

# Mae Myit Thar 1

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • JULY 2020

**In this large collective housing project in one of Yangon's industrializing suburbs, a group of poor women squatters and room renters worked with a small NGO called Women for the World to design and build their own extremely low-cost houses, on land that was given to them free by the Yangon Regional Government, on long-term collective user rights. The project was the first to bring a collective and community-driven delivery model into the government's program of low-cost housing for the poor, and represented a dramatic scaling up of the self-help housing model that had already been pioneered in twelve earlier projects.**

- Project Mae Myit Thar 1
- Location Ward 19, Shwepyitha Township, Yangon, Myanmar
- Size 264 households
- Finished 2020
- Type Relocation of scattered squatters and room-renters to a new community in the same township, on free government land, with collective, long-term land use rights.

## CONTEXT, PROCESS AND PARTNERS

### The city:

Myanmar has only recently emerged from decades of isolation under an authoritarian military regime, during which little was done to address the country's serious problems of poverty and housing. Under the junta, many of Yangon's squatters and renters were evicted from the inner-city and relocated to peripheral areas as part of so-called "urban beautification" programs. After Cyclone Nargis devastated the Ayeyarwady Delta region in 2008, thousands of poor migrants who'd lost homes and livelihoods in the storm began flowing into Yangon, looking for work and opportunities. The political opening in the country in 2011 and increasing overseas investment increased that flow. But without access to land or affordable housing, many urban poor continued to build shelters for themselves in squatter settlements on roadsides, along train tracks, under bridges and along canals. Today, it is estimated that at least 10% of Yangon's residents live in poverty and squalor in informal settlements - and evictions continue.

### Context of the housing project:

Over the last ten years, Women for the World (WfW), a small Yangon-based NGO, has been mobilizing and supporting Yangon's poorest women squatters and room renters to come together, set up their own savings groups and develop their own solutions to the serious housing problems they face. Using their own savings, supplemented by small grants from donors (and more recently loans from microfinance companies) these women's groups have been able to collectively purchase tracts of inexpensive land in several townships, subdivide them into very small plots and build their own extremely low-cost houses, with some basic infrastructure. Against many obstacles, and with no help at all from the government, what began in 2009 with one small project for ten families, grew by 2019 to 12 housing projects which provide secure, affordable, appropriate housing to 3,800 poor families. Along the way, they have formed a network, done slum surveys in several of the city's most squatter-rich townships and developed a partnership with a microfinance company which now gives the women collective housing loans.

As Yangon grows and development and market pressures came to bear, the price of land - even informal and illegally-subdivided peripheral land - has soared. That has made it harder and harder to find bits of inexpensive land for this kind of community-led housing. In the first housing project Women for the World supported in 2009, buying land and building simple houses and basic infrastructure was possible with just 1.3 million kyat (US\$ 833) per family. By 2019, that had gone up to 3 million kyat (US\$ 2,000) per family, and the plots kept getting smaller and smaller. It was clear to everyone that it would soon be impossible to find any land that was affordable to the poor.

### A big breakthrough:

In 2019, the State Counsellor of Myanmar, Daw Aung San Suu Kyi, visited some poor communities in Hlaingthaya – the township that has been the entry point in Yangon for many rural migrants and climate refugees, and now has the largest number of informal settlements in the city. Squatter community members were able to share their struggles of poor living conditions and unstable livelihoods with Suu Kyi directly. Shortly after this visit, the Chief Minister of the Yangon Regional Government announced a policy of constructing 60,000 low-cost housing units for the urban poor on government land. The government's approach to expanding the city's stock of affordable housing had been to invite private sector developers to plan and construct blocks of small apartments on free government land and sell them to low-income families. This is what passed as social housing in Myanmar, and the government was beginning to realize that most of it was poorly built and much too expensive for most of Yangon's urban poor, with prices that start at 8 million kyat (US\$ 5,330) and go up to 25 million (US\$ 16,660).

As the new policy was being developed, Women for the World was invited in March 2019 to present to the Yangon Regional Government the community-driven and self-build low-cost housing model they had already developed in 12 projects. That led to an important breakthrough, in which Yangon Regional Government pledged to provide free government land to replicate this community-driven housing model, as part of the government's larger housing policy. That was the beginning of a new collaborative housing scheme, which they decided to call *Mae Myit Thar*, which means "motherly love" in Burmese (a tribute to Aung San Suu Kyi). It was agreed that the Mae Myit Thar scheme would be piloted with the construction of 2,000 housing units, on several sites, in the first year.

A joint committee was set up to manage the new scheme, which included Women for the World and representatives from the Yangon Regional Government, the Department of Housing Development and several other agencies. Women for the World would be in charge of mobilizing the communities and facilitating the housing projects, in close partnership with the network of women's savings groups. The land would be provided free by the Yangon Regional Government, and the new communities would design and

build their own houses on it, with bulk loans from the same microfinance company they had already been partnering with.

### **The community process:**

Word of the new Mae Myit Thar housing scheme spread quickly: some heard about it from their ward leaders, others from neighbours and friends. Innumerable meetings were held in communities to give people detailed information about the scheme, to set up or expand savings groups, to explain the housing loan system and repayment conditions, and to give training in accounting - all with guidance from Women for the World and the women's savings network. Savings group membership soared, as people rushed to save enough to qualify for loans. In these meetings, members of the earlier housing projects became the trainers and big sisters to new communities, and they were happy to share their experiences and help others take steps towards their own secure housing. At the same time, the women combed the city with local officials to identify possible tracts of public land which could be used for housing.

### **First Mae Myit Thar housing project in Shwepyitha Township**

The first housing project under the Mae Myit Thar scheme was implemented in Shwepyitha Township, and three more projects in other parts of Yangon took off soon afterwards. This story describes that first housing project. Shwepyitha is one of the newest of Yangon's 33 townships. The area used to be called Oak Pho New Town and was outside of the city. Most of the land there was cultivated by small farmers, until the military government began to confiscate it in the late 1980s, to resettle the thousands of squatters being evicted from Yangon and to house government staff. In the 1990s, factories began setting up in the area, and low-income workers came to work in them, many of them patching together their own make-shift homes in the unserviced squatter settlements that sprang up around the factories. In 2003, Yangon's administrative boundaries were expanded to incorporate Oak Pho into the municipality, and it was renamed Shwepyitha Township. Official figures put the township's current population at 284,922 people, and that includes over 3,036 poor squatter and room renter households.

In February 2019, the women's savings network began to survey poor households in Shwepyitha Township, as part of their ongoing program of collecting data about informal settlements in Yangon. After the Mae Myit Thar housing scheme was launched, they accelerated their work surveying and setting up new savings groups with those interested in joining the new housing scheme. Being part of a savings group was an important condition to joining the housing scheme and to being eligible for housing loans. The other simple conditions the women set were that members should not own land or houses, should attend the regular meetings and should save consistently.

Most of the savings groups were formed by groups of women who lived in the same area, to make it easier to hold regular savings meetings. When people save their money together in a group, and give loans to each other from their own collective savings, that requires a lot of trust and agreement. Invariably there will be problems: arguments, unpaid loans, someone runs off with the savings. In the process, some members may leave and some groups may break up and re-form. But when savings groups pass through these ups and downs, they can build strong bonds of trust and friendship, and can become adept at collectively managing finances: all important skills for managing a complex housing project later.

### **The new community:**

In May 2019, the joint land survey team identified a 3.34 hectare plot of public land in Shwepyitha Township that was available and already zoned for residential use. The land was close to factories and work opportunities and had already been partly cleared and developed with some internal concrete roads. That became the site of the first Mae Myit Thar housing project. The project brought together 264 poor families, most of whom had been squatting on land or renting rooms in various wards in the Shwepyitha Township. Most had jobs in the informal sector - daily wage labourers, factory workers, tailors, street vendors, drivers and carpenters.

### **Support groups and partners in the project:**

- **Women for the World (WfW)** facilitated the project, engaging with different government departments, guiding the women's saving network, mobilizing volunteers and monitoring the process. They also helped the community negotiate better terms for the loan repayment.
- **Women's Saving and Development Network (WSDN)** played an important role in the project, surveying squatters in Shwepyitha Township, training new saving members, managing the purchase of building materials, supervising the construction and managing the work site.
- **KEB Hana Microfinance Company**, the microfinance branch of a Korean commercial bank, provided the loans for housing and basic infrastructure in this and earlier projects.

- **Students and young architects** joined the process as volunteers, helping the community people to develop their settlement layout and housing designs.
- **Community Architects Network (CAN)** is an Asian network of community architects who have supported the community-led housing development process in Yangon since 2009.
- **Yangon Regional Government (YRG)** provided land for the project at no cost. Their support was instrumental in recognizing this collective housing model and inspiring the development of more housing projects in other townships, under the Mae Myit Thar scheme.
- **Ward leaders and local parliamentarians** helped to organize and mobilize the people, and ensured a smooth, safe process for WSDN members during the survey and implementation.
- **Yangon City Development Committee (YCDC)** supported in the project implementation, especially in clearing the new land before land filling.
- **Department of Urban and Housing Development (DUHD)** guided the land measuring and confirmed the final plot boundaries.

## LEGAL FRAMEWORK OF THE PROJECT

In Myanmar, all land technically belongs to the state – a legacy of colonial and authoritarian regimes. The complicated web of overlapping zoning laws and systems for issuing land use rights make for an extremely fragmented tenure landscape, with lots of grey areas. In this context, thousands of Yangon’s low-income families have no choice but to live in informal land tenure conditions. A person might purchase a plot of land, for example, and receive a certificate of purchase, but if the plot had been illegally subdivided, the whole transaction is considered to be illegal, and the new owner’s tenure is not secure at all.

All of the collective housing projects that Women for the World supported, between 2009 and 2019, were also caught in this tenure grey area. All of them were built on land that was classified as agricultural and had been illegally subdivided and sold, and there is still no legal framework that provides for collective land rights. In light of this, the new housing projects being implemented under the Mae Myit Thar scheme have a truly transformative potential for the city, because they are giving thousands of poor squatters and room renters a first chance to legally access secure, permanent land - as a *community*.

### Land tenure:

The 3.34 hectare land in Shwepyitha Township belongs to the Department of Urban and Housing Development and was earmarked for middle-class residential development. After negotiations with the Yangon Regional Government, the land was made available for constructing the first project of the Mae Myit Thar housing scheme. Since there is no freehold ownership of land in Myanmar, and since there is not yet any provision for collective ownership of land, the government has agreed that the new communities being built under the Mae Myit Thar scheme will have written permission to stay on their “*community common land*” for an extendable 30-year period. Each family will be given a household certificate, issued by their local ward authority, which makes them legal occupants of the land and entitles them to access a variety of public services - and in many cases even formal jobs.

### Government support:

The Mae Myit Thar housing scheme represents a big change in government policy towards housing the poor, and opens a new window for community-driven and collective housing to be part of the government’s programs for providing affordable, appropriate and secure housing to the country’s poor citizens. An important aspect of the project was the establishment of a “Community-Led Housing Development Committee.” This collaborative committee brought together different government departments and Women for the World. Besides the crucial contribution of free land from the Yangon Regional Government, other departments also contributed services and human resources at different stages of the project: the Department of Urban and Housing Development helped in the preparatory stages of the project; Myanmar Electric Power Enterprise brought trunk electricity infrastructure to the site; and the Yangon City Development Committee helped with clearing the land and has extended their weekly waste collection services to the new community.

## PROJECT FINANCING

### Project costs and who paid for what?

**1. Land:** A the 360,000 square feet (3.34 hectares) of land for the project was given to the community - at no cost - by the Yangon Regional Government.

**2. Houses:** The cost of constructing the 300 square foot (27.4 m<sup>2</sup>) core house came to 2.75 million kyat (US\$ 1,900) x 264 houses = 726 million kyat (US\$ 484,000). This sum includes the cost of construction materials for the house, two septic tanks and labour costs.

**3. Infrastructure:** The total cost of preparing the land and developing the infrastructure and community facilities came to 80.84 million kyat (US\$ 53,893), excluding the service of electricity which was paid for by the families individually. Here is the breakdown of how much things cost:

- **Land filling:** The cost of filling and flattening various sections of the uneven site, to bring all the land to above-flood levels, came to 15 million kyat (US\$ 10,000).
- **Electricity:** Utility posts were installed throughout the project by the Myanmar Electric Power Enterprise (MEPE) at no cost. Each household had to buy its own individual electric meter, which cost 90,000 kyat (US\$ 60), and then pay 30,000 - 100,000 kyat (US\$ 20-67) for the power cables from the utility post to the house (depending on the distance), and 5,000 kyat (US\$ 3.30) for installation costs.
- **Water:** The cost of setting up temporary water supply point in the new community (with one electric pump and a water storage tank) came to 20 million kyat (US\$ 13,333), or 75,800 kyat (US\$ 50) per household. The government has committed to providing piped municipal water supply to the project, with 24-hour access and individual household connections. This will cost the city 70 million kyat (US\$ 46,700), but the timeline for implementation hasn't been confirmed yet. In the meantime, the people are making do with their shared pump, carrying water to their houses in buckets.
- **Drainage:** The cost of building drainage lines at the back of the houses came to 60,000 kyat (US\$ 40) per household. Each pair of houses that share a drain put their money together and constructed their section of the drain, doing the work themselves or hiring laborers.
- **Secondary roads:** The main concrete roads in the settlement had already been built before the project started, but the secondary roads are being upgraded by the residents incrementally.
- **Community center:** The community center in the middle of the community, is 51 x 80 ft (15.5 x 24.4 meters) and cost 30 million kyat (US\$ 20,000). The semi-open steel structure has an enclosed office space and plenty of room for community gatherings and special events.

#### Financing:

The cost of filling the land, constructing the houses and community center and installing the shared water pump and water storage tank was covered by a bulk loan of 792 million kyat (US\$ 528,000), or 3 million kyat (US\$ 2,000) per household. The loan was given to the Mae Myit Thar community by the Korean commercial microfinance company KEB Hana, at 1.9% monthly interest (which adds up to about 26% annual interest), repayable in 70 months, with each family having to repay 79,500 kyat (US\$ 53) per month.

Most of the families took an additional loan of 120,000 kyat (US\$ 80) from the same microfinance company to pay for their individual electricity connections, at the same 1.9% monthly interest rate, repayable in 18 monthly instalments of 12,000 kyat (US\$ 8) per month.

## DESIGN AND CONSTRUCTION

#### Design process:

A couple of design workshops were organized in June and July 2019, which brought together the scattered members of the new community, leaders from earlier collective housing projects and local carpenters. With facilitation by community architects from Yangon and other Asian countries (through the Asian Community Architects Network), and with the help of local architecture students, the new community members explored different aspects of the design: plot sizes, housing layouts, unit designs, construction materials and techniques, communal facilities and possibilities for extending the houses in the future. With decisions and ideas that came out of these community design workshops, the architects then worked with the Women for the World team to prepare final layout and housing plans to submit for approval.

#### House design and layout plans:

The new land in Shwepyitha Township had already been subdivided into five smaller parcels, which were divided by 16-foot (4.8 meter) concrete roads. To save money on road-building, the people worked with these existing roads and developed a layout plan around them, in which 264 house plots were arranged in back-to-back rows along smaller secondary lanes. The house plots are 550 sq ft (51 m<sup>2</sup>) and measure 22 x 25 ft (6.7 x 7.6 meters). The extremely simple and low-cost core house model the community designed is 12 x 25 ft (3.6 x 7.6 meters), and is built on short stilts, on prefabricated concrete footings, with timber for the structural parts (columns, beams, floor and roof structure), fibre-cement boards for the walls, corrugated zinc sheets for the roof and one aluminium window in front. A 6-foot (1.8 meter) strip of land on the side of each house is left free for extending the house in the future, and a space of 4 ft (1.2 meters) is left open at the

back for maintaining the drains and septic tanks. A triangular piece of land in the middle of the settlement was left open for community amenities like a community center (already built), a market and a livelihood training centre (to be built incrementally).

### Housing construction:

The project was built mainly by skilled carpenters who had worked on the earlier collective housing projects. Experienced members of the women's savings network helped the new community to purchase building materials, supervise the construction and manage the work-site. Things went fast: it took just over two months to build all 264 houses and the community center!

By July 2020, the main roads, electricity connections and temporary water supply system were all in place. The community people will keep working on the other infrastructure work incrementally, as their savings allows. The secondary lanes haven't been paved yet, but many residents are already putting their money together to raise the road level in their cluster with sand bags. The project to connect individual households to the municipal water supply system was still pending. In the meantime, people carry water to their houses in buckets from the common pump, beside the community center.

Just six months after the project was occupied, most of the families had already built additions on the side of their houses and begun to upgrade their houses, using their own savings or additional loans. Depending on their ambitions and financial capacity, people have invested between 800,000 kyat (US\$ 530) and 3 million kyat (US\$ 2,000) in these additions, which add space for living, working, resting or storage. There has also been a lot of painting going on, and planting of trees and flowers, so the houses now present a cheering array of color and pride-of-place.

## COMMUNITY AND PROJECT MANAGEMENT

Since the people moved in, the new settlement has been developing quickly. As they repay their housing loans, the community members continue to save in their community fund for internal loans. Each family saves 1,200 kyat (US\$ 80 cents) per week into this fund, and 200 kyat (US\$ 13 cents) of that amount is used for various community development activities. A housing committee, with 36 members, is in charge of managing things within the community, and the women's savings network and Women for the World continue to provide support where needed. Five other committees have been set up to look after different aspects of the community's life:

- **Social committee** manages social events like religious festivals, weddings and funerals and manages any donations made to the community.
- **Cleaning committee** looks after waste management and maintains a clean environment.
- **Environmental committee** plants trees and gardens on common areas and cares for the plants.
- **Rules and regulations committee** makes sure everyone follows common community rules.
- **Water committee** maintains and operates the temporary water supply system.

### Project timeline:

- **February 2019:** WSDN begins surveying informal dwellers in several townships, including Shwepyitha Township.
- **Mar. 2019:** Yangon Regional Government (YRG) makes public announcement that free government land will be made available for constructing 60,000 low-income housing units in Yangon. YRG invites WfW to share their work on the alternative community-led housing model.
- **April 2019:** A joint committee is established with YRG, DUHD, WfW and several governmental departments, to oversee a series of pilot projects in the following year. WSDN members start mobilizing savings members to join the housing project, and searching for suitable land.
- **May 2019:** Land for the first Mae Myit Thar housing project is identified in Shwepyitha Township, but approval process continues. Families interested in joining the project receive training in savings and accounting and attend regular meetings.
- **June - July 2019:** Participatory community design workshops organized to plan the new project.
- **September 2019:** New housing plans are finalized by architects. Yangon Regional Government officially issues permission for residents to stay on this "community common land" for 30 years.
- **October 2019:** Residents sign loan agreements and are assigned their plots. Construction work begins.
- **November 2019:** Chief Minister of the Yangon Regional Government, U Phyo Min Thein, and other officials visit the site and meet the people.

- **December 2019:** Construction of the 264 houses and community center is complete.
- **January 2020:** Families start moving into their new houses. The settlement is filled with busy people putting finishing touches on their houses, painting facades and planting trees and flowers.

## IMPACTS OF THE PROJECT

### Social and political impacts:

The Mae Myit Thar housing scheme is the first community-driven housing program for the poor in which the government has played such an important role. Giving the land-use rights for public land, under the provisional title of "community common land", has been important for many reasons:

- It sets a precedent for using public land for developing *truly* affordable housing.
- It takes a step towards recognizing collective land use rights, and eventually even collective land ownership, as an important mechanism to guard against market forces and gentrification and ensure the poor can keep their housing.
- It lifts the financial burden of purchasing land off of the project residents, and allows them to invest more in their houses and community infrastructure.
- It allows for the cheaper, faster and more efficient community-driven housing model to scale up, with more projects and larger projects on larger pieces of land.

The Mae Myit Thar scheme has brought about a shift in how urban development is perceived in a city like Yangon, recognizing that a bottom-up approach can help solve serious urban problems that conventional top-down systems can't. Strategies for addressing the housing needs of Myanmar's urban poor, in more inclusive and participatory ways, are now part of the toolkit for government agencies and other stakeholders. Throughout the process, officials and community members have come together for different activities, and that collaboration has also helped to change perceptions of the urban poor, and of how much they are capable of contributing to the city they live in.

News of the Mae Myit Thar scheme has also reached a wider public through media. Women for the World's director, Van Lizar Aung, has been invited to speak about the scheme on several television programs, and the projects have been well covered in the local newspapers. This kind of mainstream media coverage helps communicate the achievements of urban poor communities to a diverse audience, sensitize society and widen the base of support for people-driven development.

Most importantly, many poor families in Shwepyitha Township - and other townships in Yangon - have now moved from squalor and insecurity into decent, secure, permanent housing, and will continue to work together as communities to improve their environment, living conditions and economic strength. Through continuous collective action and knowledge-sharing, the benefits of the housing project will extend to other aspects of people's lives: health, education, welfare, livelihood and environment.

### Economic impacts:

As often happens in resettlement projects, some community members who worked as vendors lost regular customers and income when they moved to the new neighborhood. But they all acknowledge that it takes time to build new relationships and find a place in the local market. These income losses were compounded by the effects of the Covid-19 pandemic, when factories and businesses were closed and many lost jobs. Even though times are hard for Yangon's poor, the people have a strong sense of relief that they now have secure housing and no longer fear being evicted. And they feel they can survive, thanks to the strength of their collective savings groups and the support of their new community.

### Problems:

Housing finance in Myanmar is still new and is only accessible to middle class borrowers with assets and formal jobs. For the poor, there are still almost no sources of finance besides informal money lenders. In the absence of accessible finance for the poor, microfinance companies have proliferated in Myanmar - as they have in other poor countries like India, Cambodia and Nepal, where giving loans to the poor at very high interest is now a highly profitable business. The relationship Women for the World has built with the Korean microfinance company that has financed several of their housing projects has been crucial - without those loans, the projects could not have happened. And WfW has been able to persuade KEB Hana to slightly discount their standard interest rate and introduce more flexible loan terms. But it is important to remember that while middle class families in Myanmar can now get housing loans from banks at 10%, the poor still have no choice but to pay 26%. That means that by the time they repay their housing loans, 70 months later, these women - who are some of Yangon's poorest citizens - will have paid for their houses two times over, and will have enriched some wealthy investors in the process. It's no joke when people talk

about *the high cost of being poor*. In light of this, the next challenge for the community-driven housing process in Yangon is to develop more affordable, more accessible and less exploitative forms of housing finance.

Besides the continuing difficulties with housing finance, there were delays in the basic services the government committed to provide to the new community. While the people wait for the municipal water supply system to be built, there is still only one temporary water supply point in the middle of the settlement. Residents living along the outer edges have a long way to come to collect their water in buckets. Some have made arrangements to buy water informally, from neighbours outside the housing project, for which they must pay 200 - 500 kyat (US\$ 13 - 33 cents) per day.

## STORIES FROM COMMUNITY MEMBERS

**Moe Moe San** used to be an informal squatter in Pyaw Pwal, in central Myanmar, but after she was evicted, she moved to Ward 13 of Shwepyitha Township. After that traumatizing experience, she joined the project to have secure tenure, even though she was burdened with heavy tuition fees for her son's schooling. She recalls that when the women's savings network members came to her neighbourhood and invited people to a meeting to hear about the new housing project, she was unsure. When she asked her local community leader if the initiative was trustworthy, he replied, "You have nothing to lose - go to the meeting and see for yourself." She is very happy she took that leap of faith and now has her own house.

**U Naing Gyi** runs a small business renting trishaws to drivers. As soon as he heard about the Mae Myit Thar housing scheme, he started encouraging all his trishaw drivers and friends to join the scheme. He has been an enthusiastic participant in the project. He says that he learned a lot along the way and has fun helping build the new community with his own hands. He laughingly recalls an incident when they were measuring the plots, before the land-filling had begun, and in his efforts to measure the depth of one part of the site, he ended up getting covered in mud. His favourite memory was of the day when they could move into their new houses - he was the first one to arrive on site in the early morning.

## FOR MORE INFORMATION ABOUT THE PROJECT

*This case study was written in July 2020, by Marina Kolovou Kouri, who works with Women for the World.*

*Please follow these links to see some short video films about the Mae Myit Thar project:*

<https://www.facebook.com/watch/?v=649273412478012> (in Burmese language)

<https://www.facebook.com/vanlizaraung/videos/414341699229569/> (in Burmese language)

<https://www.facebook.com/vanlizaraung/videos/364110250883795/> (in Burmese language)

*For more information about the Mae Myit Thar housing project in Yangon, please contact:*

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## PHOTOS



These are the conditions that families who joined the Mae Myit Thar project were living in, in squatter settlements around Shwepyitha Township.



The DUHD's "low-cost" housing project at Yuzana Garden City, in Dagon Seikkan Township. Besides being so badly built that some of the blocks can't be occupied, the \$10,000 - \$13,000 units are far too expensive for most of Yangon's poor. (Photo: Theint Mon Soe, Myanmar Times)



The alternative proposal Women for the World made to the city was simple: give us land and communities can build their own houses cheaper, better and faster than the government can.

# Authorities, NGOs to launch low-cost housing for squatters in six months in Yangon Region

By Nyein Nyein

THE Yangon Region Government is planning to launch a low-cost housing project for squatters in the region in the next six months. It plans to give priority to those who are in urgent need of accommodation so that they can buy homes on instalment and live with dignity.

"Among the squatters, the condition of women is important. By providing safety and security to women, we can improve the living standards of squatters," said Yangon Region Chief Minister U Phyo Min Thein, while disclosing the plan at a ceremony in Yangon yesterday to shed light on the Yangon Project Bank and future plans for the region.

The Yangon Region Government will work with a civil society organization to build low-cost houses on land granted by the Ministry of Construction and



Yangon Region Chief Minister U Phyo Min Thein delivers the key-note address at the ceremony to shed light on the Yangon Project Bank. PHOTO: MYINT MAUNG SOE

the Yangon City Development Committee.

Plans are under way to launch the project in the next six months.

"Preparation can take time. So, we are also planning to work with civil society organizations, including the Women for the World, as part of efforts for im-

proving the condition of women through the housing project," said U Phyo Min Thein.

As for the land for the project, the government is working with the Ministry of Construction and the Yangon City Development Committee, and the price of the land would be factored into the cost of the homes when they

are sold to squatters under an instalment plan, he said.

The population of squatters in Yangon is increasing with people from rural areas leaving their homes and shifting to Yangon to get jobs, which are being generated with increasing investment in the region.

(Translated by GNLM)

From the June 4th, 2019 edition of the local newspaper, "The Global New Light of Myanmar," with news of the big breakthrough that the women's collective, community-driven housing model already pioneered in 12 projects in Yangon would become part of the governments low-cost housing program.



Women for the World and the Women's Savings Network had been surveying and mapping poor communities all over Yangon, as part of their ongoing program, but after the Mae Myit Thar scheme was launched, this important gathering of information - and people! - accelerated.



Setting up savings groups was a crucial part of preparing for the housing project. Besides saving for their housing loan downpayments, the new savings members got to know each other and learned to manage finances together, in preparation for the complex housing process that lay ahead.



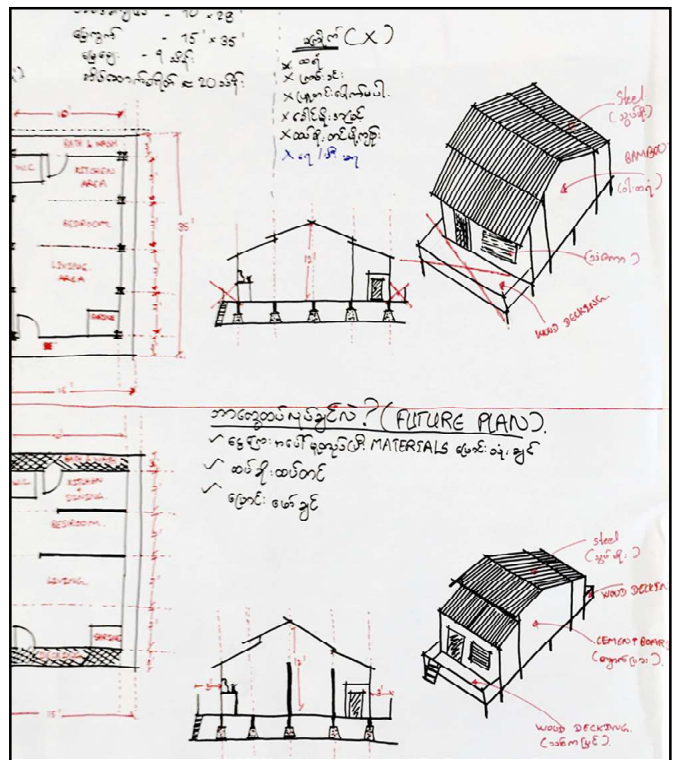
▲ This sign was put up in October 2019 and it identifies the Yangon Regional Government land where the housing project would later be built.



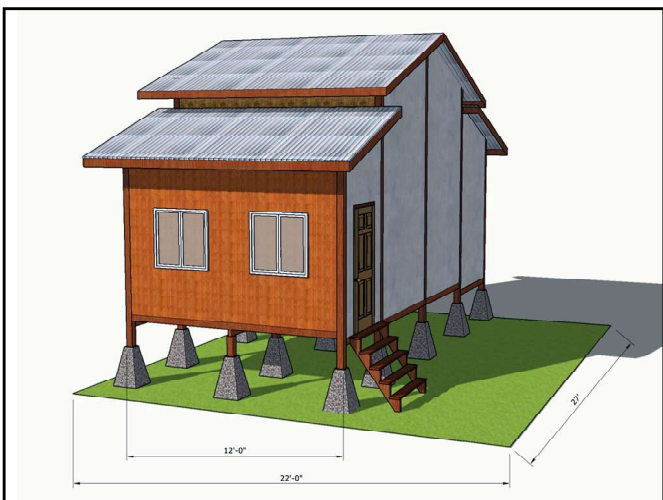
▲ In June 2019, the community architects organized the first community design workshop to help the people plan their new houses.



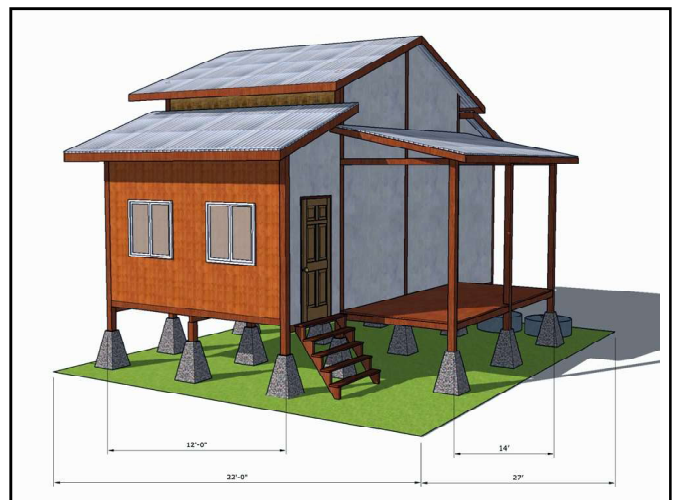
▲ During the community design workshops, the people also explored different plot shapes and different ways of laying out the plots on the site.



▲ The houses the people designed are small and simple, to keep within the modest budget, but full of little details that make them livable.



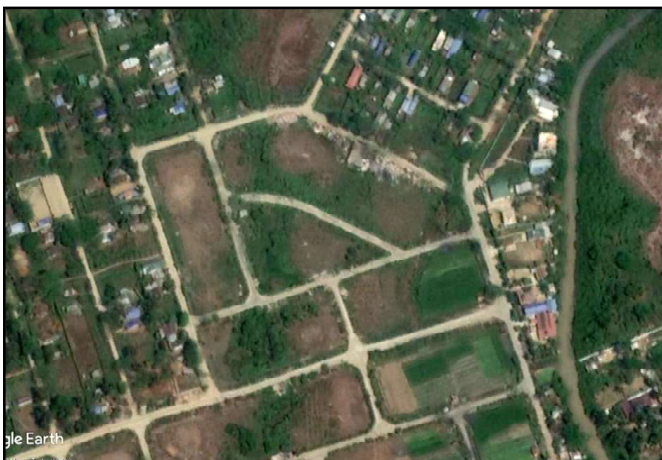
▲ This is the architects' drawing of the final "core house" design, with a light wooden structure raised up on small stilts.



▲ The detached houses were all arranged on the plots in such a way as to leave space for adding another room on the side, as people were able.



*That's the final layout that everyone finally agreed to, for the Mae Myit Thar project in Shwepyitha Township, with 264 house plots and around an open area at the middle where the community center would be built.*



*The land for the project had already been subdivided into five parcels, with good concrete roads dividing them - which were all kept as is.*



*An aerial photo of the same site after the project was finished, showing how the housing layout made use of the existing concrete roads.*



*Some of the computer-generated drawings the architects and architecture students developed to help the new community members visualize how their new houses and their new settlement would look.*





▲ Here is a photo of the first meeting where all of the 264 families who would live together in the new project came together, in October 2019.



▲ There were lots and lots of meetings throughout the very rapid process of designing and managing the housing project.



▲ The community members were very active in helping the Yangon City Development Committee workers mark the plot boundaries.



▲ Another photo from the days of clearing the new land and marking the boundaries of the individual house plots, with the staff of the local government.



▲ This map shows the parts of the site that had to be filled with 1 - 2 meters of fill to bring them up to above flood level (red), and the other parts that were OK and just needed to be levelled (yellow and purple).



▲ Long ago this was probably rice paddy land, and that's why it is so much lower than the road. And that's why it had to be filled so the houses being built there wouldn't get flooded every year.



Lots of government officials, from the city and the township, came to visit the site during the early stages of project implementation, to assist with marking the plot boundaries and assess the needs for trunk infrastructure in the relatively undeveloped area.



This was the day that the individual housing plots were allocated, using a lottery system, with savings group members drawing numbers for houses in their group.



Each savings group was allocated one part of the new project, and all the members of each savings group would stay together there.



The construction work started immediately and went very fast, with a big team of skilled carpenters and community helpers providing the labor.



One of the special community committees set up to manage the project was in charge of buying and keeping track of the building materials.



▲ One of the best ways to keep the cost of the houses as low as possible was to use inexpensive local materials and simple building systems and techniques that everyone understands and can build, without any special training or gadgetry.



▲ Galvanized iron roofing sheets being fixed to the light roof structure. Nobody will claim these are 100-year houses, but they're good enough for now, and people can upgrade them later on.



▲ In this photo of a group of partly finished houses, you can see the soak-pit tanks where the toilets behind the houses will drain.



▲ To speed things up, the land filling continued on parts of the site at the same time the houses were being built on other parts of the site.



▲ This wide photo shows what things looked like right after the houses were finished, the electricity poles had been brought in, and the families were just starting to move in to their new houses. Imagine, if you can, this same street a few years later, shaded by the trees the people began planting right away.



▲ *The Chief Minister of the Yangon Regional Government, the Deputy Director of the Department of Urban and Housing Development, officials from the Yangon City Development Committee and Members of Parliament visited the housing project in November 2019.*



▲ *Another visit by high-level government officials to the new project, shortly after the families had started moving in and dressing up the facades of their new houses.*



▲ *The community center at the center is a lively place where all sorts of meetings are held, children play, visitors are briefed on the project, and the enormous knowledge the community members have developed through the project is shared with many others.*





▲ *Within a few weeks of moving in, people started constructing additional rooms on the side and painting the facades of their new houses.*



▲ *It was good times for the local paint stores, where vivid colors across the spectrum were in high demand.*



▲ *Just six months later, the scene in the Mae Myit Thar housing project in Shwepyitha Township has changed completely. The house-proud residents had painted the fronts of their houses in all sorts of cheerful colors, planted trees, brought in pots of flowers and herbs and vegetables, and turned a “project” into a welcoming and secure community that is full of life.*