

# National Workshop at Karaweik Palace

"Support for secure affordable housing and building strong communities in Myanmar"

Jointly organized by Women for the World, Women Savings and Development Network and ACHR

May 4, 2013



## Workshop schedule :

|               |   |
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| 8:30 - 9:00   | Registration and exhibition of posters and community products   |
| 9:00 - 9:15   | Welcome with "Savings Song" by the Women Savings and Development Network (WSDN)   |
| 9:15 - 9:45   | Introduction to the meeting, by representatives from WFW  |
| 9:30 - 9:40   | Screening a new film about the community process in Myanmar   |
| 9:45 - 10:15  | Inaugural remarks by 3 panelists (one international and 2 from local government)  |
| 10:30 - 11:30 | Presentation of experiences from communities in Myanmar: community savings, mapping, housing, rural land fund and disaster rehabilitation   |
| 11:30 - 12:15 | Experiences from government and international agencies in Myanmar   |
| 12:15 - 13:15 | Lunch   |
| 13:15 - 14:15 | Presentations from other Asian countries: <ul style="list-style-type: none"><li>- ACHR's regional ACCA Program (Asian Coalition for Community Action)</li><li>- CODI (Community Organizations Development Institute) in Thailand</li><li>- Community Mortgage Program (CMP) in the Philippines</li><li>- Homeless People's Federation Philippines</li><li>- Women's Savings Cooperatives and Lumanti NGO in Nepal</li></ul> |
| 14:15 - 15:30 | Group discussion on the way forward for Myanmar   |
| 15:30 - 16:30 | Presentations from the group discussions and conclusions  |
| 17:00 - 18:00 | Visit old part of Yangon, Shwedagon Pagoda, with dinner afterwards near Inya Lake   |

## Welcome by the Women's Savings and Development Network :

They sing their savings song : *"There are many things to be done. We'll save together and build together and do it in our own way, as sisters, as one family..."*

## Introduction by Vanlizar Aung (Women for the World) :

Burma 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. Now the international community knows about these changes and has taken an interest in Myanmar. These kind 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.

Usually in an international meeting, it is the big technical experts and international people who participate and do all the talking. But today, it's going to be the people who experienced that disaster and did all that 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.

**Screening of a film on community-driven development in Myanmar :** Sut's 10-minute rough film about savings groups, the housing projects in Yangon, and the cyclone reconstruction projects in Kunchankone and Kaw Hmu Townships. This film was made in just 2 weeks!

### Joint Inauguration :

- Ms. Daw Nyo Nyo Khaing, representing the Yangon Division Cooperative Department
- Mr. Kirtee Shah, from the Ahmedabad Study Action Group NGO in India
- Ms. Daw Khaing Moe Nyunt, representing the Yangon City Development Corporation (YCDC)

**Panelist 1: Ms. Daw Nyo Nyo Khaing, from the Yangon Divisional Cooperative Department :** How to discuss the issue of poverty reduction in Yangon. At the Cooperative Department, we are trying to give loans and assistance. Other NGOs also contribute. This kind of workshop should be organized more frequently.

**Panelist 2 : Mr. Kirtee Shah :** Thanks for a very warm reception in your beautiful city. And thanks also for adding two kilos to my weight from all the marvelous food.

- ACHR is working in 200 cities in 20 Asian countries. A billion slum dwellers in Asia have much to hope from ACHR's active support.



**Just spending one day with you here in Burma we learned so much** about how to rebuild after disasters, about people whom "development" has not allowed to develop, people who have been left behind by "development," and about wonderful architecture (both urban and rural, monumental and people's architecture. All this learning came from some 100 or 200 very poor women whom we met in the meetings and community visits. All that I have learned in the last 40 years I learned in one single day in Myanmar yesterday: people as solutions, upgrading, saving, people's finance, affordable solutions to secure land and housing. All these wonderful ideas I learned over so long I heard and saw in action in one day.

**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.

- Therefore my conclusion is that we don't have to teach, we have only to learn from what you people are doing here in Myanmar. It amazes me to learn that this process is only about two years old! If you continue to work at this rate, imagine what you can do in ten years time.
- What is happening in the slums of Yangon and the rural villages hit by Cyclone Nargis 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.
- You are not alone in this process. You are part of a very large change process in Asia. And I believe you will not only participate in this change process but you will lead it.

**Panelist 3: Ms. Daw Khaing Moe Nyunt, from the Yangon City Development Corporation (YCDC)** I am very glad to be part of this meeting today. I have no training in community-driven projects, but my senior colleague attended a training on that subject in the Philippines, and later from Habitat. I am very much interested to understand more about community-driven and participatory development. Our poverty reduction programs will be better if we can participate in such meetings as this one. The international community is interested in Yangon now, so this is time we should work on our city development for the people who live here, and for better investment and growth.

### Presentation of experiences from communities in Myanmar

Community savings, mapping, housing, rural land fund and disaster rehabilitation (with powerpoint slides)

**Community savings :** (presentation by Sansan Lwin, women's savings leader from North Okkalapa Township) We started saving in 2009 because we didn't want to be poor any more! First we gathered ten or fifteen women who really wanted to save. We had to find a place to come together, and back then, it wasn't easy to organize any kind of gathering. But we established a group, set a time, and began meeting once a week at one of our houses to save. We had to save because our income and expenditure wasn't balanced, and many of us had to borrow from money lenders at high interest whenever we had problems and needed more money than we had in our pockets. We started by saving 200 Kyat (US\$ 25 cents) per week per member. It wasn't easy for us to save even this small amount, so we decided to give up some of the small things we spent money on, like betel nut, cigarettes and lottery tickets, and put the money we would have frittered away on those things into our savings instead.

• **Our savings and loan system :** All of us had only had primary education, but each member had to buy a notebook to keep record of our savings deposits and loan repayments. We also had another notebook for keeping the minutes of our weekly meetings and for recording all the savings and loan transactions. Each week, during the meeting, we put the savings in a box with a lock and key, and elected three people: one person to keep the box, one person to keep the key, and one person to keep accounts. We have monthly meetings of all the savings members within each township, and yearly meetings of all the savings groups in the country. When a member asked for a loan of say 20,000 Kyat (\$24), we would all sit and discuss it together - *does she really need it?* Then at the next weekly meeting, we would give her the loan and set the repayment terms. We started with an interest rate of 4%, over the whole period of repayment. So if she borrowed 20,000 Kyat, she would repay 20,800 Kyat (\$25) over the two or three months repayment period.

- **Now our Women Savings and Development Network has 83 small savings subgroups in 10 towns, with 1,598 members and total savings of 50 million Kyat (\$60,000).**
- We have also made exchange trips to Thailand and other Asian countries to learn about the savings and loan systems that poor communities like our own are managing there.



**Loans for our needs:** (presentation by Ohin Myaing, women's savings leader from North Okkalapa Township) As women, our needs are a lot! We need money for our family, for our housing, for our food, for many things. For all these requirements, we need capital. But most of us earn on a day-to-day basis, and we also spend on a daily basis, and we often come up short when our necessary spending is more than we earn. We decided to overcome that lack of capital by setting up our own system of savings and loans. So in 2009, we came together and began to give ourselves loans from our own savings to overcome these problems. 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, raising animals, trading things (*she shows slides*). All these activities have increased our incomes and made it easier for us to meet our family's needs, and to develop ourselves. Our savings groups have also worked together to repair schools, build roads and set up rice banks and cow banks, in both urban and rural areas.

**Land and housing:** (presentation by Daw Naing, women's savings leader from Htantabin Township)

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 have to keep moving every year or two, like nomads. But now we have started our own housing projects. Our first step towards housing was to set up our savings and loan scheme. Then we set up a housing committee, and started looking for some 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. We worked out our own simple priorities for who would be part of the first housing projects: they have to be active savers, they have to be landless and they 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 citywide CDF for the 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!
- **The loan repayment is very good,** and as soon as the money goes back into the CDF, we give it out immediately in loans to more families for their houses. Soon we will be able to buy more land, also, and build more houses.

**Rebuilding houses after the cyclone:** *(presentation by Mr. Manhtay Aung, from Kyaung Kone Village, Kunchankone Township)* Before Cyclone Nargis destroyed our village, in May 2008, we all had very good, beautiful houses, but all of them were destroyed by the storm - as well as all the big trees. After the storm, other villages nearby got lots of NGO assistance and free hand-outs, including some awful barracks-style plywood houses. The people in my village saw this and said, no, we didn't want that kind of project. Our village didn't accept other NGOs to work here - only WFW - because we wanted to rebuild our village ourselves, and WFW was ready to support us to do that. If there are too many NGOs coming in and overlapping, there are many problems. At first, WFW gave us plastic tarpaulins and materials to make temporary houses.

- **Community-managed house rebuilding :** Then, about a year after the storm (2009), when our farming and livestock were again going well, we set up a village housing committee to support all the families to construct 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 grant [from ACCA] for house rebuilding.
- **But we were very clear that we didn't want a uniform house design,** didn't want row-houses! We all wanted to make our own design and priorities.
- **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, and one group of carpenters helped individual families to build their own houses, with whatever variations they liked. We had to carry all these building materials in on our shoulders, because the road was ruined and covered with fallen trees still. 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. The ACCA budget came in two installments, so we started with the 20 most needy families (more kids, elderly, etc.) and then continued with the rest in the second installment.
- **Ours was the first village to completely rebuild our own houses!** The whole house construction took only 3 months! Then, in the 5 years since then, people have added on to their simple "starter" houses so the original houses are almost not recognizable any more!



**Saving in cyclone-hit rural areas:** *(a woman from Kaw Hmu Township speaks)* It has been five years since the storm destroyed our villages, and we have been working hard to rebuild our houses, repair our villages and start up our farming again. But most of us are still poor, and many of us are landless, either because we have lost our land after the storm or because we never had land in the first place. So we decided to start our own women's savings groups in 2013, and are now linked with the Women Savings and Development Network.

**Vanlizar (from WFW) :** Why did we start doing all this? Because we had no external assistance at all. We knew we needed something, 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 rid of the poverty we have all been 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 do 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.

**QUESTION :** **How do you save when your basic needs are not being met?** *(Ohin Myaing, women's savings leader from North Okkalapa answers)* Most of us, without realizing it, waste a lot of money each day on little things like buying betel leaves, or cigarettes or lottery tickets. If we sacrifice a little, and put the money we would have spent on these things into the savings instead, we can actually save a lot. Over three years, each of us has saved

300,000 Kyat (\$360) that way! 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 and run our own businesses.



**QUESTION:** There are lots of NGOs running micro-credit schemes in Myanmar. What's the difference between these microcredit programs and your savings process? (*Sansan Lwin, from North Okkalapa answers*) Those micro-credit schemes are totally different! 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 microcredit schemes, where it is always someone else's money.

**QUESTION :** The cost of land in Yangon is very high! How have you managed to buy land for three housing projects already? (*one of women answers*) In the areas where we live - like North Okkalapa and Htantabin Townships - the land prices are still not too high. So we have been able to find a few pieces of inexpensive land to purchase, so far. But who knows how long this will last. The land prices are going up very fast, and pretty soon, it may be too expensive for us. Right now, in my area, the land price is about 245 million Kyat (\$292,000) per acre.

- **Vanlizar adds:** The plots in these three housing projects may be very small, and the houses might be quite simple, but this is how the people have been able to make these projects so cheap - between \$500 and \$1,000 per family for land and house - so that even the poorest can afford to join the project and get secure housing. But if we are going to extend this model into many new projects and scale up people-managed housing, we will need the cooperation of government and architects and donors in the long run.



**IDEA :** Land provided by government (*Somsook adds*) 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 solutions still has a lot of possibilities in Myanmar, and it can be either private or public land.

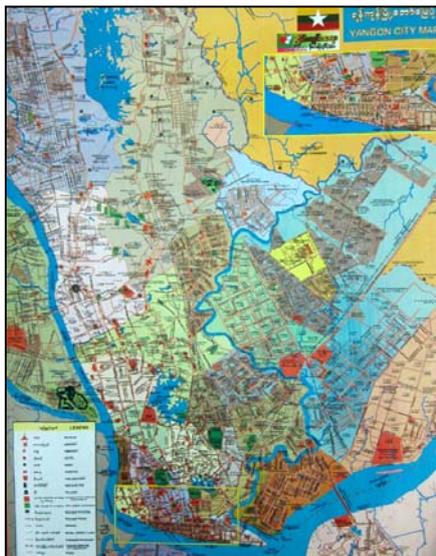
- **But in many cities around Asia, land for housing the poor is also being provided by government.** There are many different ways to acquire land for housing the poor. The first step is to survey all the slums in a city and to determine who owns the land in these slums - is it private land? Is it government land? Once the land ownership is clear, the next step is to start negotiating: can the community people buy or rent the land? Or get it free from the government? Or if it's not possible to stay on that land, can they find other land nearby for their housing. For many poor squatters in these cities, the cost of buying land and building a house would be too high for them. 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. We need to explore these land acquisition options for both public and private land.

**OBSERVATION :** All this has been done by women! (*comment from Lajana Manandar, from Nepal*) I have to express my appreciation for what all of you have done. Yesterday we learned a lot on our site visits in the urban and rural areas. It is wonderful work you've all done - *and it's all being done by women!* With very small amounts of money, you have been able to develop truly affordable housing, with loan repayments of only 20,000 Kyat per month, for land and housing both. And it's clear to us that the people are really happy with these houses. In other countries, poor communities make the mistake of building very expensive houses that are more than they can really afford, and then they get into trouble making their loan repayments. Because their expectations for their housing are too high, not realistic. Here you have been able to make your houses very simply, within your means, and later on you can gradually improve them.



## Presentation from the Yangon City Development Committee (YCDC)

Mr. Tao Aung, Deputy Head of City Planning and Land Administration (with powerpoint slides)



Mr. Tao Aung is a planner, and the Deputy Head of the Yangon City Development Committee (YCDC), which is chaired by the mayor and includes representatives from all the different departments in the city government. He makes a very professional presentation of the city government's plans for developing Yangon, which he illustrates with powerpoint charts and diagrams describing GDP, labor force and etc. He describes plans to establish several secondary cities to "de-densify" Yangon, and to also develop more commercial complexes in the city center.

- **Yangon is to have 25 industrial zones** - both existing and planned, scattered around the city, although there is no plan for where all the "labor force" in those industries will live.
- **According to the YCDC, 10% of the city's population are informal settlers**, primarily because of uncontrolled migration from rural areas.
- **There is no ministry or department which deals with slum issues in Yangon or in Myanmar**
- **Constraints to slum upgrading:** no 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.

- **"Hut to Apartment" Scheme:** The YCDC is now constructing 6,654 apartments (600 - 800 square feet, with 2 bedrooms) in low-rise blocks around the city, for informal dwellers who will be relocated from 34 settlements.

**QUESTION : What is the role of people in this city planning?** (Mr. Tao Aung responds) Before, we had no organization for planning. When we started city planning, we surveyed people's incomes and needs and made plans for the city that were based on the city's needs and conditions. But most people don't understand their needs very well, and when we asked them what their incomes are, sometimes they didn't tell us the truth. It is a big problem working with people - very difficult. We don't have a tradition here of involving local people in the planning like that. But we understand that we need more public participation. We have organized some stakeholders seminars. We can't reach all the areas of the city, but we do invite media and parliamentarians and politicians to explain what we want to plan for the city.

- **Ms. Nyo Nyo Thinn, Member of Parliament, responds to this:** This is the weakness! The city government never listens to people in their process of making plans for the city. That's why we need to bring the participation of the people who actually live here - all of them - into the process of planning Yangon city's growth and development.



## Presentation by Mike Slingsby

Urban Poverty Advisor to UN-Habitat, Myanmar (with powerpoint slides)

Mike came to Yangon last year, and had been trying to get the government, the UN and other international agencies to emphasize citywide and community-driven in the urban development direction in the city and in the country. He is also trying to get support for savings groups and community organizations.

- **No data on urban poverty in Yangon :** A small sample survey he did in one area of the city in 2007 found that 19% of the houses were "rudimentary wood", 40% were built of bamboo and 27% of the houses were female-headed.
- **Large relocation schemes in the 1980s and 90s :** Where thousands of poor families were evicted from the center of the city and relocated to planned resettlement areas on the outer fringes of the city, with 30-year land leases but without basic services. Some of these areas were permanently flooded, no toilets, and very bad conditions, "like living over an open septic tank". The only water supply comes from private tube wells, which sell water to people at 4 or 5 times the official municipal rates for water. The YCDC says 60% of the city's population gets water, but this is not possible! Also, water in Yangon has a very high iron content, and a lot of the ground water is saline. Mike has gone back to some of these areas and most people are still living in the same bad conditions that they were 20 years ago, and have clearly not been able to lift themselves up out of poverty.
- **The poor in Yangon are vulnerable in several ways :** People are vulnerable to eviction without secure tenure, vulnerable to diseases and tuberculosis because of lack of services and squalid living conditions, vulnerable to disasters. They are also socially vulnerable, especially the elderly, disabled, abandoned children

and female-headed households. They are also economically vulnerable because of unstable incomes as daily wage laborers, street sellers and low-paid factory workers. They are also vulnerable to extortionate money-lenders, with many of the city's poor almost permanently in debt to money lenders and repeatedly losing all their assets because of spiraling informal debt at 20 - 40% monthly interest.

- **Unrealistic "poverty lines":** The UNDP uses the standard "One dollar a day" to measure poverty, in both rural and urban areas, and by that standard, only 16% of people in Yangon (or in Myanmar as a whole?) are poor. But if you use a more realistic "3,000 Kyat per day (\$3.50 per day), then 50 - 60% of people in Yangon are poor. Mike guesses that 40 - 50% of the population of Yangon is very poor and vulnerable, which means that out of a city population of 5 million, about 2-3 million are poor.
- **More industries = more poor migrants and more squatters:** There are lots of new industries setting up factories in Yangon now, lots of investment, and most of the young workers coming to work in these factories (many young women) are finding housing in squatter settlements. There are a lot of new garment factories, where a young woman can earn 50,000 - 60,000 Kyat (\$60 - 70) per month, but they need to live nearby the factories, because they can't afford transport.
- **What UN-Habitat is doing:** Mike and the UN-Habitat office in Yangon have been doing some training, and have started to do some citywide mapping, using google maps, to identify slums. Mike has also started some savings groups, with the assistance of three young architects.



**QUESTION about the need to reform the system :** (*Kirtee*) Yes, people can do savings and simple housing projects like these, but what about the system? Poor people cannot do everything by themselves. The system has to reform. I have not seen a single slide about that! (*Mike responds*) One year ago, we couldn't use the word "slum" in government circles here. Now our advocacy has changed that - there are a lot of improvements.

## Presentations from other Asian countries

(*Somsook*) **ACHR is a network of serious, experienced "doers" in Asia, with twenty or thirty years of experience working in urban poverty and housing. And all of this experience and wisdom is ready to support development by poor communities here in Myanmar. 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 also 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. In this session, we will be hearing presentations from government, NGOs and communities, which will give you a little taste of how a strong community-driven development process can be supported in different ways, from different angles. Today we only have time to give you a very tiny peek at a few of the many organizations doing good work :**

### 1. The Asian Coalition for Community Action (ACCA) Program

**Presentation by Somsook Boonyabancha, Asian Coalition for Housing Rights (ACHR) (with powerpoint slides)**

The ACCA Program is a program of the Asian Coalition for Housing Rights (ACHR), which is supporting a process of citywide and community-driven slum upgrading in Asian cities. Community people are the primary doers in planning and implementing projects which tackle problems of land, infrastructure and housing at scale in their cities, in partnership with their local governments and other stakeholders. The program is demonstrating a new kind of development intervention, in which the poor have the freedom to decide things and manage their own development. And flexible finance is the program's chief tool to let community people themselves make the change.

- **So far, the ACCA program has supported activities in 165 cities, in 19 countries,** and these projects have proved that urban poor communities and their development partners in all these and other cities are ready to address citywide problems and citywide development together.

**This community process in Myanmar did not happen by accident.** It is being built on the solid foundation of 30 years of experience and



people-driven development wisdom in Asia. The ideas and knowledge that the growing community process in Myanmar has been able to draw on represents the cream of the region's accumulated development experience.

**When we started this ACCA Program, we used all this collective knowledge** of the past 30 years, to make a big, big space in Asian countries - like Myanmar - for poor people themselves to make their own change.

- **Big housing projects:** The ACCA program provides \$40,000 per city to allow communities to buy land, build houses and set up city development funds which they can use to strengthen their negotiations for free land and infrastructure. Here in Yangon, the ACCA big project funds have supported the women's savings groups to implement three housing projects. ACCA has also supported land reform and housing in the rural areas.
- **Small upgrading projects :** The program also provides \$15,000 per city for small grants of maximum \$3,000 each, which allow communities to plan and make improvements to their common infrastructure - roads, drains, toilets, water supply, community centers, etc.

## 2. The Community Organizations Development Institute (CODI) in Thailand

Brief presentation by Somsook and Ms. Sudjai Mingpruek ("Moo"), community leader from Surin, Thailand

(Somsook) CODI is a public organization in Thailand, under the Ministry of Social Development and Human Security, but it operates with a great deal of flexibility. CODI's main tool is its revolving loan fund of about US\$ 200 million - all government money - which now supports people's slum upgrading in 300 cities in Thailand, through the "Baan Mankong" citywide slum upgrading program. This Baan Mankong slum upgrading program supports a process of community-driven upgrading at citywide scale, in which poor communities work in partnership with city development authorities, civic groups and academia.



**I was a government officer before, and I know that the best way to make big change is to let people make the change.** So the CODI fund allows people to do that, in many different ways. So far, about 100,000 poor families in

over 300 Thai cities have got good secure housing, through the on-site upgrading projects, reblocking, relocation to new land and land-sharing projects the CODI fund has helped communities to implement. And in all these cities, there are strong savings groups, community networks, city-level revolving loan funds, community welfare funds and lots of other programs which add up to a comprehensive, holistic urban poverty reduction process which is led by people themselves.

(Moo) **I give my congratulations to you people in Myanmar!** 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 you 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. Now, most cities in Thailand have strong community networks, city surveys and good partnership.



## 3. The Community Mortgage Program (CMP) in the Philippines

Presentation by Ana Oliveros, President of the Social Housing Finance Corporation (SHFC), Philippines

The Community Mortgage Program (CMP) was started in 1988, at a time when the Philippines was transitioning from a dictatorship to a democratic government. The CMP, which is under the Social Housing Finance Corporation, was one part of a package of reforms to address the problems of homelessness. Half of the Philippines population of 92 million live in cities, and in these cities, an estimated 1.3 million families live in squalor and insecurity in informal settlements. The goal of the CMP was to help 30% of these informal settlers get secure land and houses by 2022.

**The CMP gives loans at 6% to community organizations (NOT to individual families) to buy land and build houses,** and the loans are repaid in 25 years. While the government's National Housing Authority actually builds

houses, the CMP program was designed to provide finance to communities to find their own land and develop their own houses, but the loans have to be channeled through some "originating" organization, which could be an NGO or a local government. The CMP loans to communities are incremental: usually the first loan is to buy land, the second loan is to develop the site and infrastructure, and the third loan is to develop housing.

**CMP loan ceilings (per household) :**

- \$2,230 for land
- \$377 for site development
- \$1,500 for houses

**CMP performance (1989 - 2013)**

- 2,190 projects have been financed by CMP loans
- 249,622 families have got secure land
- US\$ 250 million has been given in loans

**The CMP is now undergoing a process of reform, in three particular areas:**

- More focus on on-site community upgrading, rather than relocation to land far away
- Trying to follow a more citywide approach to solving problems of urban poor housing, rather than a scattered project-by-project approach.
- Looking at high-density housing options for poor communities located in highly urbanized inner cities



**4. The Homeless People's Federation in the Philippines**

Presentation by Ruby Papeleras, Homeless People's Federation Philippines (with powerpoint slides)

The Homeless People's Federation Philippines (HPFP) is a national federation of urban poor communities which was established in 1995 within the communities of scavengers who live around Metro Manila's mountainous garbage dump at Payatas. The federation now links together 225 organized communities in 40 cities, using community-managed 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 management, city-fund management, advocacy and partnership with government.

**Savings is number one!** The communities in the Homeless People's Federation practice several kinds of savings: compulsory savings (which most communities do daily), voluntary saving, saving for land and housing, and saving as a contribution to the federation's own Urban Poor Development Funds (UPDF), which are based in each city and managed by the communities in that city.



**City-based urban poor funds which communities control :** These UPDF city-based urban poor funds now have a total capital of about US\$ 2 million, which includes a large chunk from communities themselves, as well as donor funds (like ACHR, ACCA, CLIFF, Misereor, Homeless International) and local government contributions. These city-based funds give loans to member communities for land and housing. As of 2011, the UPDF has given loans which have helped 4,213 poor families get 78.11 hectares of secure land for their housing.

**Citywide coalitions of urban poor organizations:** In the Philippines, there are lots of community networks and federations in the same city - some set up by NGOs or local government and others self-organized. And usually, these different federations work in isolation, sometimes even competing with each other, so the community movement is fragmented and limited. In the past few years, the Homeless People's federation has led a movement which is creating citywide coalitions of existing federations and community organizations within several cities, to make a stronger voice and negotiating power for poor communities in those cities, by linking and collaborating more.



## 5. Community-driven development in Nepal

Presentation by Lajana Manandar, Director of Lumanti NGO, based in Kathmandu, Nepal



Nepal is a country of 28 million people, and a large majority of them are poor. For the urban poor, the government offers very little help, and so communities have had to create their own organizations and develop their own support systems.

**Lumanti is an NGO that was started 18 years ago**, and remains one of the only NGOs in Nepal to work on issues of urban poverty. We started by helping women in three slum communities in Kathmandu to start savings groups. These savings schemes built people's confidence and their financial capacities, as they began giving each other loans from their own small savings and managing the repayments themselves. Gradually the savings expanded to other settlements and other cities, and the savings groups also began doing some small infrastructure upgrading projects, with local government support (toilets, drains,

road paving, water points, etc.)

**City development funds :** From the savings and upgrading, the process naturally began to expand into land and housing, which for many squatter communities is the primary need. The first CDF was set up in Kathmandu, with matching funds from donors (ACHR and SDI) and the Municipal government, and this fund financed the first community-managed housing project at Kirtipur. Later, municipal governments in other cities also contributed capital to help start CDFs in their cities, which are now helping to finance community upgrading and housing projects there.

**Looking to commercial banks for more loan capital :** The trouble is that these small CDFs never have enough capital for all the needs in those cities for loans. So we are starting to link with commercial banks in three cities who are experimenting with giving loans to organized communities for housing, "according to the terms of the people."

**"No more open defecation movement"** In Nepal, many poor families in both urban and rural areas still have no toilets and must squat in the open, which is both dangerous and unhealthy and demeaning, especially for women. So we are using finance to try giving small loans to every family to construct a simple toilet.



### Sub-group discussions :

What suggestions for the way forward in Myanmar?

In the last part of the meeting, the participants were divided into 5 sub-groups (3 groups of local community people, one group of local government and professionals, and one group of international participants) to discuss together and come up with their suggestions for how to move this community-driven development process forward in Myanmar. Here is Lajana's summary of the suggestions as given in the reports-back.

- **We need to support the actors that make change: people.** The power to make change is with people on the ground, so we have to go with them"
- **Promote the community savings and loan process all over Myanmar.** Mike suggests starting with "friendly" townships, and then expand gradually. Change policies to support women's community savings, and build the savings-linked community-based welfare programs to deal with issues of health, education, elderly and welfare.
- **Citywide survey and mapping** is important to make these poor communities visible and legitimize their place in the city - maybe do this in collaboration with the UN to help legitimize the process in the government's eyes.
- **Build and strengthen networks between poor communities** at township, city and national levels



- **Build partnership with local authorities**, donors and other stakeholders to rally support for people's initiatives - we need allies to make this people-driven development process go to scale!
- **Start community-driven planning in some small constituency that is possible now**, and then use that demonstration to build support for spreading out the process to other areas and cities.
- **Get support from the government.** *Kirtee: We have to reach out to the system, people can't do everything themselves.*
- **Bring some ideas and fresh air into the "middle layer" of local government departments and planners.** These is the difficult layer and these are the ones who lack any vision for how the city can develop - they only have plans for a city of industrial parks, without any notion of where all the people will live! Maybe the UN-Habitat and ACHR can help influence this difficult middle layer.
- **Establish a communal fund** (maybe even a "Women's Bank") for poor communities and community networks to manage, and use this fund to attract more funds for people's housing projects like the ones we have seen.
- **Work for women and development, not for politics!**
- **Need technical assistance for capacity development**
- **Initiate organic farming.**
- **Establish a cooperative shop.**
- **Install solar power at homes.**



### Workshop participants :

#### From Sri Lanka :

- Mrs. Rupa Manel Silva (Women's Co-Op)
- Mr. K. A. P. Ranjit Samarasinghe (Sevanatha / CLAF-Net)

#### From Nepal :

- Ms. Lajana Manandar (Lumanti NGO, based in Kathmandu)

#### From India :

- Mr. Kirtee Shah (ASAG NGO, in Ahmedabad)
- Mr. Mahavir Acharya (Hunnarshala Foundation in Bhuj)
- Ms. Pimpim de Azevedo (Tibet Heritage Fund, working in India and China)

#### From Cambodia :

- Ms. Li Khna (Community Savings Network leader in Serey Sophoan)
- Mr. Somsak Phonphakdee (Community Development Fund Foundation)

#### From the Philippines :

- Ms. Ruby Papeleras (Homeless People's Federation)
- Fr. Norberto Carcellar (PACSII NGO)
- Ms. Ana Oliveros, President Social Housing Finance Corporation (SHFC), Philippines
- Ms. Maria Cecelia Genzola ("Maricel"), Director FDUP NGO in Quezon City, Philippines

#### From Thailand :

- Ms. Sudjai Mingpruek ("Moo") (community leader from Surin)
- Mr. Sompop Prompochenboon ("Lek") (Community organizer, Thailand)
- Mr. Chawanad Luansang ("Nad"), Asian Community Architects Network (CAN)
- Ms. Somsook Boonyabanacha (Secretary General, ACHR)
- Ms. Tran Minh Chau + Mr. Maurice Leonhardt + Mr. Thomas Kerr (ACHR Secretariat, Bangkok)

#### From Myanmar :

- Dr. Nyo Nyo Thinn, Member of Parliament, Yangon Region Parliament
- Mr. Tao Aung, Department of Planning, Yangon City Development Corporation
- Ms. Daw Nyo Nyo Khaing, Yangon Division Cooperative Department
- Ms. Daw Khaing Moe Nyunt, Yangon City Development Corporation (YCDC)
- Ms. Anna Von Sponeck, Partnership and Program Officer, UN-Habitat Myanmar
- Ms. Vanlizar Aung (Women for the World NGO, Yangon) + 6 or 7 staff from WFW
- Ms. Gaw Lu Htoi Ra ("Ahbu") (independent community organizer from Yangon)
- About 50 women (plus a few men!) from the Women Savings and Development Network (YSDN) in Yangon, Mandalay, Kunchankone Township, Kaw Hmu Township and Paha
- 3 young Burmese community architects (2 women architects + 1 male engineer)