't be very excited at the prospect of simple, easy-to-get loans, at low interest rates, which you borrow from your friends, and not from the money lender? So it's no surprise that so many women join our savings process, or that so many of them take their first loans to pay off those informal debts as soon as they can. We are not free of debt yet, but we're on our way to being free from *outside debt* now.

**THE SAVINGS SONG:**

The women have composed their own song about saving, with many verses. It works like a how-to primer in all the aspects of saving. "Save, save save as much as you can. We're all sisters, we're all friends, so let's save together and attend all the meetings. In the savings groups, we'll find friends to protect us and help us solve our problems. Nobody sets the rules for us, we decide ourselves and that's our success . . ."

SAVINGS

The word on savings from the women who do it :

In April, 2013, a group of community leaders and community architects from several Asian countries had a chance to spend a day visiting some of the savings groups in Yangon, and talking with the women about the savings movement they had started four years ago. The notes below are drawn from those conversations, with poor women savings members in North Okkalapa, Hlaing Tharyar and Htantabin Townships :

QUESTION: What can you do together that you couldn't do alone? Before starting saving, we didn't know the women in houses around us. We lived alone and dealt with our problems alone. Now we have lots of friends in this township and in other places. We do many activities together and see each other all the time. When we are all separate individuals, we are very weak, but when we work together, and when we are all sisters, then we become very strong, very confident. And we can solve our problems and meet our needs easily! This collective power is not only social, but also economic. We realized that we can't save on our own - our funds are too small, and it's hard to set aside that small money. We need to save together and to build a collective fund. Only when we put our small funds together do we get something big enough to be useful. The money we save together gives us the collective power to do many things we could never do by ourselves. I borrowed to buy baby pigs to raise, for example, and when I sold them I earned 1.6 million Kyat (\$2,000). We have done many projects to pave roads, make drainage culverts, renovate our meeting hall, buy land and build new houses - we even organize many Buddhist rites and festivals. All this progress has come from savings.

QUESTION: How do you save when your basic needs are not being met? Before, we didn't know how we could possibly save - we are all poor and we all have big debts. But most of us, without realizing it, waste a lot of money each day on little things like buying betel nut, sweets, cigarettes or lottery tickets. We found that if we sacrifice a little, and put the money we would have spent on those things into the savings instead, we can actually save a lot. We started by saving only 100 Kyat (US\$ ten cents) each day. That is a very small amount of money, but it was a sum all of us could afford. Because we met together every week, we really put that money into the savings - we didn't spend it. And we found that when we all saved together, that small amount grew very fast. Now we have saved millions of Kyat. If we saved alone, at home, we could never save so much. And because we have saving, we don't need to borrow from the money-lenders at high interest - we can get loans at very low interest rates from our savings groups to run our own businesses.



QUESTION: Why is it mostly women who save? All of us are workers. But while the men only earn, the women earn and also cook, clean, take care of the kids, maintain our houses, gardens and livestock. Some men have joined, but most of them soon lose interest, while women are quick to see a lot of benefits in saving. We also realized that women should do something for our communities, so we started saving. Many husbands now realize the savings groups are good for the family and encourage their wives to join.

QUESTION: How do you link these scattered savings groups into a movement? We have a monthly meeting in each township where all the sub-group members come together in one of the communities to discuss things. And every year, we have a big network-wide meeting, where lots of women from all three townships in Yangon, and from the rural areas and other cities come together and share for a two days. But besides these formal meetings, we visit each other all the time, like friends - within the township and between townships, to see each other's projects, help each other with problems, suggest ideas and celebrate together when something good happens! We don't share money from our sub-group savings yet, but we do share knowledge and skills and support with each other in other ways. And we all jointly manage our city-level community fund, which gives loans for the housing and land projects.

QUESTION:

What's the difference between micro-credit and women's savings?

Those micro-credit schemes that are now being implemented all over Myanmar are totally different than our savings scheme. This is our own money and we own the savings groups. We set the rules and manage everything ourselves. We collect the savings and loan repayments ourselves. Our interest rates are very low - much lower than the interest charged by those micro-credit organizations. And the profits from interest earned on the loans is something we keep in the community and share between ourselves at the end of the year - we don't give it away to some outside organization! In the women's savings groups, we own the money - nobody can take our property from us, unlike the micro-credit schemes, where it is always someone else's money, someone else's rules, someone else's system.



"In the past, I had to borrow from the money lender for my mohinga noodle business, and almost lost my house when I had trouble repaying him. My debt had quickly gone up to 400,000 Kyat (\$476). But after a year in the savings group, I could borrow enough to pay him back. Then I borrowed more to buy pigs to raise, for income. Many of us follow these two steps: borrow first to pay back our informal debts, and then borrow again to build our income." (a savings member in North Okkalapa)

QUESTION: What changes has saving brought into your lives? Never in our lives did we see any single activity or any tool that showed us a way to solve the problems we face. The best and only solution to these problems that we have found is savings. Savings is the only way to free ourselves from poverty. Our savings groups support our daily ability to earn, and also help us to repay our high-interest debts to money lenders. With our savings groups, we can get loans easily, at low interest, and the repayments are flexible. We began saving very small amounts, but slowly we have been able to pay off many of our debts, and to solve the housing problems of our poorest landless members. After 2010, we also started to think about social welfare, because most of us can't afford to go to clinics when our family members are sick. So we started contributing a little money every month to our own welfare fund to help with these things. The savings has been good for our children also. Now we have started our own education fund, so that women with money troubles can still get books, stationery and uniforms so their kids can keep going to school. And we know now how to deal with the local authority, which has begun to support our savings and has even supported one of our projects to renovate a meeting hall.

QUESTION: What changes has the savings brought to you as women? Before the savings, we were afraid of many things: afraid of the money-lender, of the landlord, of the soldiers, of all the big problems we had to solve by ourselves. But now we have confidence and our coming together makes us feel we have a back-up: not just from the money or from our access to loans, but from our stronger capacity as women and as a group. So we can feel more relaxed. See how I'm not afraid to speak to all of you? Without savings, we would all still be at home, behind the walls. Savings is the best way to encourage young women to come out and stand up. Many women here can't read or write, but that doesn't mean they can't manage money and manage everything. The savings members in the younger generation, who are all literate, help fill the ledgers and make the meeting records. The savings has given us confidence, creativity and leadership skills. We have become leaders in the community. Savings will never collapse here. After we pass away, the next generation of women will keep right on saving - *just watch!*

QUESTION: Any loan repayment problems? We don't have many loan repayment problems because the rules are all very flexible. If problems come up and a woman has trouble making her repayment, we talk it over and the term can be extended. Our savings is not like a bank or a money lender at all. The point is to support and help each other. When we come together every week to talk about savings and loans, we discuss many other things - all the news gets circulated, everything comes out, there are no secrets! And we always talk about how we can help each other in other ways than loans.

QUESTION: What mistakes did you make which you would not make again?

- **Our savings groups got too big.** When we first started, we let the savings group get too big - the first group grew to almost 100 members! It became very hard to control and hard to gather everyone for meetings. When the leaders of that group got corrupt and took the savings money, the members were all so depressed. But then we thought of another solution: smaller sub-groups of ten or fifteen members and more frequent meetings. Those two things solved the problem.
- **We let others look down on us.** Many looked down on us when we first started our savings and our housing program, and they said "You can't do it!" And in the beginning, we *believed them*. But we did do it, and now we don't care what anyone thinks! *We know we can do it.*
- **We stayed home and let ourselves be quiet and depressed.** Before, we never thought about trying to make any change. The political situation and our isolation made us think that wasn't possible, so we just continued trying to manage our problems by ourselves, with a lot of tension and unhappiness. We will never do that again. We may cry many times, but we will never stop finding ways to solve our problems of poverty - *together*. We have just started, but our work will continue.

QUESTION: What is your dream for the future?

Our dream for the future is very clear: to be able to support members of our savings groups to be successful enough in their small businesses to be able to survive on their income, without having to take any loans, so that their savings can help others. What income is enough to do this? About 150,000 - 300,000 Kyat (\$175 - \$350) per month per family is enough.



The housing projects give a big boost to the savings process :

QUESTION: What helped people to believe in the savings? We started with just a few women doing savings at first, but after we started the housing projects, the numbers of savings members increased really fast. The housing projects were like a beacon and a big motivation to save. Why? Because most of us are homeless - we are either squatters on someone else's land or we have to rent rooms, so our first priority is getting secure land and housing. I myself was a squatter for so many years - I would build my house on somebody else's land, and if the police came and demolished it, I would just build it again and again and again. I had no assets at all, and nobody would give me a loan. It was a miserable life. After joining the savings group, I became part of the third housing project, and now I have a house of my own and can get loans for my small business so easily. Believe me, savings can do all this, savings can make this kind of change! After the housing projects, people saw these benefits of savings and they really started believing too.



SAVING AS A WAY TO PRACTICE DHAMMA :

There are many stories these women tell - with tears in their eyes - of how their savings groups have helped them when they faced terrible crises in their lives. After hearing some of these, Lek Sompop, a community organizer from Thailand, observed that the women use saving not just for savings and loans, but as a way to practice the Buddhist principals of dhamma by helping each other.



IT DOESN'T HAVE TO BE THIS WAY

At least a quarter of Yangon's six million inhabitants live in squalor and insecurity in the city's vast informal settlements, in conditions like these, without drains, electricity, paved roads, sewage or clean water. And as the city develops and more industries set up factories here, all the thousands and thousands of workers those factories depend on will have no other option but to find their housing in make-shift and illegal conditions like these.

“ This small housing project for twenty families in Yangon is Myanmar's first-ever community-planned and community-built urban poor housing project, so it's a real milestone. The project demonstrates a new model of collective secure housing for the poorest landless squatters in Yangon's peripheral slums, in a situation where no solution exists yet, and where the possibility of free government land for housing is still a long way off. ”

Somsook Boonyabancha, ACHR, Bangkok

URBAN HOUSING

FIRST housing project in Hlaing Tharyar Township :

Most visitors to Yangon see only the nice clean, colonial part of the city, with its wide, tree-lined streets, grand old buildings, lakes and gilded pagodas. But outside that picturesque center lie mile after mile of informal settlement, where the city's poor live in bamboo shacks without basic services, on swampy, low-lying land under a patchwork of tenure conditions ranging from insecure to super-insecure. In the 70s and 80s, the government evicted thousands from the city center and relocated them to these peripheral areas, but disasters, conflicts and sheer poverty in other parts of the country have pushed thousands more poor migrants into Yangon, looking for jobs, opportunities and a new life. Nobody knows how many poor families live in Yangon's vast informal settlements and nobody's surveyed them yet: the municipal government estimates that 10% of the city's 6 million inhabitants are squatters, but UN-Habitat and WFW put the number closer to 40%. Women's savings groups are now active in three of the city's poorest and most squatter-rich townships, and over the past four years, these women have been extremely active in developing practical solutions to the problems of poverty they face - including the problem of secure land and housing. Here Daw Naing, a women's savings leader from Htantabin Township, tells the story of how their housing process began :

One way or another, all of us in the women's savings groups are homeless - either we squat on someone else's land, or we live in rented houses that belong to someone else. Because of this, we keep being evicted and keep having to move every year or two, like nomads. But now we have started our own housing projects. Our first step towards housing was to start our savings and loan scheme. Then we set up a housing committee, established our housing fund (see box on page 18) and started looking for inexpensive land to buy. We couldn't afford to buy big pieces of land, with room for all the savings members, so we had to decide who needs housing most seriously and worked out a set of priorities for who would be part of the first housing project: they have to be active savers, have to be landless and have to be poor and seriously in need of housing. And then, as we bought the land, we developed our layout plans with help from the architects, and designed simple houses that we could all afford - which we can improve little by little.

Now we have developed 3 housing projects in Yangon: 20 families in Hlaing Tharyar Township, 30 families in North Okkalapa Township, and 48 families in Htantabin Township. So far, 80 million Kyat (US\$ 95,250) has been given in loans to these families from our city-level fund for land and housing. Each family repays 20,000 Kyat (\$24) per month, for 5 or 6 years, without interest. That repayment covers both the cost of the land and the materials to build simple houses. And that 20,000 Kyat per month is affordable to everyone. In fact, it is less than most of us were paying in rent for our rooms and houses before! (see box on page 21) The loan repayment is very good, and as soon as the money goes back into the city-level fund, we loan it out immediately to more families for their houses. Soon we will be able to buy more land, also, and build more houses.

Our first housing project was in Hlaing Tharyar Township, which was developed as a new satellite town in western Yangon the 1980s. In 1990s, the generals launched a big project there to attract foreign investment, in which the farmers along the Yangon river were all evicted, and their land was sold to industrialists and developers to create the country's largest industrial park. A lot of that development never happened, though, and the empty land began filling with squatter settlements. Many of these squatters are refugees who settled there after losing their land and houses in Cyclone Nargis. But since the military junta was dissolved in 2011, there is a lot of new investment in the area, land-owners are appearing out of nowhere and evictions are increasing. But the good news is that everyone can get work in this area - lots of jobs in nearby factories, and lots of construction is going on, so lots of jobs for carpenters, plumbers, electricians - even repairing umbrellas!

The women in the savings groups in Ale Yaw Ward had been trying to purchase some government land. All of them were squatters and were fed up with having their houses demolished over and over again and having to keep moving and keep rebuilding. But nothing came of their efforts, so they began searching for land and eventually found a small piece of agricultural land nearby, which they negotiated to buy cheaply. It was enough land for 20 families, and with a loan from our city fund, they purchased the land together. Then, with help from the community architects and WFW, the women designed their new community's layout plan and simple, inexpensive houses which they could build with a loan of 700,000 Kyat (\$833). It took just three months to build the houses and put in pathways and toilets with shared septic tanks - and the people did everything.



Everyone grows vegetables and vines around their houses, to provide shade from the harsh sun. The houses are simple and small, but a lot of pride goes into the flowers and brightly colored paint jobs.



The women's savings groups in Hlaing Tharyar Township also used a small project grant from ACCA to renovate the community center they borrow from a Buddhist monastery and pave the dirt road in front.

First Housing Project

FIRST PROJECT : (2010)

- In Ale Yaw Ward, Hlaing Tharyar Township
- Number of houses: 20 households
- Total land area: 14,400 sq. feet
- Total cost of land: \$19,000
- Plot size: 450 sq. feet (15 x 30 feet)
- Loan for land + house: \$1,490 per family
- Monthly loan repayment: \$24 per family

When PEOPLE are the planners . . .

How participatory planning workshops helped some poor squatters to design the country's first-ever community-planned, community-built and collectively-owned urban poor housing project . . .

The planning process played a big part in the success of this important housing project, and the two that quickly followed. And the role played by some unconventional architects to support a new kind of participatory planning was also very important.

In August 2010, two young Thai architects from ACHR, Nad and Tee, spent three days with the women's savings groups in Hlaing Tharyar, helping them to develop plans for building the new community for their poorest members, on the new land they had purchased. Besides the community members, the site planning and house design workshops that Nad and Tee organized were attended by community representatives from other slums in Yangon, some local architects and engineers, and some support professionals from other NGOs working with poor and cyclone-affected communities in Myanmar. Here are some notes and photos from Nad on the remarkable community housing design and construction process he helped to facilitate :



▲ **Affordability is the starting point :** The process began with letting them tell us about who they are, where they live, how much they earn and save. We start from that important reality: how much people can afford to invest in their house and how much loan funds are available. We designed the houses only after making a financial system to support houses people can really afford.



▲ **But there is still room for dreaming :** After that, we let them dream on paper about the kind of community and houses they'd like to have. Then we prepared some tools to help them work out a scale map of the new land and design a layout of roads, houses and services on it. Leaders from other communities facing similar land problems also joined, to learn from the design process.



▲ **Understanding the real scale :** For people who have always lived in tiny rented rooms, it's not so easy to know how much area is enough for a house or a plot, or how much space a person needs to sleep, cook, wash clothes or use the toilet. But we need all these dimensions to design a house, so with tape measurers and lots of giggling, we measured all these things, at real scale, and discussed them.



▲ **Designing the houses :** We started by letting the people explore their housing ideas in paper models, with some simple scale tools. People are almost always extremely practical and realistic when they draw their dream houses, which showed a simple house on stilts, a toilet, a shelter for the pig, a water pump and a big tree. From there, we moved into the design of the real houses, at scale.



▲ **The role of professionals :** We architects just helped them with a few details, like proposing shared septic tanks to save money on toilets. All the households have at least two pigs, so we suggested they could do biogas. And when the people's house and community layout designs were more-less finished, we helped to draw them up and showed them in 3-dimensional model form.



▲ **A new community built in just 3 months :** The people staked out the plots, constructed the infrastructure (with water pumps, toilets, shared septic tanks and simple raised earth lanes) and built the houses themselves, in sub-groups, very simply and well. They figure that these simple houses will last about seven to ten years, by which time they'll be better-off and be able to upgrade them.



▲ **Super cheap \$300 model house :** Another thing we did was to build a sample house which showed what kind of house you can build for US\$300, which was about how much people could afford to borrow, so we focused on options which fit within that budget, gathering all the ideas from carpenters and the women in the community on how to make the house well but cheaply.



▲ **Three years later :** Here's that same house you saw in the photo at left, with three years of tender loving care behind it. The walkway has been raised and paved with concrete, vegetables and flowers have been planted in front and on the side, a water storage tank has been put right in front and the inside has been painted and furnished with a few simple things which turn a simple structure into a home.

URBAN HOUSING

SECOND project in North Okkalapa Township, Yangon

The women's savings network's second housing project was in North Okkalapa Township. In the 1960s, this area was all farmland and well outside the city limits. But when people living around the Inya Lake, in central Yangon, were evicted to make way for industrial development, some 250 families negotiated a relocation deal to get British-style half-acre farming plots in Htawinbe Ward. In the years since then, the original landowners have subdivided those half-acre farms into many smaller plots, which they have either sold informally or built rental rooms on. More recently, the government changed the zoning in North Okkalapa to allow residential, and that has unleashed a storm of land buying and selling and construction. Some 4,000 families - mostly poor - now live in Htawinbe Ward: old and new squatters, lots of renters and a minority of land owners (though most still have no formal land papers or house registration, since the land subdivision was illegal).

LAND : After watching the housing project in Hlaing Tharyar take shape, the savings groups in Htawinbe Ward began talking about housing too, since most of their members were squatters or renters and faced the same cycle of eviction, moving and rebuilding. Their first step was to search for a piece of cheap land within the ward. Despite the fast-rising land prices, the women were able to find and buy a 20,000 square foot piece of agricultural land for 11 million Kyat (\$13,095), with a loan from the city-level fund. Just two years later, the value of that land had increased almost six times, and the area around their housing project - which used to be empty rice fields - is now packed with houses and squatters. Once they had the land, they chose the savings members to take part in the housing project, using three criteria: should be a landless squatter or room-renter, should have saved for one year and have saved at least 100,000 Kyat (\$120) towards their housing.

PLANNING : With help from the community architects and WFW, they organized a workshop in November 2010, to help them plan the layout of their new community and design simple houses they could all afford, within the small housing loan of 700,000 Kyat (\$833). The plan they developed includes 30 house plots (14 x 30 feet) arranged in clusters of six houses facing onto small side lanes. Next they organized a lottery to decide who would live in which plots, with some adjustments afterwards, according to who wanted to live next to whom. (In later projects, they dropped the lotteries and just let families negotiate who lives where and with whom).

HOUSES : The six families in each lane formed sub-groups and each sub-group built their houses together. As one savings member described it, "The 700,000 Kyat (\$833) loan is very small, but since we built our own houses, we carefully calculated every single detail of the house, every material and every measurement, to keep the cost as low as possible. We have a housing committee that helped families to build, and we worked together with the young architects and a local carpenter to make the maximum house for our small budget."

INFRASTRUCTURE : Each house has a toilet behind the house, with three houses sharing a common septic tank. The municipal water-supply grid doesn't reach this area yet, so the new community is still in the process of working out a water supply system. They need 2 million Kyat (\$2,380) to dig a common well, install a pump and develop a communal water supply network that links to all the 30 houses. They have already studied the different kinds of water supply systems in the area, and know they need to dig deeper than 500 feet for good water - more shallow wells produce salty water. The next step will be to pave the roads.



Quick, easy finance :

One of key ingredients in the success of these housing projects was the city-level community fund in Yangon, which gave the women's savings groups access to available, flexible finance, which allowed them to quickly buy cheap land when it was available and to start their housing projects right away. All three of these projects are being financed by the city-level Community Development Fund (CDF), which was set up with a "big project" grant of \$80,000 from ACCA, is managed by the Women Savings and Development Network's city-level Housing Committee, with support from Women for the World.

Loans from the fund are given in bulk to the community savings groups, which manage all the loan repayments collectively. Each family repays \$24 per month (which they pay daily, weekly or monthly, according to their earning), at 0% interest, for 4-6 years, according to the loan amount. As the loans are repaid, the funds are immediately revolved in new housing loans. So far, the loan repayments are very good. Only a few families in the three projects have had problems repaying regularly, and the savings network's housing committee has resolved these problems by negotiating to slightly reduce their monthly repayment to make it affordable, so they pay back a little longer.



2nd Housing Project

SECOND PROJECT : (2010)

- In Htawinbe Ward, North Okkalapa Township
- Number of houses: 30 households
- Total land area : 20,000 sq. feet
- Total cost of land: \$13,095
- Plot size: 420 sq. feet (14 x 30 feet)
- Loan for land + house: \$1,370 per family
- Monthly loan repayment: \$24 per family (for 5 years, at 0% interest)

A conversation about HOUSING :

On May 3, 2013, the second housing project in North Okkalapa Township was officially inaugurated in a gala celebration, with officials from the local authority, a big group of women savers from Yangon and other cities, and a team of international visitors from eight Asian countries, who had come to Myanmar to join the national workshop on community-driven development (see page 26-27). The red ribbon was fat enough to allow many honored guests to take part in the ribbon-cutting ceremony, and then the whole group gathered under a marquee that was set up right in the community. After the visiting dignitaries had offered their words of encouragement and women from the savings network had given presentations about their savings and housing, the floor was opened up for questions, and a lively discussion took place about the extraordinary housing process that this project is part of. Here are some excerpts from that conversation :

QUESTION: How did you select which members joined the housing project? We discussed this a lot, and finally set up three criteria: you have to have saved regularly for at least a year, you can't own any land (even in the village) and have to be really poor, and you must accumulate your saving up to 100,000 Kyat (\$119) for housing. 4 members of the project were not patient and couldn't wait until they met these criteria, so they left the savings groups and the project. They wanted their houses right now.

QUESTION: Are you happy with the houses? Our most happy day was when we started the housing program. If we hadn't started savings, this housing project would never have happened. I came to Yangon in 2006 and had to rent rooms nearby for four years - what a miserable life! We always had to keep moving, always kept getting separated from our friends. Our kids went to school every day with the fear that their parents might not be there when they came home - we might be evicted. But now, we have our own house - we never have to move again. Also, without a permanent address, we have lots of troubles - we can't get ID cards or house registration, which we need to get our kids into school. After we got our land and houses, we got all those documents and now we are free of those problems. And we live here with our friends like a big family, we all know each other and support each other. If we didn't save together, we wouldn't have known each other, wouldn't have been able to find this solution together.

QUESTION: Where are all the men? We work on everything together! The men have helped to build the houses and the community infrastructure, but during the day, most of them are out working. We women may go out to sell something in the morning, but then we come back in the afternoon to build our community, and we have to be around for the cooking, cleaning and taking care of the children. Because we are here and we take care of all these things, it makes better sense for us to take the lead!

QUESTION: What kind of problems or conflicts did you face in the community? It's not easy to bring this new idea of people solving their own housing problems into the community. But when we sat together with the architects and the facilitators from Women for the World, we got more and more ideas. At first we thought, "We can't do it! You have to be an engineer to make a plan and design a house!" But we all got so excited when we saw that we could do it all: planning, designing, building, managing the money - we do everything ourselves! After we got the land, we measured everything and pegged the plots ourselves with bamboo poles. Each family built its own house, but we set up a committee to go to the shops to buy all the building materials together, to get a lower price. We decided together who would carry the bamboo, who would carry the wood, who would carry the tin sheets back from the shop. We also have a committee to manage the money and another committee to monitor the whole project.

QUESTION: How did you decide who would live in which place? We have 30 house plots in the project, and the plots are organized in 5 clusters of 6 houses (4 groups of 6 houses which face each other across the small lane and 1 group of the 6 houses running along the front of the project). At first, everyone wanted to be in the houses at the front, so that they could open shops along the road. So we started by dividing ourselves into small subgroups of six families each, according to who wanted to live together. Then we had a lottery to decide which sub-group would get which cluster. But after that, there were more discussions and some of the clusters negotiated with each other to switch places. It was a complicated process, but our idea was that it should be fair, and finally, everyone was happy with where they were.

QUESTION: How do you revolve this money to support other housing projects? We agreed that everyone would repay at least 20,000 Kyat (\$24) per month to the Yangon CDF, for five years, with no interest. That is an amount everyone can afford. And that covers the loan for both the land and the house. Some members repay monthly, some weekly and some daily, according to their earning and what works best for them. Some members who can afford it are repaying faster. If one member has difficulty making a payment, we discuss it with the housing committee and work out a plan to let her pay a little late - it's flexible. We have community-level housing committee which manages the loan repayments within this project. We also have a network-level housing committee which manages new loans, which are given in batches to families in our three housing projects so far in Yangon (in the three townships). As soon as the repayments come in, the money is immediately revolved in new housing loans to other families. Now, after two years and three housing projects, our process is quite strong - and it works!

QUESTION: What could the government do to allow more people to build this kind of housing project? If the government supports us to do this kind of housing project, we would be very happy! Now the government does build some low-cost housing for the poor, but nobody can afford those houses! But our kind of house is affordable to all the poor - *definitely*. Now our project is being recognized by the government, but let's see if they will support us to do more.



"When we are squatting or renting, we're never free"

QUESTION: How do you feel after finishing your housing project? When we lived in a tiny rented room, we were never free, we worried about everything! We were always afraid of the owner, who could kick us out at any time, so we had to speak softly and make no noises that might disturb the people in the next room, because they could hear everything we say through the bamboo walls. And as renters or squatters, nobody respected us and nobody included us in anything. Now, with our own houses, people respect and trust us. We are even being invited by the local authority to participate in meetings now.

Without a stable place to live, we never had any ID cards, and sometimes our children couldn't go to school because we couldn't register them. Also, many times our children were scared to go to school because they were afraid nobody would be there when they came home - we might be evicted and our house would be demolished! So now our children's education has also improved because we have a stable house. Now, if we have to go out to meetings or to work and leave our children at home, we know others will keep an eye on them, others will feed them. Our new community is a support system, not just a bunch of houses.

**GOOD NEIGHBORS :**

Many of the neighbors living on land next to the new housing project in Htantabin Township - many of them squatters and poor renters also - have joined the savings groups, developed very good relations with their new neighbors and now take part regularly in many of the community's activities.

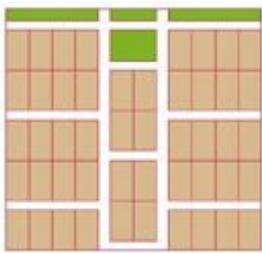


URBAN HOUSING

THIRD project in Htantabin Township, Yangon :

The third housing project, which was developed in Htantabin Township, is the largest one yet, with room for 48 families of savings group members. This project is located in Ya Khaing Yolay Ward, not far from Hlaing Tharyar Township. This is another area where sleepy peripheral land that was until very recently under rice cultivation - or just left empty - is fast being swallowed up by the growing city, with speculation, subdivision (both legal and illegal) and lots of construction going on. And like the other peripheral townships in the Yangon savings network, there are squatters everywhere - living along the roadsides and on empty bits of land in make-shift shacks of bamboo, thatch and plastic sheeting - some alone and some in clusters.

LAND : After the savings process in Htantabin Township was going strong, the women took their cue from the other housing projects and started looking for land. They also began thinking about how to determine who among their very numerous and very poor savings members who would take part in the first housing project. They decided that the project would focus on accommodating people with the most serious housing problems, who couldn't even afford to rent rooms. All 48 families who finally joined the project were roadside squatters, and each family came with its own harrowing tale of evictions, demolitions, displacements, indebtedness and increasing poverty. It wasn't easy, but after months of searching, the women were able to find a big piece of low-lying rice paddy land, which they negotiated to buy from a farmer for 17 million Kyat (\$20,238).



PLANNING : With help from some local architects, the community members developed a simple grid layout plan for their new land, with 50 house plots (20 x 35 feet each) and two main cross roads. Two of the plots are reserved for a community center (which they'll build later) and there is a playground. The road along the front is wide enough to allow space for market stalls for community members to sell things. The community members and WFW are thinking about re-planning this community, with a more cluster-oriented plan with more small sub-groups social spaces. Since everyone has built only very temporary bamboo houses, this is still possible.

HOUSES : To reduce the loan burden on their extremely poor families, the women decided to use bamboo initially, to make the houses as cheap as possible. The community network in Kunchankone Township sold them the bamboo cheaply and also sent a team of skilled bamboo carpenters to help the people build their new houses - all built up on short stilts above the flood level. But the community members are finding their choice of building materials may have been cheap in the short term, but is costly in the longer term. Untreated bamboo deteriorates rapidly in Yangon's rainy and humid climate, and many families are already having to take loans to rebuild their one-year old houses. This may be a technology that works better in the rural areas, where people can grow their own bamboo and don't have to pay for it, as they do here in the city.

INFRASTRUCTURE : The project began in the rainy season, and the new community was soon faced with flooding. But the women (optimists all!) brushed aside this minor inconvenience ("Oh, these are only tidal floods, and happen only on full moon and new moon nights - no big deal!") and built a network of bamboo walkways up on stilts to connect the houses. And a year later, when those raised walkways had rotted and were falling down, they replaced them with earthen walkways and concrete slabs they cast themselves. All the houses have toilets, with shared septic tanks. The community has a few shared water pumps now, but they are quite heavily used, and the women's savings groups have plans to invest in making a few more.

LOANS : The total loan to the community from the city-level fund was 40 million Kyat (\$47,619), which includes 17 million Kyat (\$20,238) for the land and 23 million Kyat (\$27,380) for the 48 houses (at about \$570 per house). As in the two other housing projects, each family repays 20,000 Kyat (\$24) per month to the CDF, for four or five years, at 0% interest. Many members repay their loans weekly, not monthly, since many are street vendors and earn their money on a daily basis - but it's flexible.

Home-made paving slabs : The land in the third project is low-lying and prone to floods, so paved pathways became essential. There wasn't enough budget for concrete paving, though, so the community people cast their own simple cement paving slabs and set them in raised beds of sand. It cost only \$500 to make pathways this way throughout the whole community.

Third Housing Project

THIRD PROJECT : (2010)

- Ya Khaing Yolay Ward, Htantabin Township
- Number of houses: 48 houses
- Total land area : 47,300 sq. feet
- Total cost of land: \$23,800
- Plot size: 700 sq. feet (20 x 35 feet)
- Loan for land + house: \$991 per family
- Monthly loan repayment: \$24 per family (for about 5 years, at 0% interest)



HOUSING: How good is good enough?

The three housing projects the women's savings groups have developed in Yangon have been much visited and much talked-about by local government officials, professionals from development agencies and donor organizations and poor community groups from other parts of Myanmar and Asia. The women are always happy to host these visitors and always proud to tell their stories and show what they've done. But one thing that puzzles them is the reaction they have gotten from several professionals, who have not been shy with their criticisms: "But these houses still look like shacks! And the plots are too small. How can you call this a housing project when it looks so much like the squatter settlements all around it?" The women were talking about these observations recently with some visitors from Thailand and offered these comments in response:

1 "These housing projects give us secure land and simple, basic houses that we can all afford - even the poorest squatters! - without going into heavy debt. The houses aren't very fancy, but houses are easy to improve. We won't stop improving our houses and our community. When we finish paying back our loans, we'll take more loans to improve our houses. But these wooden and bamboo houses are OK for now - we're satisfied! Look at the flowers, the vegetables we are growing, the spirit houses, the bright colors of paint - all these things show the growth, the stability, the pride we have in owning these houses."



2 "If we had more money, of course, we could build the best houses in Yangon! But for us, the meaning of a house is ownership and stability and security. Before, we all squatted on someone else's land or rented rooms alone. We didn't know each other, and all our problems we dealt with alone. Now we all stay together here like a family and help each other in so many ways. And anyway, our project will never be completed - we are going to keep on improving our houses and community forever!"

3 "Yes, there are still many difficulties. But all of us have come from a very, very bad situation, and now we have secure land and houses - and ID cards too! Our lives have totally changed in three years. We can always find ways to improve the houses and the water supply - those are only small problems! Now besides improving our new community, we contribute to religious events, we often invite the monks to pray, and we collect money from our members to donate to the temple, as a group. We are not alone! Our new housing is not only a place to live, but involves security, culture, religion, status - so many aspects."

A way out of the room-renting trap :

It's no fun being a poor renter in Yangon. The rental rates keep increasing every year. Rent control laws from the 1960s make it risky for owners to rent to people for a long time - after 10 years, people become protected tenants and can never be evicted, can keep paying the same rent forever. So of course landlords give only short-term rental contracts and kick tenants out after six months or year. And there is no protection from eviction, so renters have to keep moving. Plus, land-owners impose many restrictions: you have to be quiet as mice, sometimes you're not allowed to cook, not allowed to grow flowers or vegetables, and there's no place for kids to play. And many people have to share one toilet - or no toilet at all!

But perhaps the most difficult aspect of room-renting is the common practice of charging a full six months of rent in advance. Which means people have to come up with a huge chunk of money to move in. If the rent is 20,000 Kyat (\$24) per month, which is nowadays a minimum in Yangon's poor areas, a family in need of minimal shelter will have to scrape together at least 120,000 Kyat (\$143) to move in - sometimes a full year (\$286)! And because this sum is often much, much more than people ever have in their hands at one time, many have to borrow from the money-lender to raise this money, and then fall deeper in debt. In these ways, renting itself further marginalizes and impoverishes people, and creates an underclass of nomads.

But compare that situation with the three housing projects in Yangon that have been developed by the women's savings groups so far, where that 20,000 Kyat (\$24) monthly loan repayment goes right into their own house and land. The rate never goes up. And as one woman put it, "We ourselves are the landlord and the tenant both! We set the rules. It's our own house and land - nobody can evict us."



▲ 20,000 Kyat (\$24) per month

The cost of renting a shabby 8x10-foot room in a slum, with shared toilet, no cooking facilities, all kinds of restrictions imposed by landlords and no tenure.

▲ 20,000 Kyat (\$24) per month

The monthly repayment for a loan which covers both a 15 x 30-foot plot of secure, collectively-owned land and a simple 10 x 18-foot "starter" house with a toilet.

EXPANDING

Women's saving and people-driven development starts in Mandalay and other parts of Myanmar :



The beautiful city of Mandalay, with a population of about one million people, is Myanmar's second largest city. Though smaller and less dense than Yangon, the city has very high land prices, partly because of the heavy investment from China in this important trading city and crossroads, which is right at the geographical center of Myanmar - about 300 kms from the Chinese border, 300 kms from the Thai border, 350 kms from India and 400 kms from Bangladesh. Mandalay was built as a new capital city by Burma's last king in 1857, and it had only 26 years to be the center of the country's courtly and religious life before the British took over. But the pagodas and monasteries, in their hundreds, are all still there, and the gilded, filigreed, incense-perfumed, maroon-robed, bell-ringing presence of Buddhist faith is everywhere. The tree-lined streets in the older parts of town are all laid out on a grid, moving outwards from the palace, which occupies a

giant square of land at the center of the city. As the city has expanded, the newer parts have been likewise planned in rectangular grids of cross-streets and fixed sized plots.

But Mandalay is also a city full of squatters. Most are migrants from impoverished rural areas or refugees from conflict-racked or disaster-hit regions, who settle in squatter settlements along roads, rivers, canals and on empty land in the fringe areas of the city. Nobody knows who owns a lot of the land these poor families occupy, but as the city develops and Myanmar's economy opens up, people are increasingly showing up and claiming to own the land - sometimes decades later. And there are lots of evictions happening. As in Yangon, there are no government departments or programs to support poor people.

But the good news is that women's savings groups have started and are growing fast in two wards in Chanmyathazi Township, the poorest of the city's seven townships. One of these wards has been supported by WFW and one by Ahbu, but the two are now merging into one urban savings network, and with support from the women's savings groups in Yangon and WFW, they are starting to map and survey their wards.



A city filled with bamboo :

Mandalay is in a dry zone, and because the air is so much drier and there is so much less rain, bamboo lasts much longer here than in Yangon. And you have never seen such beautiful - even virtuosic - use of bamboo in everything from fruit baskets to vendor carts to fences to kitchen implements to houses. The houses and the baskets use the same techniques, and have the same intricacy in the details and same strength. Especially for the poor, bamboo seems to be the material of choice for housing - inexpensive, flexible, beautiful and self-buildable. Usually the frame of the house is made from timber, but everything else - the wall panels, smaller structural bits, doors, windows, flooring and even sometimes the roofing tiles - are beautifully crafted from bamboo. And even for the poorest squatter's house on the roadside, a great deal of craftsmanship goes into the houses. This roomy wood and bamboo house in the photo above, for example, which belongs to a roadside squatter in Tuntone Ward, cost less than \$1,000 to build. The woman who lives there says the frame and woven bamboo wall panels will last five to ten years and can be taken apart and moved when she gets evicted.

1 Myayenanda Ward, in Chanmyathazi Township, Mandalay

Myayenanda Ward is one of 14 wards in Chanmyathazi Township, in Mandalay. It used to be rice fields and scrub-land, until the government confiscated the land in 1991, evicted the farmers and created a new urban ward, with 2,700 house plots (each 40 x 60 feet) laid out on a grid of streets in 43 "blocks". Half the plots were allotted to government workers, and the other half were used to resettle poor families evicted from squatter settlements in downtown Mandalay. Both groups got 30-year land-use rights, so the land is still actually public land. Because of this history, the ward is sharply divided on class lines, between the fairly prosperous state employee side, and the poorer, more crowded relocation side, where there has been a lot of informal subdivision into smaller plots, and there are lots of poor renters. Plus, there is still no public water supply, electricity or sewers in the ward, and all the roads are still unpaved. Some people here had links with Ahbu and had visited the project in Kaw Hmu. In 2012, Ahbu used a \$22,000 grant from ACCA to start a project here which focused on women and included savings, training, livelihood and welfare, with a small budget for two small infrastructure improvement projects (a community center and a small bridge over a drainage ditch).

SAVINGS : There are 152 members in the one savings group in Myayenanda Ward, which started in February 2013. Although most savings members are poor women renters in the relocation part of the ward, the savings group is managed by a committee of mostly house-owning men from the government staff part. The members all save 100 Kyat (US\$ 10 cents) per day, which they set as a minimum, but members can save daily or weekly or monthly, according to their earning. They have saved total of 1 million Kyat (\$1,190). Unlike the Yangon savings groups, they have not divided themselves into smaller, self-managed savings sub-groups, and unlike the Yangon savings groups they haven't given any loans from the savings yet, and are even considering returning all the savings to the members every 6-months and starting over again, "because the members are very poor and need their money for their rent and their children's education."

RENTERS AND DEBTORS : Most of the women in the savings group are renters and pay between 20,000 and 30,000 Kyat (\$24 - \$36) per month for bamboo shacks of 10x20 or 20x30-feet, mostly on illegally subdivided plots in the resettlement part of the ward. Because nobody has electricity or water, they have to buy these services informally and at high cost. And almost all the women in the savings group are in debt to informal money lenders, who charge 20 - 30% per month. Like the women in Yangon, many have lost their land, houses, businesses and belongings to the money lenders when their loans have spiraled out of control, but unlike the Yangon savers, they are not yet using their savings group to address these problems.



2 Tuntone Ward, in Chanmyathazi Township, Mandalay



Tuntone Ward is another ward in Chanmyathazi Township. Until a couple of decades ago, this was also forest and farmland and well outside the city limits. But in the 1980s, the generals evicted the farmers, laid out a fully-planned new urban ward here, with rectangular plots all the same size, and sold them off to cronies, friends and relatives, who then subdivided, re-sold or otherwise forgot about the land. Only a few people actually occupied the new plots, and so poor migrants began squatting on all the empty land. Here and there, a better-off family has built a nice concrete house, but Tuntone Ward is still overwhelmingly filled with poor squatters living in miserable conditions, on land owned by nobody-knows-who. But now that land prices are going up and Tuntone Ward is very much part of the city, absent owners are showing up, evicting the squatters and either building on the land, selling it, renting it or subdividing it into even smaller bits.

SAVINGS: Women for the World had links with poor community women in Tuntone Ward, and for the past few years has been inviting them to take part in WFW activities. They came to Yangon for the national savings workshop in 2012 and for the mapping workshop in April 2013. During both visits, they visited the housing projects and spent time at the WFW office and with the more experienced women's savings groups to learn. They have also taken part in two exposure trips to other Asian countries. By May 2013, two savings groups had started in Tuntone Ward, and the women were saving 300 Kyat per day (which works out to \$2 per week). But as Vanlizar says, they were saving "without technique" and in need of some good support and training. So in June 2013, a team of senior women savers from Yangon and WFW came to Mandalay to organize a 3-day savings workshop in Tuntone Ward, and now the savings is really taking off.

BIG PROBLEMS: The women who have joined the savings so far come from ten communities in the ward: a few are land renters, but most squat on roadsides, along riverbanks, on plots of vacant land or around the garbage dump. And like the women in Yangon, all of them have heart-wrenching stories of continuous displacement and eviction and loss in their attempts to house their families. If you ask the women if they have problems with debts to informal money lenders, every single woman in the room will throw up her hand. As in Yangon, their only possible source of credit in times of crisis is the money lender, and those loans come at great cost and under a variety of systems, each more appalling than the last, with 20% monthly interest being the minimum and loss of houses, business and belongings being a frequent last chapter.

Daw Matemyang's story :

"Our dream: to get a little piece of land of our own."

Daw Matemyang is a tiny, elderly dynamo, who wears a heavy coating of *thanaka* paste on her face and flowers in her scanty gray hair. She's one of the key leaders in the new savings process in Mandalay. She earns about 3,000 Kyat (\$3.50) a day selling vegetables and flowers from a basket she carries on her head. She has had 12 children, and now lives in a one-room bamboo house with 16 people, of whom only three are earning. The whole household's income comes to 9,000 Kyat (\$11) per day. She originally came from a drought-ridden rural area in Magwe Division, but has spent a lot of her long life moving around the country selling *thanaka* wood. Now she's too old to carry around the heavy bags of wood any more, so she's settled down in Mandalay. "All my life I've been moving - never stayed anywhere longer than a few years, before being evicted and forced to move again."

She lives in a cluster of houses with about eighty families who have been squatting on a piece of low-lying land in Tuntone Ward that floods every year. They think the land belongs to the government, not to a private landowner, but nobody is sure. They have to buy water from someone down the road who has a tube-well and pay 100 Kyat for a plastic bucket-full of water, for drinking and cooking, which they have to fetch and carry back themselves, on a shoulder yoke. One woman says her family uses about 400 Kyat worth of water each day, or 12,000 Kyat (\$14) per month.

The houses are all small and lightly built of bamboo - some scarcely bigger than a double bed - but there is clearly a strong community spirit here. The women easily throw their arms around each other's shoulders, make jokes, offer each other cheroots and help each other sort and clean the vegetables one of them will sell later from a basket. There is much laughing, much exposing of betel-stained teeth. "We are poor, but we live decently here, like a big family." One woman keeps a beautiful parrot in a cage, but asked if it speaks, she laughs, "He knows the whole dictionary, but doesn't talk for strangers."

What are Daw Matemyang's main problems? "Fear! We are afraid every single minute of the day of being evicted. We can't sleep at night, can't travel anywhere, can't leave the house without being afraid our house will be gone when we come home." What is her dream? "To get a little piece of land of our own! I have been trying to save to buy a little piece of land all my life, but if I save 10,000 Kyat (\$12), the land will cost 100,000 Kyat (\$120). And if I save 100,000 Kyat, the land will cost 1 million Kyat." Do they get any support from the government? "No, they only evict us, again and again!" Do they get any support from NGOs? "Some people from World Vision came and taught some of the women to read and write, so they can study the Bible."



Women's saving starts in other towns

- **PHA-AN**, in Kayin State, is another city where WFW is linking with poor squatters - some "stateless" people from the Thai border areas and many refugees from Cyclone Nargis.
- **BAGAN**, in Mandalay Division, is one of the country's chief tourist destinations and tourism development is the cause of many evictions and subsequent rural and urban landlessness.
- **DAWEI**, in the Tanintharyi Region, used to be a sleepy coastal town until the joint project by the Thai and Burmese governments to build a deep-sea port on the Andaman sea began causing eviction of poor coastal communities.

**THE PICTURE GETS BIGGER :**

"Before, we lived here, but we didn't know people in other areas of the ward, didn't know what kinds of problems they faced. When we did the survey and mapping, we got several new savings groups started! We also looked for empty land, and all of us were surprised when we saw the map and realized how much land is lying vacant in the ward."

Khinyuu Maw, Saving group member in Htawinbe Ward

SURVEY AND MAPPING

Mapping workshop in North Okkalapa Township

The municipal government and the UN both complain that there's no data on slums or poverty in Yangon, and they're not kidding. But like housing, like access to credit, like livelihood and like community upgrading, the women's savings groups have got their back and have begun to survey and map their settlements. The process is just getting started, but it's worth including a few notes about how the women's savings groups in Yangon and rural villages are bringing this important element of information into their work :



MAPPING STARTS IN HTAWINBE WARD : The women's savings groups in Htawinbe Ward, in North Okkalapa Township, were Yangon's mapping pioneers, just as they were its savings pioneers. In March 2013, they mapped and surveyed their entire ward - one of the poorest wards in a poor city, but a ward already "rich in savings groups." The huge survey and mapping project took them only four days (working on weekends for two weeks). On the detailed maps they drew on brown paper, blue is for house-owners, red for renters, green for squatters, and a star on the house indicates a savings member. They went to every single house in the ward, took a photo of each house (with all the family members in front) and met with the local authorities, to explain what they were doing. They did a house-to-house survey first, then made the map, and then kept going back to check the map with the survey data.



WHAT THEY FOUND : Of the 4,000 poor households in Htawinbe Ward, they found that 60% own their own land (legally or informally) and 40% are squatters and renters. Only 10% of the households have flush-toilets, 80% have pit latrines and 10% have no toilets and have to defecate in the open. 10% have solid brick and cement houses, 20% have wood houses with zinc-sheet roofs, and 70% live in bamboo shacks. 80% of the households have access to municipal piped water (which doesn't always work), 10% use water from private tube wells and 10% get their water from ponds. They also mapped all the empty land, as possible sites for housing, and tried to find out who owns it.



MAPPING WORKSHOP : In April 2013, WFW and a team of community architects from Thailand and Yangon organized a workshop to look at how to expand the mapping the women had started into an ongoing citywide mapping process which helps communities look at larger issues of land, infrastructure and planning for secure housing. 40 participants (mostly women) from Yangon, Mandalay and rural areas joined the 3-day workshop, which included a day in the field in North Okkalapa Township comparing city maps with the reality on the ground. Many of these women had already been exposed to mapping and housing, so the workshop built on their experiences.



RURAL VILLAGES GET THE MAPPING BUG : The people from Kunchankone Township who joined the mapping workshop in Yangon went back home full of ideas and enthusiasm, and the mapping bug quickly spread across all 15 villages in the network. When a team of Asian guests came to visit their cyclone rehabilitation projects in May, they all brought the beautiful, detailed maps they had drawn of their villages and hung them up for the visitors to see. The maps show collective village land, flood-prone areas, vulnerable households and village assets like forest areas, coconut groves and Buddhist temples.



Why do mapping?

For many urban poor community networks around Asia, surveying and mapping are essential core activities in their program of self development and key tools in their negotiations with the state for land and for support. Yangon is not the only city where nobody knows how many poor people live in slums or what kind of problems they face. Most cities don't have that information, and the absence of it allows all kinds of myths to be perpetuated and all kinds of bad and inequitable planning to keep happening. So why are poor communities in Yangon and in so many other Asian cities mapping their settlements, their wards and their cities? Here are some notes from the introduction to the mapping workshop by the Thai community architect Chawanad Luansang :

1 Understanding our problems : Mapping is a tool that helps the poor to understand all the problems they face, understand what already exists and plan how to deal with those problems - at community scale and at city scale. When we map, we have to be curious, we have to ask a lot of questions: Why is our city like this? Why does 70% of the population have to live in miserable conditions and without security on only 20% of the land? Why do people have to squat on government land? When we map the physical structures of our settlements and our cities, it helps us think about these larger structural issues.

2 Breaking myths : Cities need people to work in their various industries and services, and those people all need a place to live. We can use the information from our mapping to show that it is good for the city to have poor people's housing in it - good for the poor and good for the city both. This is important, because most cities are trying to kick out the poor in the name of "improving" the city.

3 Expanding networks and savings: Because mapping is a highly social activity and always comes with a lot of talking and explaining and meeting new faces, it also makes a natural way to expand the savings and network and draw more people from more parts of the city into the community development process.

4 A tool for negotiation : There is a big political dimension to mapping, because having accurate information about poor communities, about the problems they face and about empty land and who owns it gives poor communities a powerful tool in their negotiations with the city to get land, resources and support. When we have real, accurate citywide data, the city can't argue, because we have facts. We have reality on our side, and reality is a powerful tool.

5 A base for planning: Mapping and surveying is not something we do only once - we have to do it regularly, because the situation in our communities and our cities is always changing. We need to work fast, because there is a lot of land-grabbing going on in Myanmar now - we have to plan faster than the developers! That means planning for who can upgrade their settlements on the same site, who needs to move and what land is possible to get for them?

ASIAN NETWORKS

Lots of big sisters around Asia are ready to help . . .

All these projects and all this work being done by poor communities in Myanmar is not happening in isolation. For the past five years, the community groups and their supporters in rural and urban areas of Myanmar have been linked into a very large and very active network of mutual support and learning through the Asian Coalition for Housing Rights. ACHR is a network of serious, experienced "doers" in Asia, with twenty or thirty years of experience working in different ways and in different contexts on problems of urban poverty and housing. Through meetings, hands-on workshops, exposure visits, advisory and support, the experience and wisdom of all these groups has been made available and ready to support the learning and the young process of development by poor communities here in Myanmar. This is a network with many big sisters:

1 THAILAND : Over 1,200 urban poor communities in 300 cities in Thailand have planned and implemented their own projects to upgrade their housing, infrastructure and land tenure (either in the same place or on land nearby), with support from CODI's "Baan Mankong" citywide slum upgrading program, and soft housing and land loans from the CODI fund (all government funds!). All these communities are linked together in strong, active citywide, provincial and national networks.



2 PHILIPPINES : The Homeless People's Federation Philippines links together 250 poor communities in 40 cities, and uses community savings as the core strategy of a national community-led development process which includes land acquisition, survey and mapping, network formation, community upgrading, house construction, disaster rehabilitation, city fund management and partnership with government.



3 NEPAL : Lumanti is an NGO which supports a national network of women's savings groups, which are linked into city-level cooperatives. Besides their core activity of loans for livelihood, these savings groups have implemented housing projects, upgraded infrastructure, built toilets, developed education and health programs and manage city-level development funds in partnership with their municipalities.



4 SRI LANKA : Women's Co-op is a 25-year-old national network of women's savings groups, with 70,000 members all over the country and \$14 million in collective savings, which they use to support a variety of livelihood, disaster rehabilitation and development programs. In 2008, they linked with the NGO Sevanatha to set up Claf-Net, a national fund which provides loans to Women's Co-op members.



5 16 OTHER COUNTRIES : This is just tiny sample of the many organizations doing good work. The Asia region is rich in community networks and federations, support organizations, innovative development programs, community-driven housing initiatives and all kinds of inventions coming out of poor communities and scaling up into national movements. Many of these are linked together through ACHR and they meet and share and learn from each other all the time.



Something borrowed, something new . . .

This large family of Asian groups is here to provide back-up to the Myanmar community process. As Kirtee Shah put it during the national meeting in May, "You are not alone in this process. You are part of a very large change process in Asia." What this means in practical terms is this: although the process in Myanmar is just getting started, the groups here have at their disposal a lot of ideas and practices from all of these Asian groups to borrow from and draw on, as they see fit. And that gives the communities here a big head start. They can learn about community savings from the Philippines and Sri Lanka, can learn about housing finance from Thailand, about settlement upgrading from Cambodia and Vietnam and about disaster rebuilding from Indonesia.

And in this network, the learning is always two-way. As Somsook put it, "Many of us here today have been working seriously in our countries for many years to develop policies and programs which make space for the poor to be at the center of their own development. Some of us have been doing this at the government level, some at the NGO level, and some within community organizations. We have come to Myanmar to see how we can share our knowledge and contribute to the change process here. And after spending a day visiting several of your projects, we find that we all have much to learn from the inspiring work you are doing here. This is our new culture of working together and putting our forces together to make change in our countries and our cities."

We're not alone: Urban Poor Coalition Asia (UPCA)



The Urban Poor Coalition Asia (UPCA) links together Asia's urban poor community networks and organizations into a new region-wide platform of sharing, learning and support. In a development process dominated by professionals, the poor can sometimes find their primary voice being drowned out by their more talkative and more confident professional partners. UPCA is attempting to remedy that imbalance by creating a big new space for the urban poor - at community, city, national and regional levels - to strengthen themselves, support each other, and bring their voices and ideas with greater strength into the process of changing their cities and countries.

Doing practical concrete things is the best way to reach down to the very roots of the community process, to get people organized, involved and active. And that is the real substance of this new coalition: it's not just a committee of super community leaders flying here and there, but a new way of using the combined strength and experiences of the region's urban poor organizations to help make the community action process in each country stronger. The new UPCA coalition was launched in a big regional workshop in the Philippines in March 2012, hosted by the Homeless People's Federation Philippines. A team of community leaders and their supporters from Myanmar were among the 60 community representatives from 12 Asian countries who joined that event, and so the women's savings groups in Myanmar are founder members of the UPCA coalition.

NATIONAL WORKSHOP

People-managed development is showcased May 4, 2013

Community-managed development and women's savings are still new concepts in Myanmar. While word is spreading fast around communities about the housing projects, the cyclone reconstruction and other development initiatives described in this newsletter, these breakthroughs are not so well known among the government and development agencies, politicians, the press, and the general public. So the women's savings network and WFW decided to organize a big national meeting, in collaboration with ACHR, to showcase these projects and toot the horn for community-led development. The one-day workshop, "Support for secure affordable housing and strong communities in Myanmar," was held on May 4, 2013, at the gilt-encrusted Karaweik Palace in Yangon. The meeting brought together some 100 people, including local government officials, members of parliament, representatives from development agencies, the press, Burmese professionals and community leaders from around the country, as well as 20 international participants (community leaders, architects and support agencies) from Thailand, Sri Lanka, Nepal, India, Cambodia and the Philippines. Here are a few highlights from the meeting :

1 INTRODUCTION (by Vanlizar Aung, Women for the World) Myanmar is in a state of transition. Big changes are taking place in every sector, and we've got to face these changes, like them or not. These kinds of changes happened in other Asian countries decades ago, but because the doors of development have just now opened in Myanmar, the international agencies and investors are just beginning to work here. As we embrace these changes, we've got to ask ourselves some important questions: *Will the development they create bring the good or also the bad? How to sustain the good part? Are we going to do it their way or our way? Who needs development and what kind of development do they need?* When Cyclone Nargis hit Myanmar five years ago, it was a big, big disaster, and people suffered a lot. But what had to follow such a disaster was reconstruction and development. Lots of development came out of that process of reconstruction, a lot of experiences were won, and we would like to talk about those experiences and that development today.

2 LOCAL GOVERNMENT : Daw Nyo Nyo Khaing (*Yangon Divisional Cooperative Department*) has helped the women's savings groups to establish cooperatives to give their collective ownership of the housing projects a legal status. She briefly described her department's efforts to give loans and assistance to poor families, as part of their poverty reduction program. Then Daw Khaing Moe Nyunt (*Yangon City Development Corporation*) declared her interest to learn more about community-driven and participatory development, and said the YCDC's poverty reduction programs will be better if they can participate in such meetings as this one.

3 COMMUNITY EXPERIENCES : The key presentations were made by five members of the Women Savings and Development Network (WSDN), who outlined their community-driven initiatives, with powerpoint slides. The first presentation was on community women's savings and loan systems in urban areas, followed by a presentation about the three housing projects the savings groups have developed in Yangon so far. Next came a presentation about the community-driven rebuilding of village houses and infrastructure after Cyclone Nargis, and the last covered the women's village savings groups in cyclone-hit rural areas.

4 FORMAL PLANNING IN YANGON : Mr. Tao Aung (*senior planner with the Yangon City Development Committee*) made a very professional presentation of the city government's plans for developing Yangon, which he illustrated with powerpoint charts and diagrams. He described plans to develop 25 industrial zones around the city, but conceded there is no plan for where the laborers in all those industries will live. He detailed several constraints to slum upgrading in Yangon, including the lack of reliable data on slums, lack of coordination between government and NGOs and CBOs, lack of guidelines on land subdivision, lack of enforcement policies, lack of formal sources of credit to informal dwellers to improve their houses and communities, lack of awareness of the rights and responsibilities of informal settlers, and lack of any ministry or department which deals with slum issues in Yangon or in Myanmar. The YCDC is, though, constructing 6,654 apartments around the city for informal dwellers who will be relocated from 34 settlements.

5 POLITICAL SUPPORT : Daw Nyo Nyo Thinn (*Member of Yangon's Regional Parliament*) noted the lack of people's voice in the planning process in Yangon and the need to bring the participation of the people who actually live here (including the poor) into the process of planning Yangon's development. She pledged her support for the women's savings process and her interest in partnering with the savings network and WFW.

6 UN-HABITAT : Mike Slingsby (*Urban Poverty Advisor to UN-Habitat, Myanmar*) summarized the urban poverty situation in Yangon and described his efforts over the past year to get the government, the UN and other international agencies to emphasize citywide and community-driven in the urban development direction in Yangon and the rest of Myanmar. He and the UN-Habitat office have been doing some training, some citywide slum mapping, and have started some savings groups, with the help of three local young architects.

7 EXPERIENCES FROM OTHER ASIAN COUNTRIES : Many of the international participants who took part in the meeting have been working seriously in their countries for many years to develop policies and programs which make space for the poor to be at the center of their own development - some at government level, some at the NGO level, and some within community organizations. In this session, five of them made brief presentations about how strong community-driven development processes can be supported in different ways and from different angles - in the region as a whole (*ACHR and the ACCA Program*), in Thailand (*CODI and the Urban Community Network*), in the Philippines (*the Community Mortgage Program and the Homeless People's Federation*) and in Nepal (*the national women's savings cooperatives and Lumanti*).

Usually in an international meeting, it is the big technical experts and international people who do all the talking. But today, it's going to be the people who experienced that disaster and did all the reconstruction themselves - mostly very poor women - who will be the main presenters and the main participants. But this is everyone's meeting, and as they share their experiences with us, please feel free to contribute your ideas and impressions and contribute to Burma's development in the future. ”

(Vanlizar Aung, Women for the World)





“ The things we have seen happening here are quite significant, because they bring us all back to the most basic building blocks of the work we have been doing for so long, to build a community-driven development process. It is as though we have tasted just one sweet drop from a very big bottle, but that drop tells us what the rest will taste like. Once they have the space, the community people here can move in a big way and very confidently. ”

Somsook Boonyabancha, ACHR

Feedback from international friends:

Impressions of the community process in Myanmar from friends in Asia

In the last part of the national workshop, the participants were divided into sub-groups (three groups of local community people, one group of local government and professionals, and one group of international participants) to discuss and come up with suggestions for how to move this community-driven development process forward in Myanmar. There were many good suggestions to strengthen and expand the savings, housing, networking and community fund processes and to build partnerships with local authorities to support these people's initiatives. Here are excerpts from points made by the international team :

1 ON WOMEN : I can see the brightness in the eyes of the women in these savings groups in Yangon and in the rural areas - they are ready to take on everything to bring about change in their lives. There is a positive tone now, and things will grow fast, we can tell. It is wonderful work you've all done - and it's all being done by women! (Lajana Manandar, Lumanti NGO in Nepal)

2 ON INDEPENDENCE : People here don't wait for the system to deliver the things they need. They believe in themselves, and this may be because the fertile land they live on has allowed them to survive at a basic level, without much help from the government. If they have the chance to start solving problems by themselves, they do it, in a big way. The lack of formal structures here means that people in both urban and rural areas have a big space to move in the same direction - as we have seen. They want to move, they are able to move, and they do it well, by putting together a little bit of knowledge from here and there, and inventing many new things along the way. (Somsook Boonyabancha, ACHR in Thailand)

3 ON POLICY : The absence of a system can be a good opportunity to demonstrate other ways of doing things. There is a vacuum of ideas here at the upper level. Instead of charging straight into the policy level, I suggest doing more of these good demonstration projects - they are very powerful to build people's strength, mobilize support and show alternatives that are based in reality, not in fantasy. Then, let the policies follow that strength, that reality. (Ana Oliveros, Social Housing Finance Corporation, Philippines)

4 ON SAVINGS : The savings groups give people freedom to develop so many things to change their lives: better incomes, better financial strength, managing funds, welfare, land and housing, rice banks. Savings in Myanmar is the first priority. (Lek Sompop, Community organizer from Thailand) When the women talked about how they manage their savings and loans, and the finances in these housing projects, they talked like accounting graduates! (Norberto Carcellar, PACSII NGO in Philippines) The practice of savings is a liberating experience in many ways. We have seen clearly that when they save together, these women are moving from helplessness and isolation to confidence. The savings has liberated them from high-interest indebtedness to money-lenders, and it has liberated them from having to keep moving all the time, to be able to settle down on secure land. (Maricel Genzola, FDUP NGO in the Philippines)

5 ON COLLECTIVITY : The people here are very active in doing things together, not as individuals. They do their own thing with a lot of confidence - they don't wait for someone outside to tell them what to do or to give them anything. They build their networks quickly and build their knowledge and ideas at the same time. (Somsak Phonpakdee, Community Development Fund Foundation, Cambodia)

6 ON HOUSING : The housing projects are a powerful tool to bring in more members into the savings process, because they all need secure land and houses. These housing projects the communities have developed are very simple, very practical and they show a housing solution that even the poorest family can afford. They have shown that it is possible, and that is very powerful. (Ruby Papeleras, Homeless People's Federation Philippines) Housing could be the beginning of a very important development process. If you keep people in the center of that process, it happens well, fast, cheaply and it triggers a much larger development and a more comprehensive poverty-reduction process. My conclusion is that we don't have to teach, we have only to learn from what you people are doing here in Myanmar, which is the real hope for this country. That hope comes from people's creative energy, dignity and determination to solve their problems, in their own way. (Kirtee Shah, ASAG, India)

Getting the government involved :

I can feel so much energy and confidence here that I don't worry at all about the community's directions here: they are already very well grounded and going in a strong direction. But there is a big gap between what the people are doing and what the government is doing. We saw this in the presentation by the Yangon City Development Corporation, where they are planning all those industrial zones everywhere, but no place for the people who will work in them. There is a need for a platform to communicate between these two sectors, and to make partnership and create space for people, to bridge that gap. (Sudjai Mingpruek, community leader from Surin, in Thailand)

Now there is a need for this good work to be felt by the local authorities. This savings-driven work on livelihood, housing, land, welfare and network-building should not be a quiet secret! We need to get the government involved, to add to what the women are doing, by bringing in water supply, sanitation and drainage, helping people access land. The savings groups are very active in answering their needs independently, but in the longer term, we need to make a policy framework to support what they are doing, so it can scale up. (Maricel Genzola, FDUP NGO in the Philippines)

In Yangon, it may still be possible for poor people to find some cheap land they can afford to buy, and to develop simple housing projects like these. This direction of people finding their own land and developing their own housing still has a lot of possibilities in Myanmar. But there are many other ways to acquire land for housing the poor. In many cities around Asia, land for housing the poor is also being provided by government. For poor squatters in these cities, the cost of buying land and building a house is too high, as it may soon be in Myanmar. If the land could be provided by the government - for free or very cheaply - then these poor families would not have to make "double" loan repayments for both land and house, and could use the loans they can afford to build better and stronger houses. (Somsook Boonyabancha, ACHR in Thailand)



Back to basics . . .



“ I can feel so much energy and confidence that I don't worry at all about the community's directions here in Myanmar. You are already very well rooted and grounded and going in a strong direction. You have just started, but you are doing the process in the right way. In Thailand, we had to do it the wrong way for many years before we learned better. Now we have learned that working at citywide scale is the right way: if we build the strength within each small community and then network all those communities in a city together, we can change the whole city. And then, by linking together at country level, we make a national network of poor communities which has the scale and the power to negotiate with government. If we work as individual communities, by ourselves, it is like clapping with one hand - we can never change anything. But when we link together into networks, and when we collaborate with local authorities, architects, universities and support organizations, we can solve our problems of land and housing and poverty at scale. ”

Ms. Sudjai Mingpruek (“Moo”), community leader from Surin, in Thailand

Housing by People is back!

Since ACHR was set up 25 years ago, the “*Housing by People in Asia*” newsletter has been the coalition's chief means of letting friends and colleagues across the region - and around the world - know what's going on and who's doing what in Asia's rich and varied people-driven development processes. In recent years, as the coalition's work has jumped to a more active and more consolidated level, with the ACCA Program, the newsletter has gotten pushed aside, as the need for other kinds of documentation has grown more urgent: meeting and project reports, country reports, journal articles, handbooks, posters and special publications. But after some discussion, we've decided it's time to revive it, and to let “*Housing by People*” explore new forms and new ways of showing a sometimes reluctant development world that housing that is planned and developed by poor communities themselves is the best housing of all.

CONTACT:

Asian Coalition for Housing Rights (ACHR)
73 Soi Sonthiwattana 4, Ladprao Road Soi 110,
Bangkok 10310, THAILAND
Tel (66-2) 538-0919,
Fax (66-2) 539-9950
e-mail : achr@loxinfo.co.th
website : www.achr.net

Women for the World (WFW)
Contact person: Ms. Van Lizar Aung
e-mail: vanlizar@gmail.com

Aungzabu Foundation
Contact person: Ms. Gaw Lu Htoi Ra (“Ahbu”)
ghtoira2012@gmail.com

Bedar Development Project
Contact Person: Mr. Saw Keh Zer
e-mail: kehzer@gmail.com



**Asian
Coalition
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