



Pan Thazin

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

In the last ten years, some of Yangon's poorest women squatters have come together, started savings groups and developed their own housing solutions, with support from a small NGO called Women for the World. Using their savings, they have collectively bought tracts of inexpensive agricultural land, subdivided them into small plots and built their own extremely low-cost houses, with basic infrastructure. Against terrible odds, and with no help from the government, they have built a dozen projects which provide secure, affordable housing to a thousand vulnerable families. Pan Thazin was one of their first projects.

- Project Pan Thazin
- Location Htawinbae Ward, North Okkalapa, Yangon, Myanmar
- Size 30 households
- Finished 2013
- Type A new community made by a group of poor squatters and room-renters on land they collectively purchased.

CONTEXT, PROCESS AND PARTNERS

After cyclone Nargis hit Myanmar in 2008, lots of people from the Ayeyarwaddy Delta and other coastal regions began migrating to Yangon, hoping to improve their living conditions, but more often than not facing harsh competition for job opportunities and lack of affordable land and housing. At that time, a small NGO called Women for the World (WfW) began working on livelihood improvement and women's empowerment in low-income people. WfW came to North Okkalapa, one of the poorest of Yangon's townships, and started explaining to people about collective savings and its advantages.

In 2009, a group of squatters and room renters in the area set up the first women's savings group, with guidance from WfW. They shared a similar background of poverty, insecurity and an ever-present threat of eviction. Initially, the saving activity was conceived as a means to avoid indebtedness and the cycle borrowing from money lenders at high interest to improve their livelihoods. Through their organization in savings groups, the women started learning how to become leaders in their neighbourhoods, and gradually began mobilizing women in other communities to start saving, share their experiences and support each other. That was the beginning of the Women's Saving and Development Network (WSDN), a network that now connects women's savings groups across Myanmar. With the support from WfW, ACHR and a team of young community architects, several of these women's savings groups have started laying the foundations for collective housing in Yangon.

The township:

North Okkalapa is a satellite township that was established in 1959, in the course of a massive resettlement scheme for squatters and government workers from inner-city areas to the periphery of Yangon, and the expansion of industrial zones. Before that, the area was mostly farmland and was outside of the city's administrative boundaries. Since that time, the landowning farmers and those who were allocated plots in the relocation process started subdividing their land into small plots and selling those small plots informally to poor families, to construct basic houses for living in or for renting to others. Since the late 2000s, when the government authorities began allowing residential development in North Okkalapa, these informal land transactions and house constructions saw an unprecedented boom. Today, the township has a population of 289,928 people, although many of the township's residential areas are still underserved, and infrastructure development has not kept up with the rapid population growth.

The community:

Htawinbae Ward is one of the township's 19 administrative units, home to some 4,000 families. According to a survey carried out by members of the WSDN in 2010, 40% of the ward's residents are renters or squatters, and their access to basic services is limited or virtually non-existent. Most residents are low-income workers, occupied as construction laborers, factory workers, trishaw drivers, carpenters, street vendors, and farmers. This is also the background of the 30 families that make up the new community. The name they chose for their savings group - and their new housing project - was *Pan Thazin*, which is the Burmese name for the tiger lady flower - a symbol of purity. Some of the women had lived in the area for as long as four years before the project started, while others had just recently migrated from other regions of the country. Many had experienced displacement, either because of their tenure status, or because of the Cyclone Nargis disaster that affected large parts of Myanmar. The women's savings group members from Pan Thazin are now among the most experienced community mobilizers of the WSDN and they assist many other low-income community members to improve their conditions and access housing.

The community process:

When first approached by WfW's youth groups and hearing about the savings groups, the women of North Okkalapa were doubtful that they could save any money - even the smallest amount - because they struggled so hard to make ends meet each day. But when they broke down their daily household expenses, they realized that expenses for drinking, tobacco and betel nuts could be drastically reduced, and the saving from that could be put aside. The first savings group in Htawinbae Ward was established in 2009, with just seven women members, but the word spread quickly and soon the group had more than 100 members. After some initial struggles to manage the fast-growing savings group and deal with a collapse, a handful of committed members started over with new learning in mind.

The second time around, the savings groups were kept much smaller, consisting of no more than 20 members per group. They held regular meetings and took turns in their roles as accountants, keyholders and safe keepers, to avoid mismanagement. Membership in a savings group can be a demanding process and requires perseverance. Each savings group holds an internal meeting every week, and the savings members of the whole township meet once a month. *"After we managed to keep up saving this little money and meeting every week for many months, we knew we had the consistency to make the project happen."*

That's how one of the members of the housing committee today remembered it. Through the saving activity, and with continuous support from WfW, the women started learning accounting skills, improved their literacy, managed to pay off their debts, and developed a strong ability to maintain their organization and build trust with each other. After the savings for loans within each group, the women's savings groups established their own funds for welfare, education, healthcare, and a city-level community fund, which offers loans for housing projects.

Initiating the project:

The savings group in Pan Thazin started with 40 members, all of which put aside about 1,200 MMK (US\$ 1.50) every week. Several months into the saving activity, the group members were asked by WfW what they wanted to do with the funds they were saving. Since most of the women's families were facing financial difficulties because of increasing room rents, they started shifting their attention towards housing. The savings members of Pan Thazin took inspiration from a WfW-supported housing project in Hlaing Thar Yar Township, Pan Zabel, which was implemented in 2009, with housing loans coming from ACHR's ACCA Program.

As a first step, they conducted a detailed survey of Htawinbae Ward, in order to find out more about the conditions in the area and connect with more people. They had thought there were only 200 informal houses in the area, but in the survey, they identified some 1,600 families living as squatters and informal renters. At the same time, they mapped empty land plots, and did not miss the chance to spread the word about savings groups to other poor families in the ward. They also took note of different housing types they saw, minimum required space for living and housing costs. With that in mind, they started brainstorming about their ideal plot size and housing type and cost. With help from a team of architecture and engineering students, they started working on the development of a housing project.

With a clear target in sight, they eventually identified and purchased a small piece of agricultural land nearby that could accommodate 30 houses. Since the savings group was bigger than that, the members discussed who should be prioritized to have a place in the new housing project. The criteria that the women considered were: membership in the saving group for at least one year, savings of at least 100,000 MMK (120 USD), not owning a house elsewhere and demonstrating commitment by attending all the meetings. In 2010, the women in the savings group collectively purchased collectively a 100 x 200 ft (30.5 x 61 meters) plot of land in Htawinbae Ward, which they divided into 30 plots. They started building their houses right away, financed partly by their own savings and partly by loans from the ACCA program. Since some members had dropped out of the savings group during the land searching period, the project was implemented in three phases; 15 houses were constructed in 2010, 2 houses in 2012, and the remaining 13 houses were built in 2013, after a careful selection process.

Support groups and partners in the project:

- **Women for the World (WfW)** led the project and supported the community members at all stages, giving them training about saving, mapping, how to identify land, and connecting to relevant partners, like ACHR, architects and engineers.
- **Women's Saving and Development Network (WSDN):** With the support from WfW, WSDN became the backbone of the project, leading the organization of the savings groups, surveying and mapping poor households in the whole township, and scouting for suitable land plots in the area.
- **Asian Coalition for Housing Rights:** Through its ACCA program (2009-2014), ACHR supported the Pan Thazin project through a fund that was distributed in the form of loans to the community members to purchase the land plot and build their houses. ACHR's role has been important in strengthening the processes of collective housing in Myanmar through the exchange of knowledge and experiences, both within Myanmar and with other countries in the Asia region.
- **Local students:** A small group of architecture and civil engineering students from the University of Christian Fellowship joined the process as volunteers to provide assistance with the settlement layout and housing design.
- **Ward leaders:** The local ward administration assisted the community members in obtaining household certificates - an essential document that grants them access to certain services. This partnership was key to achieving legitimacy for the project, despite its ambiguous legal status.

LEGAL FRAMEWORK OF THE PROJECT

The Pan Thazin project emerged in a context where there was no mechanism to provide genuinely affordable housing for the urban poor, and where whatever policies, programs and financing channels already existed were excluding the poor. There were two main obstacles to the legality of this project. First,

there is no framework yet in Myanmar that provides for collective land tenure. Second, as all land is still nationalized, the subdivision of land and buying and selling of subdivided land between individuals is deemed illegal. As a result of these two factors, the Pan Thazin project's status has been in a legal "grey zone", from the beginning.

Land tenure:

The community collectively purchased the 20,000 square foot (1,860 m²) plot of land from a farmer in 2010. They received a land purchase certificate, in the name of the community's representative, with which all members have also managed to obtain individual household certificates from their local ward office. Despite the ambiguous land tenure, the 30 families have never faced any problems with the authorities or received any eviction notices. They attribute this de facto security to a Burmese cultural value, *narlelhm*, which is based on mutual understanding, and to their hard work in demonstrating a well-functioning housing and community development model. The residents recall that during the initial stages of the project, the Yangon City Development Committee (YCDC) officials came to Pan Thazin to enquire about the process, and asked under whose permission the construction was taking place. The members spent the whole day with those officials, explaining in detail about the model of savings, the loans and repayment conditions, and the hopes and plans that they attached to this project. By the end of the day, the officials were quite impressed and had more understanding of their situation.

Government support:

Because of the semi-recognized status of tenure of the residents in Pan Thazin -and subsequent housing projects- and because of the shortage of pro-poor development schemes generally, there has been virtually no support from the government at any stage for this community-driven housing process. Also, as the area around Htawinbae Ward urbanized recently, municipal services like water supply and waste collection have not yet reached Pan Thazin. What the residents consider important though, is that the local government officials have maintained a neutral attitude towards them, which has had the effect of increasing their sense of security. The only provision from the government has been access to municipal electricity, but only after the residents had all obtained their household certificates. Also, because they had to bear the costs for the electric meters and power cables for their individual connections to the utility posts, only a few households could afford to access electricity in the first years. As with everything else, the community members who did have access to electricity helped their neighbours in the community who didn't.

PROJECT FINANCING

Project costs and who paid for what?

All costs for the Pan Thazin housing project have been borne by the community members, either through a bulk loan from the city-level community fund or, incrementally, with their savings.

- **Land:** The total cost for the land was 11,000,000 MMK (13,100 USD), which worked out to 370,000 MMK (440 USD) per family.
- **Houses:** The total cost for the 30 "starter houses" was 21,000,000 MMK (25,100 USD). The cost per house was 700,000 MMK (840 USD).
- **Main road:** The paving of the main road across the settlement cost 1,500,000 MMK (1,800 USD), or 50,000 MMK (60 USD) per household.
- **Secondary Roads:** Each household contributed 50,000 MMK (60 USD) in order to pave the secondary roads, with clusters of houses pulling their savings together and paving the roads collaboratively.
- **Water supply:** After the housing loans had been repaid, 3,000,000 MMK from the community's revolving fund (from the interest of their internal loans) and additional 400,000 MMK from their community development fund were used to install three electric water pumps and water storage tanks on each of the secondary roads, to be shared by a cluster of 12 houses (and a cluster of 6 houses in the front row). The cost per household was 110,000 MMK (135 USD).
- **Electricity:** Electric meters were applied for individually, upon the presentation of the household certificate and land ownership contract to the responsible department. Each household paid 90,000 MMK (105 USD) for the installation, and between 100,000 and 300,000 MMK (120 - 360 USD) for cables, depending on the distance of the house from the utility post.

Community centre: The community centre was built in 2012 with funds donated by WfW.

Financing:

Through the ACCA program, a grant of 40,000 USD (34,000,000 MMK) was channelled through the city-level fund for land and housing. This was given as a bulk loan to the Pan Thazin community, with which they

purchased the land, received a loan of 700,000 MMK each for the construction of their houses, and paved the main road. Families that needed more money for their houses could complement the housing loan with an additional small loan of 200,000-300,000 MMK from their internal community fund. It was agreed that all recipients of the loan would pay a total interest of 180,000 MMK in order to boost the city-level fund. The loan was paid back in monthly instalments of 20,000 MMK (24 USD) for a period of 5-6 years. Thus, each household paid back 1,300,000 MMK (1,560 USD) in total.

The community infrastructure (secondary roads, water supply and electricity) were built incrementally, with the community's savings. The total infrastructure costs came to 350,000 to 550,000 MMK (depending on the electricity price), or US\$420 - \$660 per household.

DESIGN AND CONSTRUCTION

Design process:

During the Htawinbae Ward survey, the community members had already started noticing different housing layouts, materials, how much space they need for living, and inquiring about the cost of different typologies. They started developing their ideas about the house design, and their ideal plot size. Once the land was identified, WfW invited architecture students to assist in the development of the settlement layout and housing designs and adapt the community's visions on the specific site. In doing so, the savings members led the process and architects translated their aspirations into plans. Once the layout was agreed upon, the women discussed together which plot would be allocated to which family. If the negotiations stalled, they used a lottery system to determine who would get which plot.

House design and layout plans:

- The 100 x 200 ft (30.5 x 61 meters) land accommodates 30 detached, single-storey housing units and a community centre located at the entrance of the settlement.
- The housing plots are 14 x 30 ft (4.3 x 9.1 meters) and are laid out in five rows of six houses each, divided in the middle by the main road.
- The original "starter house" was 10 x 18 ft (3 x 5.5 meters), and consisted of prefab concrete footings, a timber frame, bamboo mesh for the walls and a corrugated zinc roof.
- A detached pit latrine was located at the back of each house. Every three households share a septic tank.
- The houses were raised about 2 feet (0.6 meters) above ground level, to avoid flooding during the rainy season, and to provide some space under the house for storage during the dry season. Higher columns than that would have become too expensive, so the community members agreed on that minimum level.

Housing construction:

Several committees were established to manage different aspects of the house construction project. Besides the existing saving committee, a housing committee was set up, which consisted of three different sub-groups: a committee responsible for the purchase of materials, one responsible for construction supervision, and a documentation committee. The committee members were voted into their roles by the savings group's members. The materials were purchased collectively, so the members could negotiate a better price with the suppliers by buying in bulk. Each family received the same set of building materials and an amount of 60,000 MMK (72 USD) to cover labour costs. They had the option to either hire carpenters of their choice for the house construction, or build the house by themselves. Those who opted to build themselves did not all have construction skills when they began. But they all helped each other and learned many new skills along the way.

Since the Pan Thazin community was established, most of the residents have continued to gradually upgrade their houses. Most of them started by replacing the bamboo mesh walls with more durable materials, like fiber-cement boards or timber. Since 2018, some families have started making more substantial improvements to their houses, by expanding to the front, side and back of the building (including bringing the toilet into the house), or in some cases demolishing the old house and building a new one in its place, with permanent materials like concrete and plaster walls. Some have even built second floors.

COMMUNITY AND PROJECT MANAGEMENT

Project timeline:

2009: The first savings group is established with seven members.

2010: After some initial struggles, a reconfigured savings group starts working towards the housing project. After a one-year search, the savings members collectively purchase a plot of land. The settlement

layout plan and house are designed with help from students. Several committees are established to carry out and monitor the project. The first 15 houses are built.

2012: Another two houses are added to the project.

2013: 13 more houses are built. The gala project inauguration on May 3rd is attended by local government officials, international guests from eight countries, members of ACHR, WfW and WSDN members from Yangon and other cities.

2015: All loans have been fully paid back and the community members finally own their own houses.

2018: Architecture students from Yangon Technological University assist community members to develop plans for extending their houses.

2019: Some families take individual loans from KB Kookmin Bank to upgrade their houses.

IMPACTS OF THE PROJECT

Social and political impacts:

- Pan Thazin was a pioneering collective housing project in Yangon which demonstrated how much can be achieved by a strong community network and which has paved the way for several more projects in the following years.
- Collective action and perseverance made it possible to reach a target that seemed impossible. Thanks to their strong foundation of saving, the community members have now become benefactors in their neighbourhood. They have been able to help more people and contribute to the development of the ward. People's perception of them before the project compared to their current status has radically changed for the better.
- A decade into the project, all the residents live in much better housing, and have improved their community through infrastructure development - all using their own money and efforts. With women leading this process, traditional stereotypes are being challenged and more women have emerged as leaders of their households and community.
- Pan Thazin, along with collective housing projects in other townships in Yangon, has helped build a strong case to advocate for governmental schemes that enable and support such initiatives, especially towards the allocation of free government land for collective housing development.

Economic impacts:

The financial condition of the community members has improved significantly since they joined the savings groups and later built their housing project. In their previous situations, they had to move a lot, and that put a lot of pressure on their livelihoods, because of increasing rent prices, potential loss of employment and the big burden of moving. Having their own houses, and continuing the saving activity until now have enabled them to improve their businesses, invest in the education of their children, and enjoy better access to healthcare, without the fear of loan sharks and debt. Through their savings group, they help each other out, and contribute to a larger network of women savers who will be able to access housing as well.

Problems:

Despite the many positive impacts of the housing project and the remarkable work of savings members, the legal status of the project remains in that legal "gray zone." Since 2019, a new housing scheme is being implemented, on free government-owned land with the tentative title of "community common land." If that new scheme could be properly institutionalized, it could open the way for the retroactive recognition of the Pan Thazin community's tenure as "community common land", which all residents look forward to.

STORIES FROM COMMUNITY MEMBERS

Daw Khin Ngwe came to Yangon from Pakokku, in central Myanmar. She used to sell pickled tea leaves and textiles, both of which she brought from her hometown and sold at nearby markets. But now, at age 63, she considers herself retired. Her two children, their spouses and a grandchild share the house with her. She replaced the original bamboo walls with more durable timber in 2017, and her future plans involve building a second floor, or at least a mezzanine, to have more space for herself and her family. Since she got a house of her own, she has felt much more peaceful. Before that, she would struggle a lot with loans, especially for her children's education. But now she is relieved from these burdens, and with the help of the saving group, she could even get a 2 million MMK loan if she needed.

Daw Sein Sein Aye moved to Pan Thazin in 2013. She is a home keeper, and her husband works as a driver. She used to live in Kamayut, later in Hlaing (mid-city townships of Yangon), and in Mingaladon (a peripheral township), but accommodation was getting more and more expensive. Every year or two, her family would have to move, because they couldn't afford the rising rents. Once she moved into the housing

project in Pan Thazin, she felt she could finally settle down. "I got the house because I was in the group!" she exclaims, and she is happy that she can pass this property down to her children. Since the family no longer has to keep moving around, she has been able to save more money. Membership in the savings group gives her a sense of security because she can easily get a loan if she needs it. She is the head of her household now and deals with all the matters relating to the house. And she is "kind of proud" about that!

Ma Myat Su Hlaing is one of the earliest savings group members in the Pan Thazin project. She is content that the housing project has been led from the start by women; she is fed up with men leading most affairs! The community feels like family to her now. They all support each other, in their happy and in their difficult times. "You can leave the door unlocked without a worry", she says. She hopes that one day, they can start up a collective shop to sell rice, vegetables and snacks, and can run that business together. For her own household, her dream is to upgrade her house into a concrete structure within the next three years.

FOR MORE INFORMATION ABOUT THE PROJECT

Here is a link to an ACHR publication all about the post-Cyclone Nargis in Myanmar, and the early housing projects made by the women's savings groups in Yangon, with help from Women for the World:
http://achr.net/upload/downloads/file_13122013123249.pdf

For more information about the Pan Thazin project, please contact:

Women for the World

No 1241 (B-2), U Pho Tun St, Taung Thu Gone Quarter, Insein Township, Yangon, Myanmar

tel. +95 9 421117876 , +95 9 5112363

e-mail: womenfortheworld@gmail.com

website: www.womenfortheworld.net

PHOTOS



Here are some photos of the kinds of squatter settlements all the women in the Pan Thazin project came from.



"When we are squatting or renting, we're never free. Without a stable place to live, we never had ID cards, and sometimes our children couldn't go to school because we couldn't register them."



"Also, many times our children didn't want to go to school because they were afraid we would be evicted and nobody would be here when they came home."



Tens of thousands of families who cannot afford any formal housing in Yangon have no choice but to live in conditions like these.



The women first organized themselves into a savings and group, to address their immediate household needs and to learn to manage money together, in preparation for their future housing project.



Community savings is different than microfinance, because the money comes from women's earnings and they use and control it.



▲ *The women members of the savings group searched for possible land for housing within Htawinbae Ward, which was then still possible.*



▲ *The agricultural land they found was low-lying rice paddy, but the farmer was willing to sell it at a low price of \$13,100 to the new community.*



▲ *There were lots of site visits to the new land as the women began their housing planning, and many of the visitors were members of other savings groups who were watching the process and taking inspiration for their future housing projects.*



▲ *Putting up some fencing and stakes to mark the boundaries of the land the women had purchased, in preparation for construction.*



▲ *The women got help designing their new community from a team of community architects from CAN and some local architecture students.*



▲ *The yellow papers represent individual 14 x 30-foot house plots, so the women could experiment easily with different layouts.*



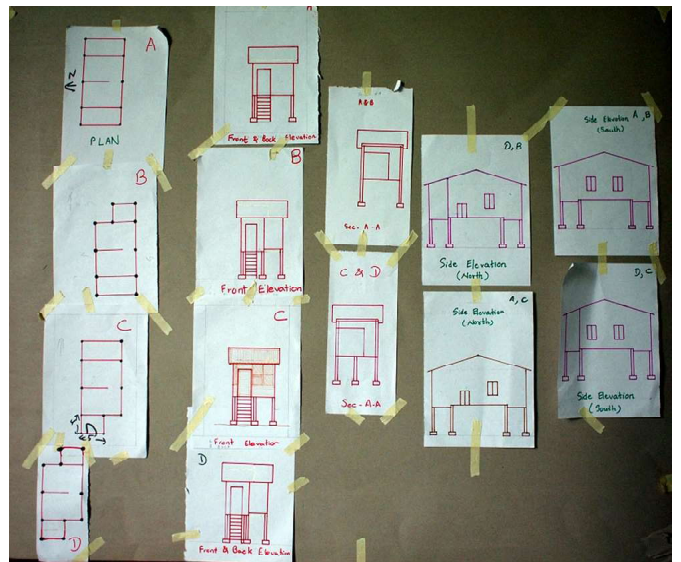
Starting to see how to lay out the houses and small lanes in clusters on the new land, and thinking about who will stay where.



Designing proper rooms and toilets was difficult for women who had lived most of their lives in tiny, dilapidated shacks, so they worked at full scale.



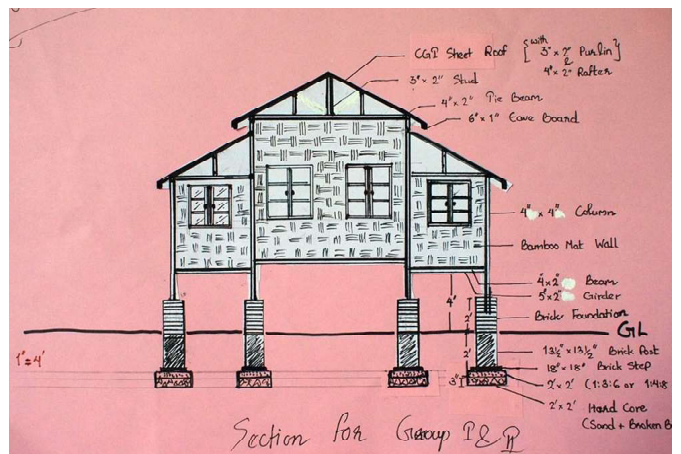
Lots of little exercises to see how much space a person needs to sleep, or a mother needs to sit looking after a child, and then drawing it.



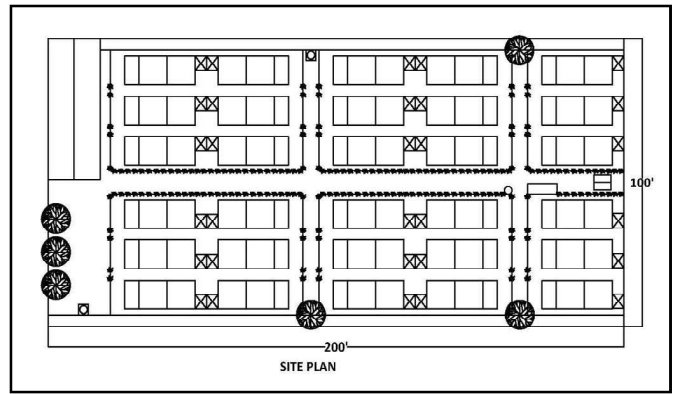
Even though the plots and houses were very small, the design workshop gave the women a chance to explore variations.



Looking at some of the "dream house" design ideas the women had drawn and put up on the wall, for everyone to see and compare.



This is one woman's "dream house", but it's actually quite close to the house everyone agreed to build, within their tight budget.



▲ The new Pan Thazin community - and friends - at the end of their housing design workshop in Htawinbae Ward.

▲ That's the final layout plan for the new Pan Thazin community, with one central lane and the houses arranged along three small side lanes.



▲ The architects then helped turn the women's layout plan and housing designs into a computer-generated drawing, which gave everyone their first birds-eye view of the new housing project.



▲ The construction began with filling in the land above flood level and then staking out all the individual house plots.

▲ The wooden-framed houses went up very quickly, and all the labor came from community members.



Two of the new houses with the frames and roof complete, and almost ready for the windows and siding to be put on.



These light panels of woven bamboo are quite cheap in Myanmar and they make good siding, because they allow the air to circulate.



A row of three of the finished houses ready for the families to move in.



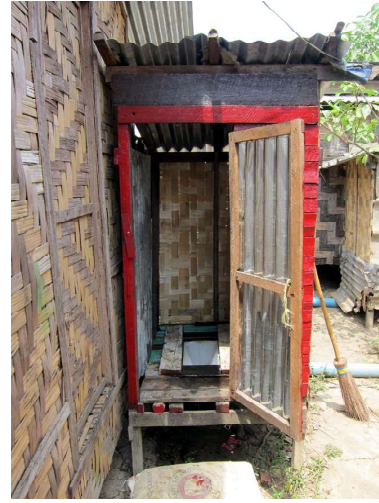
Some visitors criticized the houses for being too much like the surrounding squatter settlements, but the women knew they could be upgraded later.



The Pan Thazin housing project was inaugurated on May 3, 2013, with a big crowd from the government, from other communities and other countries.



The ribbon was very wide, which allowed many distinguished guests to participate in the cutting, like Van Lizar from Women for the World.



▲ *After a few months, lots of greenery started appearing around the houses - trees, vegetables, flowers and creeping vines.*

▲ *The latrines out in back of the houses are small and simple, but they serve the purpose and can be upgraded later.*



▲ *No need to scrimp on pizzaaz when the price of a can of paint is all it takes to put this kind of a celebratory green-and-blue front on a house!*

▲ *Here's another house whose proud owner has cultivated all sorts of flower and vegetables in front and beside her peach-colored house.*



▲ *This photo was snapped by a visitor to Pan Thazin just about a year after the inauguration, and remarked on all the tiny new residents.*

▲ *The women of the Pan Thazin savings group, who made their shared dream of living in secure, permanent housing a reality.*



▲ *This little project has had a big impact on Myanmar, and has been much visited, much commented on, much discussed.*



▲ *Hundreds of women in other savings groups in Myanmar have come to learn from Pan Thazin as they prepare their own similar housing projects.*



▲ *The little community center occupies one of the house plots, and it is almost constantly in use for meetings, visits and community celebrations.*



▲ *In this photo, a group of Burmese architecture students have come to see the project and learn from the women who built it.*



▲ *Here is one house that is being dismantled before the house was totally rebuilt in bricks and concrete (right) - the community's first such upgraded house.*



▲ *Here are two front-row houses that have been upgraded from wood to brick and concrete. There will be many more of these kinds of upgrades as the families' capacity to invest in their houses increases.*