



Taw Win

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Since 2009, some of Yangon's poorest women squatters have been coming together, starting savings groups and developing 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. They have now built a dozen projects which provide secure, affordable housing to a thousand vulnerable families. Taw Win was the first project for which they were able to obtain loans from a microfinance company.

- Project Taw Win
- Location 12th Ward, North Okkalapa Township, Yangon, Myanmar
- Size 120 households
- Finished 2017
- Type A new community made by a group of poor squatters and room-renters on land they collectively purchased.

CONTEXT, PROCESS AND PARTNERS

Context of the housing project:

The city of Yangon, Myanmar's largest urban center, has a population of about 5.5 million people. The sprawling city is divided into 33 townships. North Okkalapa Township, in the northeastern part of the city, is one of several new townships that were established in 1959, at a time when the city was expanding and the local government launched a massive program to create new industrial zones and relocate government employees and squatters out of the center of the city. Before that, the area was mostly farmland and was outside the city's administrative boundaries.

As land and housing elsewhere in the city became increasingly unaffordable, farmers and others who had been given land as part of the relocation process began subdividing their land and selling small plots to low-income households, who built simple houses to live in or rent out to others, in what quickly became sprawling informal settlements. Many of these land transactions fall into a legal grey area, though, and are still regarded as informal. Since the late 2000s, there has been a big surge in the informal land and housing market in peripheral townships like North Okkalapa. Although the township's population had grown to nearly 300,000 by 2019, infrastructure development hadn't kept up, and many residential areas are still without municipal water supply, electricity or drainage.

It is in this context that North Okkalapa Township became a testing ground for some alternative housing experiments in the past several years. It was there that Pan Thazin, the first collective housing project supported by the women's savings network, Women for the World, and the Asian Coalition for Community Action (ACCA) program, was developed in 2009. That pioneering project, which provided extremely simple and low-cost houses and secure land to 30 poor families, demonstrated a practical, affordable and collective solution to the city's housing problems that was accessible to even the poorest squatters and room renters. Inspired by this early project, more community-driven housing projects followed in other parts of the city, including the Taw Win housing project that is profiled in this case study.

The process began in 2009 when a group of poor women living in Yangon's peripheral townships who had started to save collectively approached a small local NGO called Women for the World, which had been working on issues of women's empowerment and livelihood. The women asked for help to improve their self-help savings groups, which had become crucial tools to help these women boost their household incomes and deal with day-to-day needs. This was the start of a long-lasting collaboration and the seed for what later became the Women's Savings and Development Network, a citywide grassroots organization that links community-based savings groups in Yangon and other cities. The savings network helped spread ideas of collective saving and collective housing development to other low-income areas, and also began to map out where other poor families staying in squatter settlements and rental rooms were staying.

Their message found fertile ground in North Okkalapa Township, where the first collective housing project for 30 families was implemented in 2009, in the Pan Thazin community. A group of 30 women squatters and room renters, who had started their own savings group, collectively purchased a small piece of inexpensive agricultural land, subdivided it into very small plots, and built their own extremely low-cost houses on it, with some very basic infrastructure. Another project quickly followed in a different township called Hlaingthaya, and within a year, the first two community-led housing projects started sprouting in Yangon, providing a viable, self-help model for how to obtain secure, affordable, appropriate housing for roughly 100 of Yangon's poorest families.

Several years after that, big changes in Myanmar brought about some conditions that seemed to be favorable to expanding this collective housing movement, while others created new obstacles for it. In 2015, after decades of authoritarian military rule and international isolation, Myanmar's first free elections in 25 years took place. The transition to a quasi-civilian government was far from perfect, but new possibilities and freedoms began to open up for people. But at the same time, the economic development and overseas investment that followed on the heels of the democratic openings caused evictions to increase, exacerbated poverty and sharpened inequities in the fast-developing city of Yangon. Land and housing prices skyrocketed, and while wealthy elites could buy vast plots of land for their enterprises or on speculation, low-income people could no longer afford even the tiniest plots of land on offer in the formal market. As costs for both land and building materials rose, it got more and more difficult for the women's savings groups to buy those small plots of inexpensive agricultural land and build those simple wooden houses - especially without access to loans.

Finding a local source of finance so the community-driven housing process could expand:

To expand the collective housing model being supported by Women for the World and the women's savings network, everyone understood they would need access to an ongoing source of finance inside Myanmar, to provide loans for purchasing more land and building more houses. The first two projects, which were smaller in scale, had been financed by donor funds from abroad, and the loans were being repaid into a small revolving loan fund jointly managed by the savings network and Women for the World. But modest donor funds would not be sufficient to reach the real scale of need for this kind of housing in Yangon. At that time, commercial banks in Myanmar had barely started offering housing loans to middle-class home buyers, and would be unlikely to lend to very poor women whose earnings were so small and irregular.

After a period of exploring other financing options, Women for the World began approaching some of the many microfinance companies that had been proliferating in the country since the 2011 Microfinance Law had formalized the industry and opened the way for for-profit microfinance companies to operate. Persuading a profit-driven company to give housing loans to very poor families to build their houses was no easy task. Finally, in 2017, two companies were convinced by the women's savings network's collective savings process and financial management and agreed to give loans to communities for a series of small housing projects. KB Microfinance, a subsidiary of the South Korean KB Kookmin Bank, became one of the crucial new partners to the network in their collective housing process, and gave loans to two of the network's subsequent housing projects, including the Taw Win project.

The arrangement was not ideal, by anyone's measure. KB Microfinance is not a socially-driven enterprise, like Grameen Bank in Bangladesh. The company's Korean investors are looking to make a profit in Myanmar, and the interest rates charged on loans from KB were extremely high. The distribution of loans in bulk for housing purposes was a first for KB, and without a precedent. Women for the World and KB agreed to an interest rate of about 20% per year for both housing projects they supported that year (Taw Win and another project called Khit Thit May, in Shwepyitha Township). But this was at a time when there were no other financing options available to these poor women, except for informal money lenders, whose interest rates were much higher. In that context, the savings groups were all grateful to get any housing loans at all, even at such high interest.

The loans from KB Microfinance allowed the network to scale up its collective housing movement in Yangon substantially: in the next two years (2017 and 2018), the women were able to use the same model to buy pieces of land and build another nine housing projects in four of the most squatter-rich townships, which provided secure land and housing to another 742 poor families. The Taw Win community, in North Okkalapa Township, was the second largest of the set, and this case study describes that project.

Initiating the project:

Most of the members of the women's savings groups in North Okkalapa had been living in squatter settlements or renting rooms or small shacks informally. The rental situation was precarious, and many were forced to relocate again and again, when landlords kicked them out, or they couldn't afford the soaring rents. After struggling for years in such unstable conditions, all of these women had in common a longing for a secure, permanent home of their own. The thing that brought these women together was that common goal, and a recognition that only by working together, as a collective force, could they build a communal safety net and improve their housing circumstances.

In 2016, the Women's Savings and Development Network began gathering data about the township's poor households and organized women who were interested in joining the collective housing process. To help people visualize the prospect of actually owning their own small house and plot of land, the network now had actual projects to describe and show to women. The experience of planning and building the first two collective housing projects in 2009 became a powerful tool to inspire more women to start saving and join the housing process. Meanwhile, the team at Women for the World began organizing workshops to introduce the methodology of collective saving, collective management and trust-building - all of which would later play an important part in the housing development process.

Once the decision was made to initiate one of the new housing projects in North Okkalapa, the group of women interested in joining it quickly grew to 400. Many of them dropped out along the way, though, when they realized how much time and intense engagement a collective housing process involved. Finally, a group of 120 patient women stuck it out, and they became the heart and soul of the new Taw Win community. The name for the new community, Taw Win, means *Royalty* in Burmese, was chosen by the women themselves, as symbolizing the big jump they were all making up the social ladder, and describing best how their new housing made them all feel like they were living in a royal compound. This was in sharp contrast to people's previous living conditions, which neighbors and passers-by would identify as *kyu kyaw*, which roughly translates to "invader" or "trespasser". Most of these women had come from the Hta Win Bel

Ward, where they had been living in rented rooms and small shacks. Most of them didn't know one another at first, but in the demanding housing process they were about to plunge into, they soon developed close friendships.

The women met frequently to discuss, plan and decide together what steps to take, and spent long days searching the township for possible sites for their new settlement. There were many ups and downs, but they kept meeting and kept saving, since they knew they would have to save regularly for two years to be eligible for a loan from the microfinance company. This was a rule that the women's network had agreed to after consulting with Women for the World, and it had applied to every housing project so far. The rationale behind this rule was that the two-year period would be enough time to screen all the people who had committed to joining a housing project and see how cooperative, hard-working and disciplined they are about their regular savings and meetings. This preparation process was important to build trust and skills to handle the loans and repayment afterward. Before the women received their loan, they had to learn how to calculate the monthly interest and repayment and build a timeline for the loan repayment period.

Things started moving much faster when they finally found a 90,000 square foot (0.84 hectares) piece of land that was big enough to accommodate everyone and met their requirements. Many of these land transactions involving farmland in the urban periphery are informal and kept quiet, so there aren't any advertisements or "for sale" signs. When the community members saw the open plot of land and were interested in it, they asked around in the neighborhood, from one person to another, and got in touch with an unofficial broker who helped them reach the owner. The broker's role was to arrange for meetings, help with the negotiations between the landowning farmer and the women's group and make sure the transfer contract was fair to both parties. After some time, the farmer agreed to sell the former paddy field at the price of 115.2 million kyats (US\$ 76,800). With the guidance of Women for the World, a team of the most active women in the group got in touch with the local government to ask for help making sure the land acquisition was legal and proper. When they finally purchased the land from the farmer, the women received a certificate confirming their collective ownership of the plot from the farmer, and they also had the document certified by an acting lawyer. Although this ownership certificate is still not fully recognized in Myanmar's intricate land management procedures, the group has established their presence in Taw Win and developed their new settlement.

Support groups and partners in the project:

- **Women for the World (WfW)** is a small Yangon-based NGO that 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 Taw Win housing project, instructed the new members in the savings and housing methodology, and guided the women's saving network in various processes. They also linked the community with other allies who helped design, build, or implement infrastructural improvements to the new community.
- **Women's Savings and Development Network (WSDN)** is a network of women-led savings groups in Yangon and other cities in Myanmar and works closely with Women for the World. The network actively participated in the Taw Win project and oversaw many aspects of the design and construction process, from mapping to surveying and supporting new saving members.
- **Taw Win community members** were responsible for procuring the building materials and took an active part in the construction process, assisting the skilled carpenters. They also coordinated with several government officials at the ward and city level, land brokers, lawyers, carpenters, and the microfinance company.
- **Skilled carpenters**, who were mostly relatives and acquaintances of the women's savings network, carried out the most difficult parts of constructing the housing units. They had previously worked on building other collective housing projects.
- **Students** from the engineering department of the Government Technical Institute helped the community members and Women for the World to draft plans for the housing layout and infrastructure facilities.
- **KB Microfinance Company**, a subsidiary of KB Kookmin Bank (one of South Korea's largest commercial banks), provided the community with a collective loan which covered the cost of buying the land and building the "starter" houses in the project. KB also donated the community center in Taw Win.
- **Selavip Foundation**, a private charitable foundation based in Belgium, provided grant support which partly financed the construction of common infrastructure facilities in Taw Win, including improvements to the main road and water supply network.

LEGAL FRAMEWORK OF THE PROJECT

Legal background:

In Myanmar, virtually all land 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 gray areas. A person might purchase a plot of land, for example, and receive a certificate of purchase, but if the plot had been illegally subdivided, the whole transaction is considered to be illegal, and the new owner's tenure is not secure at all. Because of the complicated land administration system, as well as soaring land prices, poor people like those in Taw Win have virtually no chance at all of buying land or housing in Yangon through the formal market system. But if they buy land informally and are ready to accept a less-than-fully-legal tenure status, it is possible.

Legal status and land tenure:

For Taw Win's residents, there were two factors that further undermined the legality of their land purchase. First, there was no legal framework for collective land tenure in this kind of low-cost residential development at the time the project was developed. Secondly, the land the women purchased from a farmer was officially zoned as agricultural land in the city's development plan, which meant that any construction of buildings on the land was not permitted. All these factors made the process of transferring the land use rights from the farmer to the community extremely tricky. Since the transfer could not be made to a collective, the certificate transfers the land use rights to one representative of the community, and a complementary document lists all the women's names that will reside on the land and are represented in the transaction. All the women in Taw Win's savings group were fully aware of these problems, but since they had no alternative, they did everything they could to solidify their land purchase and bolster themselves against any future challenges to their ownership of the land. A lawyer they consulted advised them to publish a public notice in a local newspaper, announcing their intent to buy the land for low-cost housing development. That way, if some government department or private person came forward in the future and fraudulently claimed ownership of the land, the community would have this public notice of the purchase on record to protect their rights to the land. They also notified relevant government authorities in advance and made sure to receive a land purchase certificate from the landowner.

Some Taw Win residents reasoned that because the land was zoned as a sub-category of agricultural land (called *pat lat myay* in Burmese), that meant there were fewer restrictions on how they could build on it. Most acknowledged, though, that their ownership of the new land fell into a legal "gray area", and that no matter how they built on the land, their tenure status would still be somewhat informal. At the same time, they are confident they have made their best efforts to follow procedures and get the necessary permissions from the local authorities. This is how one Taw Win community member described their situation: "We made the land purchase contract with a well-known person in the ward authority office. The ward authorities knew that we would be using this land for housing, not for agriculture, and they knew when we started to build. From my point of view, there is an understanding between the ward administration and the people, so this process is a legal one. If there is a more legal way than this, we would love to follow it." Since the project was completed, the people haven't faced any eviction threats and feel quite secure that they are now recognized by the local authorities as legitimate residents of the community.

PROJECT FINANCING

Project costs and who paid for what?

- 1. Land:** The cost for the 90,000 square foot (0.84 hectares) plot of land was 115.2 million kyats (US\$ 76,800), which worked out to 960,000 kyats (US\$ 640) per family.
- 2. Housing:** The total cost of constructing the 120 "starter" housing units was 120 million kyats (US\$ 80,000), which worked out to 1 million kyats (US\$ 667) per family. Of that per-family housing cost, 900,000 kyats (US\$ 600) was spent on building materials, and 100,000 kyats (US\$ 67) on labor costs.
- 3. Infrastructure:** The total cost of preparing the land and developing the infrastructure and community facilities came to 79.15 million kyats (US\$ 52,800). Here is the breakdown of how much things cost:
 - **Site preparation:** The total cost of preparing the new site for housing came to 6.6 million kyats (US\$ 4,400), or 55,000 kyats (US\$ 37) per household. That sum included 600,000 kyats (US\$ 400) for clearing the land and 6 million kyats (US\$ 4,000) for leveling the land and raising it just enough to start building the houses. Everyone would have liked to raise the land level further, to above flood levels, but

that would have been too expensive, so they filled the land just enough to be able to carry materials around and start the construction.

- **Roads and drainage:** The cost of raising the level of the internal lanes with sand came to 6 million kyats (US\$ 4,000), which was covered by the original housing loan. Community members invested an additional 10.8 million kyats (US\$ 7,200) in subsequent years to pave parts of the internal lanes and build drainage, using their collective savings and accumulated interest from internal loans. In 2021, the Taw Win community used an additional 750,000 kyats (US\$ 500) grant from the Selavip Foundation to repair the roads with a new load of sand and soil.
- **Community center:** The spacious community center at the corner of the community cost 50 million kyats (US\$ 33,330) and built by the local carpenters using funds that were donated to the community by the KB Microfinance Company that was providing the housing and land loan.
- **Water supply:** The cost of digging a well, installing a water pump and building a concrete storage tank came to about 4.8 million kyats (US\$ 3,200). 2.4 million (US\$ 1,600) of this amount was covered by a grant from the Selavip Foundation, which was matched by contributions from each family of 20,000 kyats (US\$ 13.30), from their savings.
- **Electricity:** The settlement is not yet connected to the municipal electricity grid, except for the community center, whose connection was funded by a donation from the Women's Savings and Development Network.

Housing and land loan from a microfinance company: The KB Microfinance Company agreed to make a bulk loan to the Taw Win community of 240 million kyats (US\$ 160,000), which covered the cost of the land, the construction of the "starter" houses (including building materials and labor) and laying of simple sand-paved internal lanes. That worked out to a loan of 2 million kyats (US\$ 1,330) per family. In the concessionary terms they were able to negotiate with KB Microfinance, each family would repay 53,000 kyats (US\$ 35.30) each month, for a period of five years. That works out to an annual interest rate of 20%, which is a very high interest rate for poor families to pay for housing loans. But in a situation where there were no other housing finance options, and where informal loan sharks charge much more than that, the women felt it was reasonable.

DESIGN AND CONSTRUCTION

Design process:

The process of designing the Taw Win collective housing project drew on the experience of the **five** earlier projects that had been supported by the savings network and Women for the World. In May 2017, a design workshop was organized to plan the layout and design the houses. The workshop was hosted by the Pan Thazin community, the network's first housing project, which is also located in North Okkalapa Township, not far from the new site. All 120 women from Taw Win and a few experienced leaders from the savings network squeezed in and around Pan Thazin's little timber community center, sitting on woven mats and using paper and markers to design a rough plan for their new settlement.

To get more ideas for their new project, Taw Win community members visited one of the recently completed housing projects, See Sein Shin, in Hlaingthaya Township. Members of the See Sein Shin community welcomed the visitors and explained how they had laid out their house plots, how they had determined the dimensions of their house model, how they had done the infrastructure services, and what design aspects they felt could be improved in the new project. With all these fresh ideas and concrete recommendations, the Taw Win community members sat down for a second design workshop at the Women for the World office, where they were joined by students from the Government Technical Institute, who helped them refine their housing plans. Using measuring tapes, paper and full-scale mock-ups, they got a better sense of how big the plots and the houses would be. After that, they made their final decisions about the settlement layout, infrastructure, and construction materials for their simple "starter house" model.

Layout plans and house designs:

The 90,000 square foot (0.84 hectares) site is a perfect square, measuring 300 x 300 feet (91.44 x 91.44 meters), which is big enough to accommodate 120 detached, single-story houses and a community center at the corner, beside the entrance to the settlement. The land is divided into a simple grid of small internal lanes, which allowed for easier construction of the houses and infrastructure. The 525 square feet (48.8 m²) house plots are 15 feet wide and 35 feet deep (4.57 x 10.67m) and are laid out in seven rows of 15-18 houses per row, divided in the middle by the main internal road.

The 10 x 21 feet (3 x 6.4m) one-room "starter" houses are slightly larger than the houses in the earlier projects, with the living area in the front and a toilet (a simple pour-flush pit latrine with a closed concrete-

ring septic tank directly underneath) and cooking area at the back. The detached houses are positioned on the plot in such a way as to leave seven feet (2.1m) of land at the back for future additions to the "starter" house. The simple timber-framed houses are raised up on stilts, in the traditional style of Myanmar, on prefabricated concrete footings, with airy woven bamboo panels for the walls and a corrugated galvanized tin sheet roof. The raised-on-stilts construction has proven to be very effective in keeping the houses out of the water since the site is frequently flooded.

Housing construction:

The construction of the Taw Win collective housing project happened at unprecedented speed. Worried that the local authorities might object to the project at the last minute, the women decided that the best strategy would be to present them with an accomplished fact. With great determination from everyone involved, all 120 houses were built in just 22 days. The houses were built by the same team of skilled carpenters who had worked with the women's network on several of the earlier projects, and many of them were husbands and sons of savings members. The skilled carpenters took care of erecting the timber structural elements of the new houses. To save both labor costs and precious time, the community members - young and old, women and men - were responsible for the simpler building tasks like attaching the bamboo panel walls, finishing the timber flooring and fixing everything in its place.

To avoid drawing attention to the construction, they started building the houses at the back of the site first, far from the main road. Some abandoned shacks at the front of the site provided cover as the houses were quickly being built, one row after another. As one resident described it, "When a truck with building materials would arrive, we would all gather and unload everything very quickly, within fifteen minutes, and then the truck would drive off to get another load." The speed and stealth strategy paid off, and it wasn't until the project was almost completed that the local authorities took notice, and by then, they didn't have the heart to interfere with a community that was clearly so determined.

After moving in, the residents in Taw Win almost immediately began to alter and upgrade their new houses. Many families added another room at the back of the "starter" house, and moved the toilet and bathing areas back there, so there would be more space for cooking and living in the main house. Many families have upgraded or rebuilt their toilets as well, adding a second septic tank and a more substantial enclosure. Other house improvements include constructing attic spaces (to store things and reduce the heat radiating down from the tin roofing sheets), improving the front of the houses and replacing the woven bamboo wall panels with more permanent fiber-cement boards, timber, or masonry. Families with houses on corner plots have added windows on the long side of the house, to bring more light and fresh air into the house. Many families have also added canvas, vinyl or tin-sheet awnings to create shaded verandas at the front of their houses, along the lanes, where a lot of the life of the community takes place.

Community center

The brick and concrete community center, on the corner of the site, was built very quickly, and it makes an excellent demonstration of the power of solidarity and collective energy. Members from the savings network and other housing projects around Yangon came and helped the residents of Taw Win mix concrete, lay bricks and paint the walls. In just five days, the community center was ready to host the community's first meetings and special events. The simple design was developed by Women for the World, consulting with the team of carpenters, and funds for the construction were donated by the KB Microfinance company.

Infrastructure development

The community infrastructure improvements in Taw Win have been made incrementally.

- **Drainage and roads:** One of the drawbacks of buying inexpensive rice paddy land for housing is that it is often low-lying and prone to flooding. The residents in Taw Win have struggled a lot with flooding, especially during Yangon's long rainy season, when the community is almost constantly flooded under at least six inches of water. Since their resources have not been sufficient to construct a proper drainage system yet, the people have tackled these drainage problems by gradually raising the level of the internal lanes, so that people can at least get to their houses safely, without tromping through mucky water. Initially, the community members used sandbags to define the boundaries of their internal lanes, and then filled the space between the sandbags with a mixture of sand and soil, to construct simple, raised lanes. Working lane by lane, the residents have used small grants and their own savings to gradually raise the road level by shoring up the sides of these lanes with bricks and adding more sand. With these improvements, the internal lanes have remained above the water level, even during the worst floods.
- **Water supply:** The Taw Win community did not have its own water supply initially. Each family had to find and pay for its own water for drinking, cooking and washing. Some purchased water from a local

entrepreneur who built a well soon after the housing project was completed and sold water for a monthly fee of 10,000 kyats (US\$ 6.70). Others bought water from neighbors in the ward who had access to piped municipal water, paying 500 kyats (US\$ 0.33) per 200-liter tank. By the end of 2021, the residents had had enough with all this fetching and buying of water, and they used a small grant of 2.4 million (US\$ 1,600) from the Selavip Foundation (supplemented by their own savings) to build a proper water supply system in the community. First, they built a deep tube well and an above-ground water storage tank for everyone to use. An electric pump fills the storage tank, and then the natural water pressure distributes the water through a network of PVC pipes to people's houses.

- **Electricity:** Because of the new community's unclear legal status, the residents have not yet been able to access municipal electricity connections, and have had to buy their electricity informally. One enterprising community member set up a large generator and has been supplying community members with electricity during the evening hours of 6:30 to 10 pm. The charge for running a fluorescent light or a TV during those hours is 200 kyats (US\$ 0.13) per day. On average, families in Taw Win pay about 600 kyats (US\$ 0.40) per day for electricity. About ten houses generate their own power with solar panels. In 2022, the community learned that they would be eligible to get municipal electricity if they prepared and paid for all the necessary infrastructure, including a transformer, electric poles, cables and labor costs. All that would cost Taw Win about 40 million kyats (US\$ 26,700) or 330,000 kyats (US\$ 222) per household. They would also have to pay extra for individual meter boxes, which would cost between 300,000 and 400,000 kyats (US\$ 200 -267) per household. The scheme would require that ownership of all that infrastructure would then be transferred to the municipal government, and that other houses in the neighborhood would be allowed to connect to the same transformer. For good reasons, the residents are reluctant to move forward with this expensive and disadvantageous option.

COMMUNITY AND PROJECT MANAGEMENT

Project timeline:

- 2015:** Scattered community women from around North Okkalapa township start collective saving.
- 2016:** (April) The women savers decide housing is their first priority and start working towards that goal.
(June) Training workshops begin in collective housing and loan management. Land search starts.
- 2017:** (Jan) The women identify a piece of agricultural land for their project and research its ownership.
(May) The women buy the land collectively, using part of the loan from KB Microfinance.
(June) Construction of the houses begins.
(July) All 120 houses are completed and residents start moving in. Loan repayment begins.
- 2021:** A tube well and water storage tank are built to provide water to the community.

Collective savings

Besides the ongoing physical improvements to the housing and infrastructure in Taw Win, one activity that continues to this day is the women's collective savings. The 120 women savers in Taw Win housing divided themselves into four groups of 30 members each. The savings groups meet every Sunday at the community center, where they make their savings contributions to the common safe box, discuss all their problems and share news. Two of the groups decided that each member will save at least 1,000 kyats (US\$ 0.67) per week, and the other two groups decided to save 1,500 kyats (US\$ 1). While these amounts may seem very small, over time, that collective saving adds up and becomes a substantial resource which gives the women power to deal with all kinds of needs.

The women can use their collective savings to undertake collective development projects in their settlements and cover the cost of events and celebrations. They can also take low-interest loans from their collective savings for household needs and medical expenses and to support their small businesses. The women pay 2% monthly interest on these internal loans, which works out to 24% per year. That may sound like a lot, but it's dramatically less than the rates charged by informal money lenders in Yangon, who can charge as much as 20% per day for loans, or 7,300% annual interest! But with the savings groups, instead of flying out of the community and into someone else's pocket, the interest from these loans flows right back to the collective fund, where it is used to finance projects which benefit the community - like a fence the Taw Win residents have built on three sides of the settlement. The women have also established a social security fund, to which every family contributes 200 kyats (US\$ 0.13) each week, and from which members can take no-interest loans to cover emergencies and funeral costs. The housing committee is responsible for deciding how to distribute the money from the social security fund. Some of Taw Win's residents have joined savings groups outside of the Women's Savings and Development Network, in savings programs linked to some of the microfinance companies, from which many of the women take additional loans.

Community administration

The Taw Win community is governed by some simple ground rules about participation and collective ownership that all members agreed to when they joined the project. Since the land is owned collectively, the individual plots cannot be sold or transferred without the agreement of the community, and if someone decides to move out while still repaying their loan, the amount they've already paid won't be refunded but considered as monthly rent. They can, though, withdraw their individual savings. As one community leader put it, "We need to have some common rules to prevent everyone from overstepping the boundaries. This is in everyone's interest. There are 120 of us, and some disputes naturally come up. We try to deal with them with lots of understanding and communication."

With support from Women for the World, the Taw Win community members have set up several committees which oversee various aspects of life in the new settlement. The housing committee, which includes three of the most active women leaders, helps manage savings, housing affairs and community development. Another committee, with members from each of the seven lanes, is responsible for collecting the monthly loan repayments. One member of that committee collects fees for waste management in the community. Each family pays 600 kyats (US\$ 0.40) per month for the twice-monthly trash pickup service provided by the municipality. The water committee, which is also made up of representatives from each of the seven lanes, is in charge of maintenance work and manages the community's water supply system. When illness or personal troubles prevent any committee member from doing her work, the position rotates to someone else. The committees always gather suggestions and ideas from community members before deciding on any course of action, and there are always lots of discussions and meetings to address issues that come up in the community.

Learning from peers

For the Taw Win community members, learning new ways of doing things for their own development has been a vital part of the process. This learning mostly comes from people-to-people exchanges, with each other, with members of other housing projects in Yangon, and with community networks outside Myanmar. This transfer of knowledge about practical development tools, advocacy strategies, and financial mechanisms has enriched the methodology of the local women's network. As one woman explained, "We have learned a lot from the saving sisters who have been doing this kind of work since 2008. We even had opportunities to visit other countries and learn from community networks like ours. I must say, I envy them a lot! Their governments are helping poor people with things like housing and infrastructure."

Taw Win became one of the network's most visited housing projects, and many came to learn about the community's development mechanisms and collective work. Workshops, meetings and welcoming celebrations have been held in the community center, with guests that include local and international students, local politicians and government officers, community architects and practitioners from other Asian countries, researchers, and several Yangon-based urban development stakeholders. While some residents are indifferent to such gatherings, others see them as opportunities to learn from others and to proudly showcase Taw Win's accomplishments. As one community member described it, "We learn from these visitors also, so it is good. There are many things that we didn't know about our own settlement until these visitors pointed them out. We learned, for example, that it's good to include joints in a concrete floor, so it won't crack. We didn't know that before."

IMPACTS OF THE PROJECT

Successes:

The Taw Win housing project is a vivid example of the struggle poor people in Yangon must go through to get land and housing, and it demonstrates a bold strategy for people to secure their place in the city by coming together, pooling their energy and resources, and working collectively.

Since many more poor families in North Okkalapa township were in need of proper homes and intrigued by this collaborative way of developing housing they saw in Taw Win, interest in the network's savings and housing model quickly spread. When another piece of land, just 100 meters from Taw Win, came up for sale a year later, the savings groups were ready to snatch the opportunity. That was the beginning of the next collective housing project, which the women called La Min Eain. The residents at Taw Win acted as guides and big sisters during the development of that spin-off project, and the two communities are now close friends and neighbors.

Economic impacts:

For the residents of Taw Win, being part of the housing project has brought about big improvements in their financial stability and security. While they are paying off their housing loans, their monthly expenditure may not be too different from before, when they would have been paying almost the same amount in rent. But at the end of the repayment period, they will have a home of their own and can then channel the extra income toward other needs and other aspects of their lives. Being free from the burden of rising rents and eviction has made a big difference in people's lives. As one resident explained, "When we were renters, we had to pay 50,000 or 60,000 kyats (US\$ 33 - 40) per month for a tiny room of just 12 x 12 feet. Now we get a house measuring 15 x 35 feet - almost double the size of those rental rooms. And after paying back the loan for five years, this house will be ours. When we rent, we get nothing back - *just trouble*."

The Taw Win community's collective savings also gives them access to an ongoing, flexible source of low-interest loans, which is rare for people who cannot access formal banking institutions and without collateral. The residents also save small amounts for their community's development and all kinds of emergencies, which further helps to keep people away from loan sharks and debt. Many women in the community have improved their financial literacy through years of training, calculating loans and interest rates, and this has helped them more broadly in their household financial management and in managing their own small businesses.

Political impacts:

The Taw Win project added one more successful example to Yangon's small but growing collection of collective housing projects. The project makes a powerful demonstration of people's collective development force that can win over skeptical government officials and change public perceptions in a political climate that continues to be top-down and market-driven. What began as an audacious project by an organized group of very poor families to build 120 extremely inexpensive houses in just three weeks has turned into an accepted and respected housing scheme.

Problems:

Difficulties accessing land formally: The Taw Win project highlights the obstacles that low-income people in Yangon face when they try to access land and housing through regular channels. There is still a lot of inexpensive agricultural land in the periphery of Yangon. That land would be ideal for housing development, but it can only be legally transferred from one person to another through a very complicated and expensive set of procedures that most are not familiar with. But for those with power and money, those procedures are not a barrier. This is just one example of the injustices inherent in Yangon's land management system, which leaves poor people with little choice but to occupy land informally or to buy it informally and accept that their tenure is vulnerable. The residents of Taw Win used every means available to them to inquire about the status of the land they bought, and to check whether there might be overlapping claims to it. Even so, they feared that their project could some day face resistance from officials who might refuse to recognize their purchase, even though the people paid for the land and got a purchase certificate from the landlord. Their strategy to fast-track the construction project, to win support and avoid demolition orders, seems to have been successful. Despite the ambiguous tenure status of the land, the community members have so far enjoyed *de facto* security and have not faced any threats to their ownership.

High interest rates on loans: Access to banks and formal financial institutions is still impossible for the really poor in Myanmar: they lack collateral to take loans, and many don't even have the ID cards required to open a formal bank account. Without access to bank loans, the poor are left with very few options to access land and housing. Over the past decade, for-profit microfinance companies (often foreign-owned) have come to fill in some of these gaps, providing small loans to people in Myanmar with low incomes. These microfinance loans come at a high price, though, as they typically charge interest rates that are more than twice as expensive as the interest middle-class families pay for loans from ordinary banks that start at about 8.5% per year. When the only other choice for credit is the even higher interest rates charged by informal loan sharks (which can be as high as 20% per day!), it's easy to understand why the microfinance industry has mushroomed in the country and is highly profitable. The exploitative nature of this microcredit industry, which profits off some of the country's poorest people and then exports those profits, should prompt government decision-makers to develop innovative and affordable housing finance schemes which can support a community-driven housing model at scale.

Dealing with a double crisis: Like every other community across Myanmar, the residents of Taw Win have felt the impact of what has come to be known as the country's double crisis: the Covid pandemic and the military coup d'état. Almost all residents have seen their incomes diminish, initially because of the lockdown measures and the closure of businesses, and later as a result of the general turmoil, insecurity and rising prices of basic goods. These overlapping troubles have reduced people's capacity to save and to keep up with their monthly loan repayments. With help from the Savings Network and Women for the World, the

residents have collectively negotiated with the KB Microfinance company to extend the loan repayment period by a year, with the hope that the situation - and their earning opportunities - will improve.

STORIES FROM COMMUNITY MEMBERS

Note: "Daw" is a respectful title for older women in Myanmar, something like "Auntie" or "Madame" in English.

Daw San San Win: "When we started the housing process, our sisters from the Pan Thazin savings group came to teach us how to do a survey and map informal dwellers in the area. They also trained us in logistics, and we formed our own savings groups. When we started looking for land, we tried to find locations near monasteries and schools, with good access to jobs. I had been renting for 18 years. In the beginning, the rent was 30,000 kyats (US\$ 20) a month, but just before we joined the housing project, the rent had gone up to 70,000 kyats (US\$ 47), and there was still no chance of owning that house. We cannot get a loan from normal banks. But with the support of Women for the World and the strong background of our savings groups, we could get loans from the microfinance company. We hope to convert the title and legally own the land we bought collectively. This is for everyone's well-being. Only the formal settlements get full services; we want the government to reflect on this. The demand for housing will only drop if the government supports the people's access to it. Now we are helping others with their housing projects and are very happy about this. We are grateful that people like us are getting recognition for our work."

Daw San San Tin: "I have been living in Shwe Pauk Kan, in Ward 21, for a very long time - almost 20 years. I used to rent a small room. One day, the sisters from the Pan Thazin housing project - the first collective housing project - came to our ward for a survey. I was curious about what they were doing, and when they explained, I tagged along and joined the process from then on. It was not easy. In the beginning, we had about 400 members, but by the time we were ready to purchase the land, there were only about 100 of us left. Many had dropped out because they were not used to this collective process. I got a lot of help from my good sister, San San Win. She vouched for me, since I joined the savings a little later than other people and was worried about being denied a place in the project. When we started building, several people from the government tried to go against us, but with the unity of our group, we managed to do it. Having our own house where we don't need to move if the owner asks us to - that is the biggest change. I was helped by the senior members of our women's savings network, and my eyes were opened. Now, I am in a position to help others, so I am very delighted."

Daw Khin Myint: "I come from the Hta Win Pel Ward. This has been a very hard process, especially when we were finding the land for the new settlement. I am very happy to live here, and happy to be a part of this committee and to help my community. We are united here. We do everything together, and it is fun to help with all kinds of social events in the community. Living in a group like this feels good. We live together like real sisters. We can talk about our difficulties, and we can share and help each other. I didn't save much before I joined the savings group. We save together regularly, and even though it is not much that we put aside each week, slowly and steadily it grows."

Nan Thu Zar Aung: "I come from Ward 14 here in North Okkalapa Township. I used to live in my parents' house, where we had a shoe-making workshop. But it was their house and their business, not mine. I am very fortunate to have my own house in this project. I joined this project by a complete coincidence. I was looking for a lawyer to help me with some business matters, and I went to her house with my documents. There, the lawyer told me she was joining this housing program, and I thought, "Okay, I have all my papers here, let me just copy them and join too." And that is how I came to be part of this housing program. I am grateful to Daw San San Tin for her extra effort in helping me get this house. She came to my home to get the documents signed and explained the things I had missed. I learned a lot during this time living with all these people around me. While we were clearing the new land, we didn't even stop for water. The grass was taller than me, and the leeches came up to my cheek. And when we were drawing lots to see who would get which plot, I got exactly the spot I wanted. The others told me afterward that it was my fate to have that plot, which is why it drew my eye."

FOR MORE INFORMATION ABOUT THE PROJECT

This case study was written in July 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 project:

"Grounded development: Reflections on community-based practices in Sri Lanka and Myanmar" documents the methodology of Yangon's collective housing model and addresses questions of scale and knowledge production in the quickly changing city:

https://issuu.com/dpu-ucl/docs/2018_10_17_grounded_development_ebo

"Collective savings: learning from Yangon." Watch this short documentary to find out how the residents of Taw Win and other community-led housing projects finance their development projects with collective savings and low-interest loans:

https://www.youtube.com/watch?v=ACGIBWQNXvo&ab_channel=CommunityActNetwork

For more information about the Taw Win project and the other housing projects in Yangon, please contact:

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PHOTOS



▲ *The Taw Win residents used to live precariously in tiny rented rooms and slum settlements on the side of the road or squeezed on strips of leftover land between factories and infrastructure like high-tension power lines.*



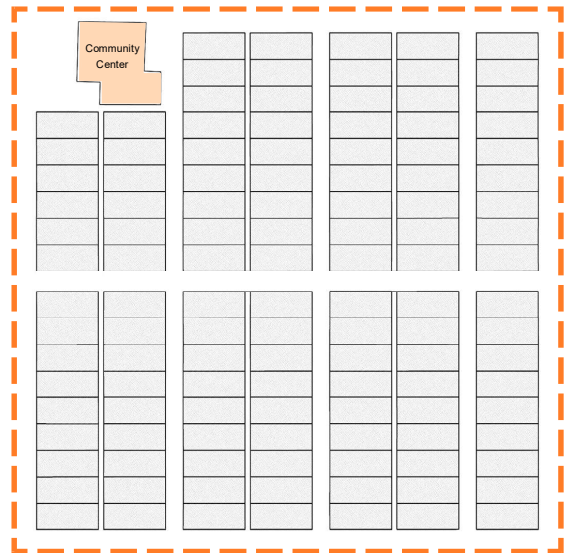
▲ *The women's savings network surveyed all the poor families in the township, mapped the houses and collected data about family size, income, expenses and urgent needs.*



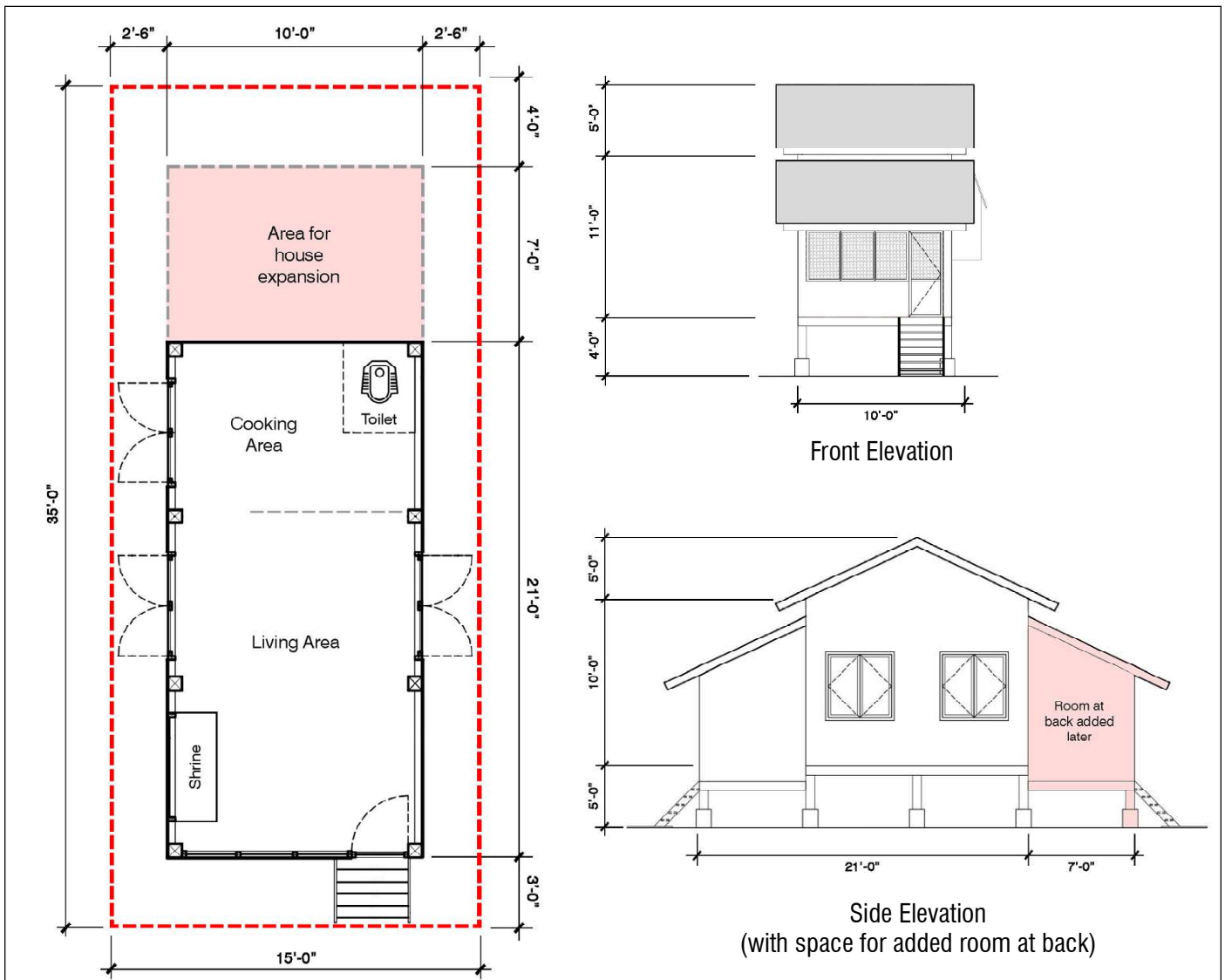
▲ *Women interested in joining the new collective housing project came for training in the savings methodology and the housing project and loan conditions and regulations.*



▲ *After long days of searching for vacant land in the township, the women found this piece of rice paddy land and negotiated to buy it cheaply.*



▲ *This is the simple layout plan the women designed, with 120 small house plots on a grid of internal lanes.*



“Starter” House Plan for Taw Win

- **House plot:** 15 x 35 feet (4.6m x 10.7m), 525 sq. ft. (49 sq. meters)
- **Starter house:** 10 x 21 feet (3m x 6.4m), 210 sq. ft. (19.2 sq. meters)
- **Space for house extension at back:** 7 x 10 feet (2.13m x 3m), 70 sq. ft. (6.4 sq. meters)



▲ Construction started during the monsoon season, and the land soon flooded, making it extra difficult to clear the land and lay the foundations for the houses. A team of carpenters familiar with the women’s network built the structural parts of the houses and the residents did much of the simpler tasks, with help from the carpenters.



▲ *An existing wall along the front side of the land provided cover for the residents to build their houses without drawing unwanted attention.*



▲ *Despite the difficulties of monsoon season rain and muck and flooding, the people were able to build their new houses in just a few weeks, with everyone chipping in.*



▲ *The construction work didn't stop until late evening each day. The Taw Win residents were determined to finish their project as soon as possible, and despite the long hours and hard work, everyone's spirits remained high.*



▲ *Sandbags were used to define the boundaries of the raised main roads in the settlement, and the space in between was filled in with soil and sand to reach above-flood levels and allow people to move around the site and build their houses.*



▲ As soon as the “starter houses” were completed and the provisional sand-bag roads had been laid down, the Taw Win families started moving into their new settlement. At the same time, they began making their loan repayments to the KB Microfinance Company.



▲ People soon began to turn their simple “starter houses” into livable homes, painting the facades, adding front porches and awnings and planting flowers and vegetables in front.

▲ Aerial view: an empty and flooded rice field in North Okkalapa Township was transformed into a proper new community for 120 poor families in just a few weeks.



▲ The starter houses were very simple, but the important thing is that they provided people with a secure, permanent foundation on which to build and slowly improve their houses.

▲ Over time, some families began adding windows and replacing the woven bamboo wall panels with fiber-cement boards, which are more durable in Yangon’s rain and humidity.



▲ *The community center at Taw Win was built in just five days, with lots of friends from other savings groups and collective housing projects coming every day to carry materials, mix concrete and help with the construction.*



▲ *The ribbon-cutting to celebrate the new housing project, with representatives from North Okkalapa Township, the Ministry of Construction, the KB Microfinance company and the women's savings network.*



▲ *The funds for constructing the community center at Taw Win were donated by the same microfinance company which gave the community a collective loan to buy the land and build the houses. At the inauguration, representatives from KB Microfinance, local government officials and the women's savings network joined the residents of Taw Win - of all ages - for the celebration.*



▲ *In January 2021, the community members upgraded the main road that runs through the middle of the settlement, using a small grant for infrastructure improvements from the Belgium-based Selavip Foundation.*



Families living along the same road pool their resources and work together to gradually improve their road and drainage. Some groups of families have built retaining walls like these to shore up the sides of the sand road.

In this lane, the families have mustered enough resources collectively to upgrade their road and pave it with a thick layer of concrete.



After spending the first few years without their own independent water supply system, the Taw Win residents were able to build a tube well and a water storage tank, using their own savings and another small grant from the Sevalip Foundation.



By using a simple, above-ground system of PVC pipes, which are cheap and easy to put together, each house now has water supply, and residents no longer have to haul their water in buckets from elsewhere.



▲ Even after the housing project is finished, collective savings remains a key element of the community's system for dealing with internal needs and administering itself. The savings and loan registers, pens, calculator and locked money box are unpacked every Sunday, when the women all meet to save, repay loans, discuss community issues and catch up on the news with their friends.



▲ Years of working together, saving together and improving their lives together have created strong bonds among the community members, who often describe Taw Win as a big family, where everyone does their share for the common good.



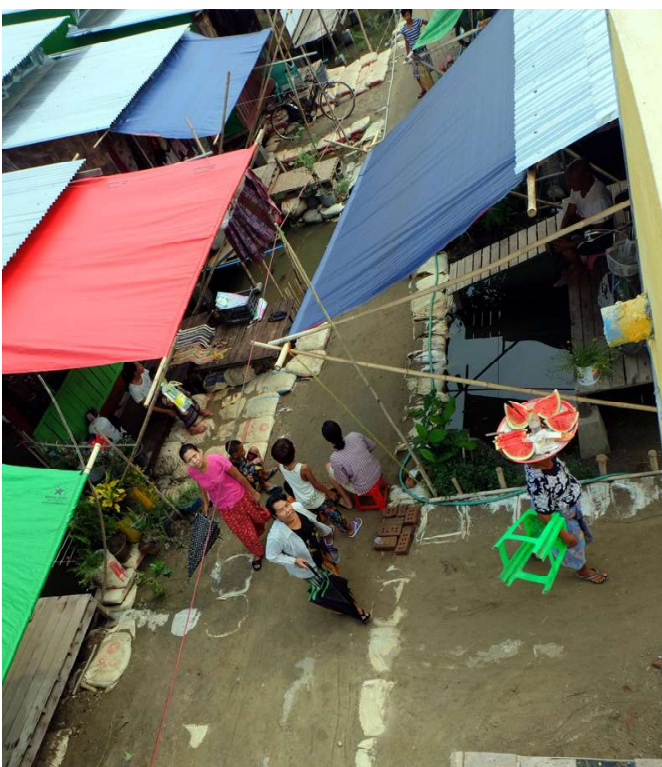
▲ Many residents have put a lot of care into greening their community and planting trees, flowers and vegetables - in the ground and in pots - around their houses. A bottle gourd vine (above right) is very popular for the shade it provides and for the vegetable that goes into curries and fritters.



▲ The houses in Taw Win are small and tightly packed, but there is enough space at the front for setting up small community businesses like these: provisions stores, green groceries, tailoring workshops, eateries, cafes, fruit juice stands and betel nut sellers.



▲ In the back of this photo (above), you can see the first second-story addition (with the blue roof) to one of the houses in Taw Win. Check back in ten years or so and you will likely see many upgraded and expanded two-story houses in the community.



▲ By August 2022, this tightly-knit community of 120 families was just one year away from fully repaying their housing loans and becoming officially the full owners of their homes.