



# Mae Myit Thar 2

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • JULY 2022

**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 second 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 2
- Location Yay Thant Street, Ward 130, East Dagon Township, Yangon, Myanmar
- Size 316 households
- Finished 2020
- Type Relocation of scattered squatters and room-renters to a new community within the same township, on free government land, with collective, long-term land use rights.

## CONTEXT, PROCESS AND PARTNERS

### Context of the housing project:

Over the last twelve 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 commercial 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, had grown by 2019 to 11 housing projects which provide secure, affordable, appropriate housing to more than 800 poor families. Along the way, they have formed a network (called the Women's Savings and Development Network), done slum surveys in several of the city's most squatter-rich townships, and developed a partnership with a microfinance company that now gives the women collective housing loans.

As Yangon grows and development and market pressures come 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 that Women for the World supported in 2009, buying land and building simple houses and basic infrastructure was possible with just 1.3 million kyats (US\$ 833) per family. By 2019, that had gone up to 3 million kyats (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:

Until these community-led housing projects began to quietly appear around the city, the government's only approach to providing some affordable housing had followed a conventional contractor-driven model, in which private sector developers were hired to construct apartment blocks (with private sector financing rather than with public budgets), and then the units were to be sold to individual families who could afford them. These apartments were unaffordable to most of Yangon's urban poor, though, with prices that started at 8 million kyats (US\$ 5,330) and went up to 25 million kyats (US\$ 16,660) per unit. In many cases, there were so few customers for these "low-income" apartments that many of the buildings were never occupied and remained empty for years after completion. In many, the construction was so shoddy that they deteriorated rapidly and became so unsafe that people were reluctant to move into them.

With almost a dozen housing projects in their portfolio, the women's savings network and Women for the World began to appeal to the government to support their more collective model for providing Yangon's poorest citizens access to truly affordable land and decent housing on a self-help basis. A significant breakthrough in these negotiations finally happened in 2019. After several meetings, negotiations, and proposals, the Yangon Regional Government agreed to integrate this community-led housing scheme into its larger public housing program and to make government-owned land available, at no cost, to develop similar housing projects. The Chief Minister pledged to provide land for the construction of 60,000 housing units for the urban poor. 1,000 of these houses would be built during the new program's one-year pilot phase. The new collaborative scheme was called Mae Myit Thar (which means "motherly love" in Burmese) and marked an important new chapter in the country's response to serious housing needs.

The first project developed under the Mae Myit Thar program, on free government land, was in Shwepyithar Township, in the industrializing northern part of the city, where most of the city's poor lived, and where a lot of jobs were available. That community-designed and community-built project was completed in December 2019 and provided secure land and housing to 264 poor families from nearby squatter settlements.

This case study describes the second Mae Myit Thar project, which was built in East Dagon Township. This project followed closely on the heels of the first project, and it brought together 316 poor families who had been living in rented rooms or as squatters in nearby wards in East Dagon Township. Of the 316 families who were finally selected to join the housing project, about 60% used to live informally on empty land they occupied along the sides of the road, near factories or along drainage canals, while 40% had rented shacks or shabby rental rooms in informal settlements.

### The community process:

The first step in organizing this collective housing project was to conduct a detailed survey and mapping of all the informal and low-income settlements in East Dagon Township. The surveying and mapping was done by the women's savings network, with support from Women for the World, local ward administrators

and district-level government officials. Information was collected from each family in the settlements about their household size and income and how long they had been living as squatters or renters. The settlements were also mapped, using sophisticated GPS technology, which women in the savings network have learned to do, using their phones and GPS devices.

The information the women gathered later served as baseline data which helped them select participants for the new housing project and prioritize the most vulnerable families. This was important because housing needs in East Dagon Township were so much greater than the space and resources available for the new project. The network decided to give first priority for joining the project to people who had been squatting on land without any kind of tenure agreement. The second priority would be given to people who had been renting rooms in informal communities or in hostels (low-rise buildings divided into tiny rental rooms with shared facilities, where many migrant workers find cheap accommodation) for a long time.

As part of the mapping process, the women also searched for possible sites for housing development within East Dagon Township. The survey teams identified several plots of vacant government land that would be suitable for housing, and proposed these sites to a joint committee that had been set up, consisting of government officials, planners and Women for the World staff. Once the committee approved one of the proposed sites, in Ward 130, Women for the World contacted the local government administrators and asked them to nominate specific wards closest to the approved site for the network to start their mobilization process. After that, Women for the World and network leaders began organizing lots of community workshops in different locations, to introduce people to the process of collective housing development, train them in how to start savings groups and help prepare interested families to take part in the project. The workshops were open to everyone, and were well-attended, not only by prospective project members but by interested people from across the township who were curious to find out more about this new community-driven housing model.

While these workshops were taking place, the paperwork was prepared for all the official permissions to use the land in Ward 130, which was owned by the Department of Urban and Housing Development, for the housing project, under a new and unconventional land-use category proposed by Women for the World, which they called "*community common land*."

After the new land was officially approved for collective housing development, it was time to plan the new settlement (which they soon determined could accommodate about 300 families) and select the families who would join the project. The project was open to people from all backgrounds, ages, religions and educational levels, and to join the project, the network had just a few simple criteria for families:

- **They should have saved for two years:** This was not so much about saving a certain amount but to show their commitment to the project. In the East Dagon project, some families had already been in savings groups for a while, while others joined the process after the mobilization process had started. For the new savers, the terms were made more flexible, considering the fast pace of the project: they could either show that they had saved as much as the others (about 250,000 kyats, or US\$ 167, which was 8% of the loan amount) or be willing to learn and commit to the collective savings process, or get an endorsement by other project members.
- **They should not own a house or land anywhere else in the country.**
- **They should agree to the Mae Myit Thar program's rules**, like having collective land use rights, committing to not sell, pawn, or transfer their house without prior agreement with the network, agreeing to the loan terms, and continuing their collective savings as long as they are part of the housing project.

The 296 families finally selected to take part in the project all came from nearby areas, but most of them didn't know each other before joining the collective housing process. They were creating a brand new community from scratch. A crucial tool for helping them begin to work together and learn to manage things together as a group was collective saving. The members of the new community started right away organizing themselves into smaller, more manageable groups of about 20 households. Each of the 14 savings groups in the project started meeting weekly, saving an agreed-upon amount of at least 1,000 kyats (US\$ 0.67) into their safe, and updating their financial records.

After that, Women for the World and the Women's Savings and Development Network approached their long-time financing partner, KEB Hana Microfinance, a subsidiary of a Korean bank, to make arrangements for the loan agreement. When the paperwork was prepared, all the women participants gathered to sign the loan contract and a housing agreement that described the regulations of the collective housing scheme. Each family was then assigned an individual plot on the collectively shared land through a lottery system, and the savings groups were reorganized so that families who would be living close together in housing clusters would save together; that made all the communication and collective organization in the housing process much easier.

### Support groups and partners in the project:

- **Women for the World (WfW)** is a small Yangon-based NGO which has been working with Yangon's poorest women squatters since 2008 to help them form savings groups and develop collective solutions to their problems of secure housing and livelihood. WfW facilitated the housing project, engaging with different government departments, guiding the women's savings network, mobilizing volunteers and monitoring the process. Since the Mae Myit Thar program began, WfW strengthened its team with young community architects who helped with the design development and housing planning.
- **Women's Savings and Development Network (WSDN)** is a network of women-led savings groups in Yangon and works closely with Women for the World. The network led several parts of the housing project, including surveying the poor in East Dagon Township, training new saving members, managing the purchase of building materials, supervising the construction and managing the work site.
- **Yangon Regional Government (YRG)** provided land for the housing project at no cost, and supported the process of integrating the collective and community-driven housing model into the government's official housing policy.
- **KEB Hana Microfinance Company**, the microfinance branch of a Korean commercial bank, provided loans for housing and basic infrastructure in this and earlier projects.
- **Asian Coalition for Housing Rights (ACHR)** is a network of Asian grassroots community organizations, NGOs, housing professionals, activists and community architects whose support for the process in Myanmar has helped the women's network and WfW try out new ideas, exchange and learn from experiences in other countries and mobilize funding support for this and other projects.
- **Ward leaders and local parliamentarians** helped to organize and mobilize the people and ensured a smooth, safe process for the savings network's members during the survey and implementation.
- **Yangon City Development Committee (YCDC)** supported the project implementation, especially in clearing the new land before landfilling.
- **Department of Urban and Housing Development (DUHD)** guided the land measuring and confirmed the final plot boundaries.
- **Selavip Foundation** (Belgium) provided grant support which partly financed the construction of common infrastructure facilities in the project, and also subsidized the construction of some additional housing units within the project land for especially vulnerable households.

## LEGAL FRAMEWORK OF THE PROJECT

### Legal background and legal status:

In Myanmar, all land technically belongs to the state - a legacy of colonial and authoritarian regimes. The complicated 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 from a farmer, for example, and receive a certificate of purchase, but if the plot had been illegally subdivided, the whole transaction is considered illegal, and the new owner's tenure is not secure at all.

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 illegally subdivided and sold, and besides that, there is no legal framework that provides for collective 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 access secure, permanent, legal land – *as a community*.

### Land tenure:

The 11.5-acre (4.65 hectares) land in East Dagon Township belongs to the Department of Urban and Housing Development and is located at the outer edge of the built-up part of the township. Beyond the site, there are still plenty of vacant agricultural plots. After a long process of negotiation with the Yangon Regional Government, the land was made available for constructing this housing project, which was the second project to be built under 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. Project members have collective land use rights and cannot sell, transfer or pawn their individual plots.



### Government support:

Each family in the project was issued a household certificate by the ward authority, an important document that proves a family's official residence status. Along with the formal tenure rights, the government has also committed to supporting the provision of some basic infrastructure, like water and electricity. Even though progress on this has been very slow, families in the project are now in the process of applying for municipal electricity connections, almost two years after they moved into their new houses. More recently, members of the new community's housing committee have been negotiating with ward officials to issue National Registration Cards (or NRCs) to all the people living in the new community. This is an extremely important advancement for their recognition as full citizens, because in Myanmar, poor people who live in informality usually can't get these ID cards. By June 2022, the members of 40 families and all children below the age of 12 had already received this precious documentation, and more residents will follow their example when they have saved enough to pay the administrative fees.

## PROJECT FINANCING

### Project costs and who paid for what?

**1. Land:** The 500,000 square feet (4.65 hectares) of land was made available for the housing project at no cost by the Department of Urban and Housing Development, with the support of the Yangon Regional Government.

**2. Houses:** The cost of constructing the 293.2 square feet (27 square meters) core house came to 2.65 million kyats (US\$ 1,770) x 296 houses = 784.4 million kyats (US\$ 522,930). This sum includes the cost of construction materials, labor and two septic tanks. Later, an additional 20 core houses of the same dimensions were built on leftover vacant land within the project site. It cost 60 million kyats (US\$ 40,000) to construct these 20 additional houses, which worked out to 3 million kyats (US\$ 2,000) per house.

**3. Infrastructure and amenities:** The total cost of preparing the land and developing the infrastructure and community facilities came to 110.6 million kyats (US\$ 73,700). 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 29.6 million kyats (US\$ 19,700).
- **Electricity:** As of June 2022, the community does not yet have municipal electricity. Some people have small batteries to power fluorescent lights, and they can have them recharged or exchange them with charged ones when they run out of power. Some enterprising community members have gotten electric generators and made a business of selling electricity to their neighbors. The daily cost of buying electricity from these informal generators (from 6 pm to 10:30 pm) used to be 500 kyats (US\$ 0.33), but since gas prices have skyrocketed, the cost has gone up to 800 kyats (US\$ 0.53) per day.
- **Water:** The cost of setting up a temporary water supply point in the new community (with one electric pump and a water storage tank) came to 29.6 million kyats (US\$ 19,700), or 100,000 kyats (US\$ 67) per household. The previous government had committed to providing piped municipal water supply to the project, with 24-hour access and individual household connections. But since the coup, the prospects and timeline of that happening are unclear.
- **Roads:** By June 2022, the roads in the settlement have not been paved yet. During the landfilling and leveling work on the site, people used the excavated soil to raise the road surfaces to above flood levels. Since then, some groups of neighbors have joined together and invested small amounts of their savings to improve the roads in front of their houses by adding a layer of gravel or paving them with concrete.
- **Drainage:** Some provisional storm drainage channels were dug alongside the roads during the landfilling process, and some residents are now collecting money to gradually upgrade these earthen drainage systems.
- **Community hall:** The community hall at the entrance of the settlement is 73 x 54 feet (22.25 x 16.5 meters) and cost 30 million kyats (US\$ 20,000) to build. The semi-open steel structure had an enclosed office space and plenty of room for community gatherings, savings meetings and special events. After the coup d'état, the community upgraded and enclosed the community center, using a grant from the Selavip Foundation of 6.75 million kyats (US\$ 4,500).
- **Community meeting room:** The community meeting room is a smaller timber building with bamboo panels woven in traditional patterns. It measures 20 x 24 feet and cost 14.4 million kyats (US\$ 9,600) to build. This is where the guests are received and committee members have their meetings.

- **Community gardens and tree planting:** Several areas within the project land have been transformed into community vegetable gardens, and trees have been planted throughout the community, at a total cost of about 4.5 million kyats (US\$ 3,000), which was financed partly by the people themselves, and partly by private donations and grants from the Selavip Foundation, Cities Alliance and IIED.
- **Community market:** A bamboo and thatch market at the center of the community cost 2.5 million kyats (US\$ 1,650) to build, which was financed by a grant by the Selavip Foundation.

### Financing:

The cost of filling the land, constructing the first 296 houses, the community hall and community meeting room, and installing one electric pump and a concrete water storage tank was financed by a bulk loan of 888 million kyats (US\$ 592,000), which worked out to 3 million kyats (US\$ 2,000) per household. The loan was given to the Mae Myit Thar community by the Korean commercial microfinance company KEB Hana, at 22.8% annual interest, repayable in 70 months, with each family having to repay 79,500 kyats (US\$ 53) per month.

**20 extra houses:** Two years after the first 296 houses had been built, another 20 houses were built with a grant of US\$ 40,000 from the Selavip Foundation (US\$ 2,000 per house). The 20 families will repay the \$2,000 amount as an interest-free loan, in monthly payments of 40,000 kyats (US\$ 27) for the first three years and 65,000 kyats (US\$ 43) for the final two years. The repayments will go into a revolving loan fund managed by the citywide women's savings network to support further housing and development initiatives.

**Overlapping disasters - Covid and coup d'état:** The Covid pandemic hit Myanmar in March 2020. A year later, on February 1, 2021, the military seized control of the country in a coup d'état, just a couple of months after national elections. These two overlapping calamities had a profound effect on the lives and livelihoods of virtually everyone in the new housing project - and in all other poor communities in Yangon as well - as the whole country plunged into chaos and violence. Without being able to work or move safely around the city, household incomes shrunk and families found it increasingly difficult to even put food on the table. Making their monthly housing loan repayments to the microfinance company (which continued to operate in Myanmar, despite the political upheaval) became a serious problem for almost everyone in the Mae Myit Thar housing projects, and people feared they would lose their new houses.

**Negotiating a lower housing loan repayment:** With help from Women for the World, the network began negotiating with the microfinance company to reduce the monthly payments for some time, to reflect the terrible situation people were facing, but to show their intention to repay their loans at the same time. In the agreement they made with the company in July 2021, the per-family monthly loan repayment would be reduced by half for two years, from 79,500 kyats (US\$ 53) to 40,000 kyats (US\$ 27). At the end of the two-year period, the monthly repayment would increase to 119,000 kyats (US\$ 79), to catch the loans up to the original repayment schedule, so the loans would still be fully repaid within the original 70-month term.

## DESIGN AND CONSTRUCTION

### Design process:

In order to finish as many new houses as possible during the program's pilot phase, the Mae Myit Thar project in East Dagon had a very tight timeline. This left less time to explore and develop the layout and house designs with the community members, compared to previous housing projects. Instead, the Women for the World design team quickly developed and proposed a settlement layout plan and a couple of alternative "core house" designs, based on their long experience working with the communities and with the very small budgets of the earlier projects. They then presented these designs to the new community members, who reviewed and discussed them and voted for the layout they liked best and the materials and design features they preferred in the houses. The final layout plan and "core house" designs were also presented to the Yangon Regional Government, and to teams of architects and planners and other collective housing communities, and they passed the test with flying colors.

Later, when the core houses had been constructed and there was much less urgency to deliver outputs quickly, the community members were able to get much more involved in designing the common infrastructure and other amenities in their new community. For example, some of the residents took part in workshops with Women for the World and local plant specialists to plant trees and plan community gardens in their settlement and choose what vegetables to cultivate. Community leaders from the Women's Savings and Development Network and the partnering carpenters' collective worked with Women for the World architects to design a building to function as both a community center and an office. Later, when the community members faced serious difficulties in earning, the residents proposed the idea of a cooperative

market, where people could sell second-hand items, products they produce themselves, and the surplus produce from their collective vegetable gardens. Together with Women for the World, they decided on a suitable location for the market within the community and designed it using simple and inexpensive materials of bamboo and palm thatch.

### House design and layout plans:

The house plots are 660 square feet (61.31 square meters) and measure 30 x 22 feet (9.1 x 6.7 meters). The extremely simple and low-cost core house model the community designed is 25 x 10 feet (7.6 x 3.0 meters) and has a 6 x 7.2 feet terrace on the back for bathing. It is built on short stilts, on prefabricated concrete footings, with timber for the structural parts (columns, beams, floor, and roof structure), fiber-cement boards for the walls, corrugated zinc sheets for the roof and one aluminum sliding window in front. The house's interior is made up of one large room that can be used for sleeping, eating, and resting, and there is a partition separating a small kitchen area and a simple pit latrine toilet at the back of the house.

Although the "core houses" were kept very simple, to keep them affordable to very poor families, experience has shown that people quickly mobilize resources to expand their houses, add rooms and upgrade their houses with more sturdy materials. With this expansion in mind, a decision was made to keep a 6-foot (1.83 meters) strip of land on the side of each house for future additions. The freedom this extra space beside the houses gave to people produced a completely different look to the project: at the beginning, there were rows upon rows of identical houses, but very soon, the houses began taking on different shapes, colors and materials, and became showcases of people's craftsmanship, creativity and pride of ownership.

### Housing construction:

The implementation of the collective housing project was managed and overseen by a committee made up of experienced members of the Women's Savings and Development Network, Women for the World staff and members of the new community. One of the striking milestones of the process was when the community members all came together in a big group to prepare the land (cutting the grass and clearing the land) and mark the boundaries of the individual plots with tape measurers, rope and pegs.

The houses were built by a team of skilled carpenters, many of whom had worked on the earlier collective housing projects. Many of them are the husbands, brothers or sons of women in the savings network, and these carpenters added their own ideas and expertise to help make the housing construction more efficient, in project after project. The women's savings network helped the new community to purchase the building materials in bulk, supervise the construction and manage the worksite. The women in the savings network also handled payments to the workers and helped solve any problems that came up along the way. Within a few months, the new land was filled with 296 brand new houses and with energetic new life.

Along with their houses, the residents have been gradually building essential infrastructure in their settlement, even though their resources are limited. Since there was not enough budget to pave the roads and lay drainage lines, for example, people started digging drainage canals and using that soil to raise the road levels. This simple and inexpensive solution will suffice until the community has more resources. These community-made infrastructure projects also provide an opportunity for community members to come together and work collectively for everyone's benefit. Everyone chips in - those who can't handle the scorching sun and physical labor help prepare food and snacks for the rest. The people usually organize a big loudspeaker and play their favorite songs while working on their new settlement.

## COMMUNITY AND PROJECT MANAGEMENT

Once the construction of the core houses was finished and people moved into the houses they had been allotted in the lottery, the savings groups were re-organized, so that people living together in housing clusters would have their own savings groups and could manage things more easily. In these new savings groups, the women divided their roles: one person keeps the locked box with the money in it; another woman holds the key to the box; another woman is the group's accountant. Each savings group also has several leaders who are responsible for collecting the monthly loan repayments to the microfinance company.

Besides saving for their housing loan, each family in the community pays 4,000 kyats (US\$ 2.70) every month into a collective community-level fund, from which they can take low-interest loans for various needs, like businesses, children's education or medical expenses. Each family also pays between 800 and 2,000 kyats (US\$ 0.53 - 1.30) every month into another community-level "social security fund", which is used to finance community development activities and other urgent needs. Part of the social security fund was

used, for example, to purchase oxygen tanks during the third and most deadly wave of the Covid pandemic, when it was difficult for people to go to clinics. The social security fund is also used to support religious festivities and special events held in the community, and gives no-interest loans to families to organize funerals when a community member dies.

With help from Women for the World and some experienced network leaders, the residents in the new community have developed their own collective administrative systems for dealing with issues that come up and for managing the further development of their community. They have a housing committee, for example, which divides itself into smaller task groups responsible for various aspects of daily life in the community, including maintenance of communal facilities, development of new infrastructure and resolution of conflicts within the community.

Women for the World and the savings network continue to support the new community in various ways, acting as a bridge to link the community with the government, with development practitioners and with donors to support different aspects of the community's further development. This support has led to the development of collective gardens in the community, for example, after the team helped the community to secure a grant to buy seeds, fertilizer and some essential gardening tools. During the second wave of the Covid-19 pandemic, community members who struggled with their livelihood began planting vegetables and fruit trees that helped them to have fresh and nutritious food even during times when they could not afford to buy food in the markets. Anyone interested in investing some time in caring for a small part of the collective garden can harvest vegetables for their own consumption or can sell them at affordable prices to other community members.

Another creative initiative that responded directly to the crisis was a series of livelihood training workshops, where interested community members could learn how to make various household products, like preserved foods, bath soap, hand lotion and candles, which they could sell to get some additional income. This idea was followed up with a proposal to construct a cooperative market within the community, where people could sell their handmade products, fruits and vegetables or second-hand items they no longer need. By June 2022, the bamboo-and-thatch market had been built and would soon give community members another opportunity to boost their incomes and also offer their neighbors a safe place to buy essentials right inside the community.

#### **Project timeline:**

- **March 2019:** The Yangon Regional Government publicly announces that free government land will be made available for constructing 60,000 low-income housing units in Yangon and invites Women for the World to present their work on community-led housing.
- **April 2019:** A joint committee is established with the Yangon Regional Government, the Department of Urban and Housing Development, Women for the World and representatives from several government departments, to oversee a series of pilot projects in the following year. Members of the women's savings network start mobilizing new savings members to join the housing projects and search for suitable land.
- **October 2019:** The women's savings network, supported by Women for the World and local authorities, begins surveying informal dwellers in East Dagon Township.
- **November 2019:** Land for the project is identified in East Dagon Township, but the approval process continues. Families interested in joining the scheme receive training in savings and accounting and attend regular meetings.
- **December 2019:** New housing plans are prepared by architects from Women for the World. The Yangon Regional Government officially issues permission for residents to stay on this "community common land" for 30 years. Residents sign loan agreements and are assigned their plots.
- **January 2020:** House construction begins. In just under five months, 296 housing units and the community center are completed.
- **March 2020:** Covid pandemic begins sweeping through Myanmar.
- **July 2020:** Families start moving into their new homes.
- **February 1, 2021:** Military seizes control of the country in a coup d'état, just a couple of months after national elections.
- **November 2021:** Community center is enclosed and upgraded.
- **December 2021:** 20 additional houses for vulnerable households are completed and families move in.



## IMPACTS OF THE PROJECT

### Social impacts:

When asked what changed for them after joining the Mae Myit Thar project, most residents had the same response: the project helped people to fulfill their lifelong dream of having a house of their own. Without this collaborative housing scheme, which gives people access to land, finance, technical support and social organization skills, that dream could never have been fulfilled. With decent, safe and permanent housing as a base, even these very poor people can slowly but steadily develop other aspects of their lives: educate their children, expand their small businesses, protect their environment and enjoy better living conditions.

The four communities that are part of the Mae Myit Thar scheme, including this one in East Dagon Township, have formed a network within a network. Because their housing projects were developed a little differently than the earlier ones, with a much faster pace and a higher profile, the residents of the Mae Myit Thar housing projects have enjoyed more security and visibility. At the same time, they have benefitted enormously from the experience and wisdom gained through the process of planning and developing all the earlier community-led housing projects.

The Mae Myit Thar housing projects have introduced fresh ideas and have become testing grounds for new practices, like using free public land for housing the poor, and allowing that land to be managed collectively by the community. The fact that the Mae Myit Thar projects are much larger than the earlier projects has given residents an opportunity to develop new ways of organizing and developing affordable, community-led housing at scale, and these new ideas have helped the earlier projects strengthen their internal management systems. This exchange of ideas is carefully nurtured through an ongoing program of meetings, community visits and workshops that bring people together. Since the Mae Myit Thar communities enjoy the status that comes with being a government-supported initiative, they have had more support from various agencies and organizations to carry out collective activities, implement small upgrading projects, document their methodology and amplify the lessons learned from their collaborative housing model. The outcome of that support is more united and confident communities, as well as a series of learning materials (manuals, reports, documentaries and case studies) which help spread the word about community-led housing to other poor communities in Myanmar and beyond.

### Economic impacts:

The overlapping crises that have plagued the country over the past two years have cast a long shadow on the livelihoods and economic well-being of the members of the new community. Resettlement to a new place often leads to disruptions in employment and earning, even if people resettle to places that are fairly close by, within the same township. On top of that, the closure of factories and businesses, restrictions on mobility and the lack of safety outside the settlement have all put a strain on families in the new community.

One thing that the overlapping crises have made very clear, though, is that the collective nature of their housing and savings mechanisms has functioned as a powerful safety net when all the others support systems were failing. As a well-organized community, the people here have much better chances of receiving support from outsiders, and they also have the help of their citywide savings network that regularly channels small loans for various needs and activities. Many families have also benefitted from the opportunity to participate in livelihood trainings, to increase their income and lower their household expenses by growing some of their own food and producing products they can sell or use at home. Even though the burden of the housing loan repayments has led to a lot of stress and uncertainty among families in the community, the relationship of trust that has been built between the microfinance company, Women for the World and the savings network has helped secure some repayment flexibility for the time being. Thanks to these mutual support systems, people have a strong sense of relief that they have their secure housing and a community where people are looking after each other, especially under the terrible conditions in Myanmar right now.

### 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 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 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.

The Mae Myit Thar scheme created a precedent to rethink how urban development is perceived in a city like Yangon, demonstrating 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 can become part of the toolkit for government agencies and other stakeholders. Throughout the process, officials and community members have come together for different activities. That collaboration has also helped change perceptions of the urban poor and what they can contribute to the city they live in. Although the present times are extremely precarious, the lessons of this important housing program are as relevant as ever, demonstrating self-administration and collective power as a feasible path forward.

### Problems:

**Very high interest housing loans:** 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 giving loans to the poor at very high interest have increased and become 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. Women for the World and the women's savings network have been successful in persuading KEB Hana to introduce more flexible terms and slightly lower interest rates, compared to their regular practices in the country. But it is important to remember that while middle-class families in Myanmar can get housing loans from banks at 10% annual interest, the poor have no choice but to pay much more than 20%. Under the current loan terms, by the time they repay their housing loans, 70 months after the payments began, 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. 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.

**Inaugurating the housing project during a pandemic:** No one could have predicted that right before the housing project was completed, such a huge crisis would befall the country, as it did across the world. Besides the health-related challenges, the Covid pandemic has brought many additional problems to the newly established residents of the Mae Myit Thar project in East Dagon. Their excitement to move into their new houses was checked by business closures, job losses, unemployment, skyrocketing prices for everything and food shortages. And all these troubles came just at the time when they had to start repaying their housing loans. But with a lot of persistence, difficult conversations, and continuous mobilization and creativity, the community members have managed to stay above the water for nearly two years.

**Delays in infrastructure services:** The pandemic has also delayed the installation of basic infrastructure facilities in the East Dagon Township project, which were supposed to be done by the municipal government. Despite the government's commitment to connect the settlement to the municipal water and electricity supply grids and to support the road paving and drainage construction, not much of that has happened. The bureaucratic steps for providing municipal services are slow in the best of times, but with the pandemic crisis, the work is more-less stalled. To make matters worse, the political turmoil after the February 2021 coup cast new doubts about whether these planned infrastructure services will be provided at all. In the mean time, community residents have been making do with their own self-help solutions and have used whatever resources they can muster to start paving roads and installing a provisional water supply system.

## STORIES FROM COMMUNITY MEMBERS

**Daw Myint Myint Thein:** "I used to be a renter. We had to pay at least 100,000 kyats (US\$ 67) per month when we were renting. All our income went into paying that rent, and we couldn't save any money. Then I moved into a squatter settlement in Ward 125 and rented a hut for 50,000 kyats (US\$ 33.50) per month. By reducing the rent by half like this, I could finally use more for my family. At that time, some women came to our neighborhood to collect information about people who needed a house. Of course, I was immediately interested, and I joined the process and meetings. That is how I came to be part of this housing project. Living here is very different compared to renting a house. I was not used to working in a group to decide every little thing. But now I feel very much settled here. We can take loans easily from our savings group, and the housing loan repayments to the microfinance company are affordable. This is very convenient for

us. Even in troubled times like the Covid pandemic, when we all lost our jobs and means of earning, we all got together with the network and with Women for the World and negotiated together for more flexible loan repayment terms. Now we are able to live with fewer worries."

**Daw Thida:** "I have been living in this housing project for one year and two months now. I joined the savings process as soon as I arrived. I like saving. It brings me many benefits. For example, I took a loan of 100,000 kyats (US\$ 67) to buy a sewing machine so that I could start my own home business. I have to pay back 5,000 kyats (US\$ 3.35) every Sunday, and when I finish repaying the loan, I can take a bigger one of 150,000 or even 200,000 kyats (US\$ 100 - 133). Saving is very important for me. With saving, our resources gradually increase, like a piggy bank. You know, we save four times a month; 4,000 kyats (US\$ 2.70) per month and 2,000 kyats (US\$ 1.30) for our community-level social security fund. That may not sound like a lot of money, but it will grow to become more than 40,000 kyats (US\$ 27) after ten months or a year. I think that's great. Thanks to our collective savings, our settlement and community will flourish more and more. Our housing project will become more pleasant. Besides having better buildings, amenities and shops, we will be able to develop ourselves."

**Ma Khin Khin Hlaing:** "I come from the city of Meiktila, in Central Burma, one of the hottest parts of the country. I came to Yangon looking for better work opportunities. But I miss my home now and then. I try to visit my family once a year, and each time I go, I carry some seedlings with me, and stop along the way to plant some young trees on the side of the highway. When I came to this housing project, I really appreciated that we also plant community gardens and learn about the environment and the importance of trees and vegetables. Because I have some experience in gardening, I advise my neighbors on how to cultivate properly. For example, I tell them to put ashes, onion peels and fish gills near the plants' roots as cheap fertilizer. Of course, there are still many things to improve here, but being united in this housing project and working together as sisters makes me feel confident that we can do it."

## FOR MORE INFORMATION ABOUT THE PROJECT

*This case study was written in June 2022 by Marina Kolovou Kouri and Hein Htet Aung, who have been working closely with Women for the World in Yangon for several years.*

*Please follow these links to see some short video films about the Mae Myit Thar 2 project:*

In 2020, the Yangon Regional Government requested Women for the World to conduct an assessment of the pilot phase of the Mae Myit Thar program (including four housing projects) to get a better idea about what works, what doesn't, and what is needed to be in place for the implementation of similar housing projects on government land. The outcome of this assessment, with people's voices and recommendations to the authorities, can be found here:

[https://www.ucl.ac.uk/bartlett/development/sites/bartlett\\_development/files/community-led-housing-assessment-2021\\_wfw-fv.pdf](https://www.ucl.ac.uk/bartlett/development/sites/bartlett_development/files/community-led-housing-assessment-2021_wfw-fv.pdf)

Watch this documentary to find out how the residents of the housing project in East Dagon Township and the Mae Myit Thar housing projects in other townships have been dealing with the challenges brought about by the pandemic:

[https://vimeo.com/699069810?embedded=true&source=vimeo\\_logo&owner=87232909](https://vimeo.com/699069810?embedded=true&source=vimeo_logo&owner=87232909)

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

### **Women for the World**

tel: +95 9 421117876 , +95 9 5112363

e-mail: [womenfortheworld@gmail.com](mailto:womenfortheworld@gmail.com)





▲ *Surveying informal communities in East Dagon Township: The most experienced members of the women's savings network combed the East Dagon township, mapping and collecting basic information about the poor people who were living in squatter settlements or renting tiny shelters without any tenure security.*

### 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)*

◀ *The launch of the government-assisted Mae Myit Thar community housing scheme won this spot in the state-owned newspaper, "The Global New Light of Myanmar," in June 2019. This and other stories in the press about the new housing scheme created more excitement and confidence about the new collaboration between the municipal authorities and the communities.*

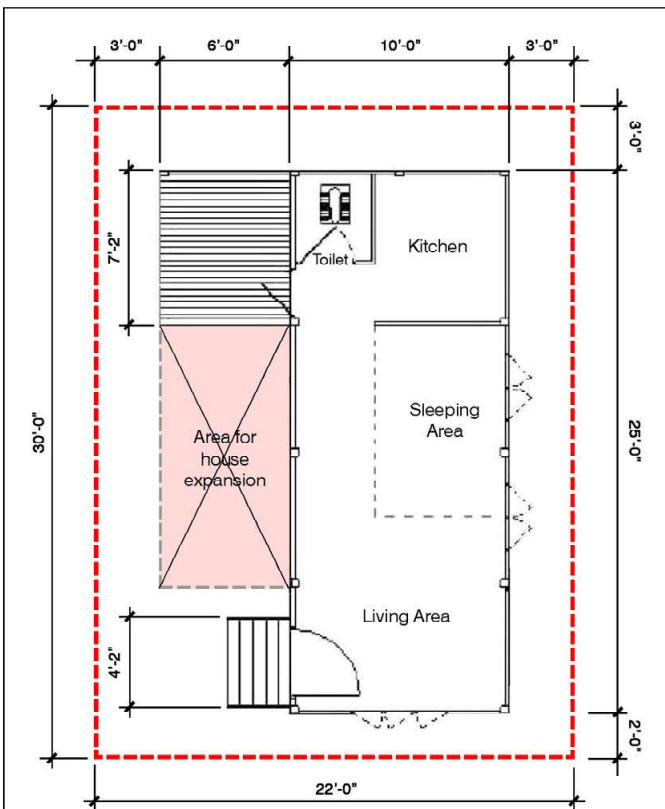


▲ *Soon after that, members of the women's savings and development network and Women for the World started mobilizing new participants for the housing project in East Dagon Township, teaching them the savings methodology and introducing them to the tools and practices of collective housing development.*



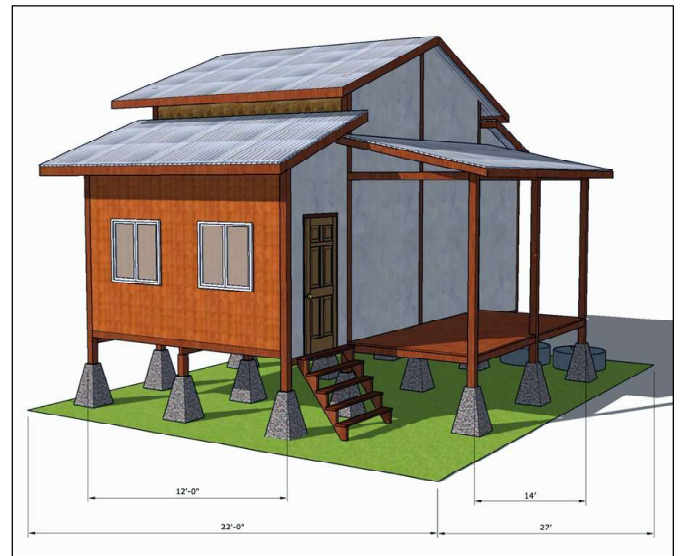


The architects from the Women for the World team quickly developed some alternative designs for the housing layout on the new site and presented them to the community members to discuss and review. This is the final plan that the new community residents liked the best. The plan was later approved by the East Dagon Township and Yangon Regional Government authorities.



### Core House Plan for Mae Myit Thar 2

- **House plot:** 660 sq. ft. (61.31 sq. meters)  
22 x 30 feet (6.7m x 9.1m)
- **Core house:** 250 sq. ft. (22.8 sq. meters)  
10 x 25 feet (3m x 7.6m)
- **Space for extension:** 150 sq. ft. (14 sq. meters)  
6 x 25 feet (1.83m x 7.6m)



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.



The architect's computer-generated drawings helped the new community members visualize how their new houses and settlement would look.





▲ When all the rules and regulations were thoroughly explained by Women for the World and the savings network, the new members of the East Dagon housing were finally ready to sign the loan contract and an agreement about their membership in this collective housing project.



▲ As soon as everything was ready for the construction to begin, officials from various departments and municipal workers stepped in to support planning decisions and practical tasks like clearing the land and issuing all the necessary permits.



▲ The community members were very active in helping the municipal workers to mark the boundaries of the settlement and clear the land. At the end of a busy few days carrying concrete poles, measuring with ropes and tape, and clearing the land of weeds and grasses, the prospective residents took a group photo on their land that would soon look completely different.





▲ *The process of constructing the houses went very quickly and was quite systematic, thanks to the experienced carpenters who had accumulated a lot of experience building the earlier community-led housing projects. After the concrete footings were arranged on the site, the wooden structure came next.*



▲ *Corrugated tin sheets were added for the roof, and fiber-cement boards were used for very light walls. The front wall of each house was built with more expensive timber planks, so the houses would present a more dignified face to the street.*



▲ *This is what the interior of these extremely simple houses looks like from the inside, looking towards the front window, set in the wall made of wooden boards.*

▲ *This is the inside of the same house, looking towards the small kitchen enclosure and second door at the back of the house.*





▲ *Within just a few months of moving in, the new residents of the East Dagon collective housing project had made all kinds of improvements to decorate and individualize their houses: extensions built on the sides, house fronts painted in vibrant colors and flowers and shrubs planted to festoon the entrances.*



▲ *People also have more space to set up small businesses or do things to make extra income (like tailoring women's dresses), or simply to practice their hobbies (like keeping pet rabbits) without having to worry about landlords complaining or evicting them.*





▲ *In a few years, these trees the community people have planted will grow big enough to provide shade and make a much cooler and more healthy microclimate in the community.*



▲ *The vegetables that people grow in the communal gardens have been a lifeline for hungry and out-of-work families during the Covid crisis. Besides providing much-needed food, the gardens have also provided a peaceful occupation to calm the spirit during a time of terrible troubles in Myanmar.*



▲ *Many families turn the spaces beside or in front of their houses into kitchen gardens, to produce vegetables and fruits to feed their own families.*





▲ *The housing project in East Dagon includes a basket-like meeting hall with walls made of woven bamboo, so breezes can waft through the building, even when there is no electricity to power the ceiling fans.*



▲ *The project was also planned to include a large community center, with an enclosed office space at one end. Originally, the community center was built very simply as a simple open-air space with a sheltering roof. But during the violent aftermath of the military coup d'état, the building was ransacked and looted. The community members all felt the need was greater than ever for a safe place to meet and carry out all their community and network activities. So they used some small donor grants to renovate and enclose the community center, to make it much more comfortable - and lockable.*





Recently, the community built this open-air thatch and bamboo market where people can sell their vegetables and community products.



While they wait for municipal water connections, the people built this community well and water storage area to supply the whole community.



During the the overlapping crises, when people lost jobs and were in great need, the women's network organized workshops to train women to make all kinds of food and household products to sell to community members and neighbors. The idea was to give women a source of extra income and also to bolster the community's self-sufficiency and help people reduce expenses.



The foundation for so much of the collaborative work in the community continues to be collective savings. Despite all the troubles, community members continue to meet every week and put small sums into their collective savings fund, and take small loans for their day-to-day needs.