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Moving from people's housing pilot projects to people's housing policy

Lessons learnt from Co-Create South Dagon City in Myanmar



'In late 2018, the Myanmar government publicly announced their intention to build 60,000 houses for the urban poor in six townships across Yangon. They promised to provide public land with a long term lease for these communities, with community land titles for people who would get organised as a group to access low cost housing.'

Conceptual planning of a new housing development consisting of a community health care center and social gathering spaces
Photography: CAN

Co-Create City workshop: A new way of advocating for people's housing policy

In mid 2019, we were working with women's groups in Myanmar to prepare a proposal for a people's housing policy in South Dagon. The experience evoked our lively memories from 2010, when the first people's housing pilot project was constructed by women's savings groups through a collective process in the Hlan Tha Ya community. This was the first housing project where women's savings groups could build their houses themselves.

They searched for land and finally acquired it for 408,735 kyats (around 300 USD) per household. This was the beginning of the story for people's housing policy; it took these ordinary women from Myanmar about 10 years to concretise it through trial and error. Through this long process and with the experience that women's savings groups have gained, it is now possible to advocate for a policy.

A mounting demand for low cost housing

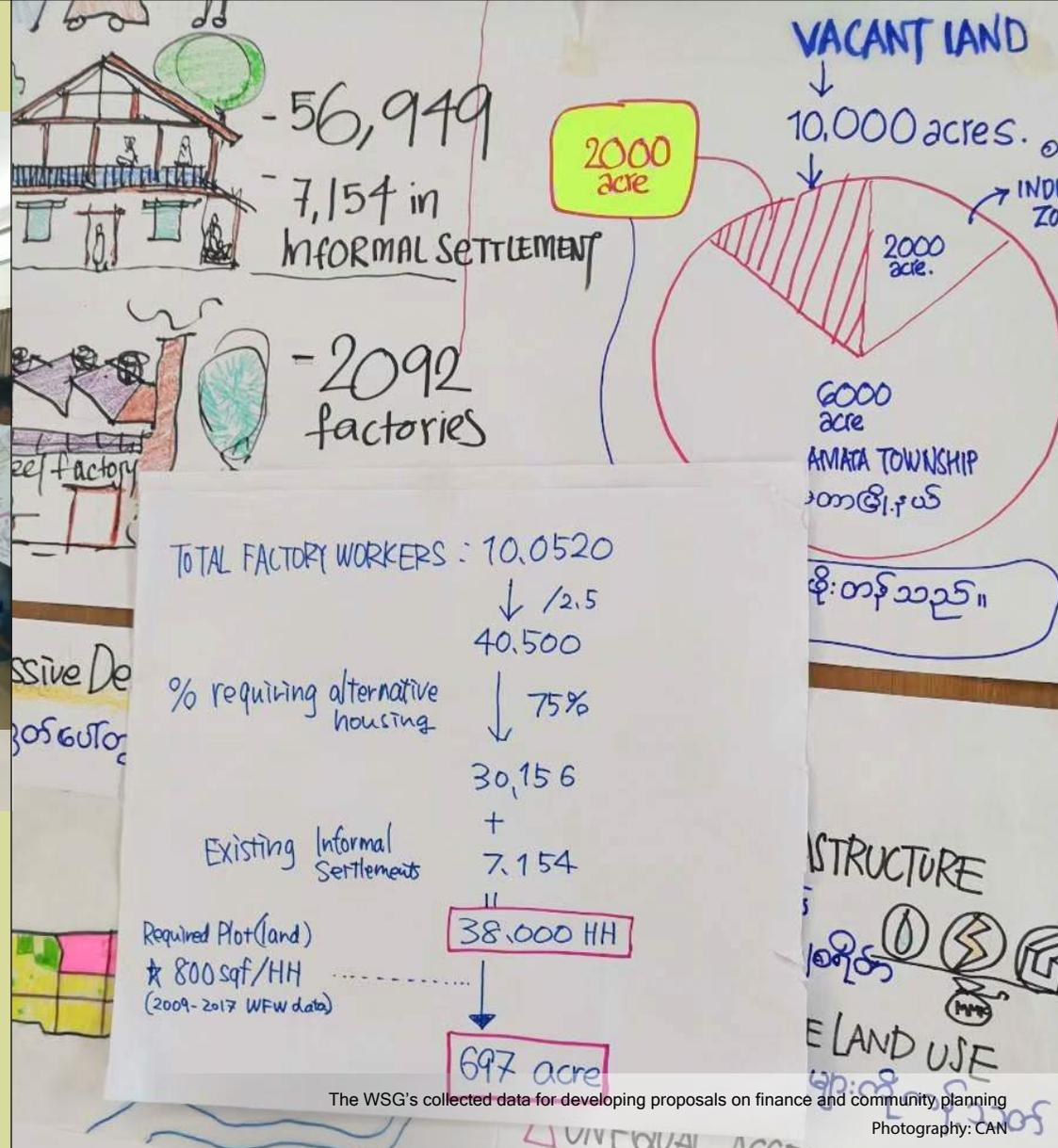


The co-creation workshop final presentation having government representatives giving suggestions for further development

Photography: CAN

In early 2018, the local government in Yangon was interested in the people's housing program facilitated by *Women for the World (WFW)* and the *Women's Saving Group (WSG)*. These organisations had already constructed about 800 homes over eleven projects since 2010. These housing projects initially used revolving funds supported by the Asian Coalition for Community Action (ACCA) and later a communal loan taken out as a group from a Korean micro credit organisation.

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The WSG's collected data for developing proposals on finance and community planning

Photography: CAN

In 2019, to cope with the demand arising from the government's policy, WFW and WSG started a city-wide survey of urban poor settlements and available lands in six townships. The Community Architects Network (CAN) organised the Co-Create City workshop in South Dagon to build up a platform of working together for the network of women's saving groups, WFW, local professionals and local governments, as well as development agencies working on housing development issues.

The Co-Create City workshop in South Dagon

During these five days of intensive work, with CAN's facilitation, participants undertook field visits, mined data from the people and land survey, and worked in small groups focusing on housing and planning design, financial schemes, land management, and community organising. The final result was a robust proposal on land planning, housing design and the financial scheme which we presented to the representative of the Minister from the National League Party and related development agencies.



Reflection circle after the co-creation workshop on the last day
Photography: CAN



Small group community meeting among community representatives and local architects on community onsite upgrading
Photography: CAN

South Dagon Township is an industrial town where one third of the population works in factories. There have been many evictions with no long term development planning, as well as an influx of migrant workers from other townships looking for employment opportunities. From the survey, we learnt that people pay a large portion of their monthly income on poor condition rental housing and illegal land. They also incur extra costs to access electricity and water illegally. In the survey, we found that there are 7,154 houses in slum areas, living with no land security and no access to basic public infrastructure. All housing loans in this area come from Korean micro-credit firms, with an interest rate of 22% per year and a five-year term.

On the other hand, we identified many pieces of vacant land that belong to the local government. Of the available 10,000 acres, 8,000 acres were planned for development into an industrial and residential zone for a private investor. We could therefore negotiate turning the remaining 2,000 acres into housing for low-income groups. Based on primary calculations, this piece of land alone can accommodate approximately 15,000 houses dotted with public spaces such as a community centre, a school, a hospital, a market, and bus stations. This would create liveable neighbourhoods in this newly developed area.



One of the government's sites that allows for housing relocation
Photography: CAN



A drawing of the co-creation process for city-wide housing development in Myanmar
Photography: CAN

From small scale housing projects to the city-wide scale

The key question then became: how we can plan development and create a mechanism for new pilot projects to reach the city-wide scale target of 10,000 houses for South Dagon Township? Based on previous housing projects executed by WFW and WSG, we ascertained that if each family gained access to a housing loan of about 2 million Kyat (1,468 USD) with a five-year term, each family could build their own simple house while sharing basic infrastructure like roads, drainage and electricity on the new land. If they are given an interest rate of 5% per year and allowed 15 years to repay it, all members of a saving group – including the poorest – can afford to take part in this scheme.



A site visit at one of the South Dagon communities with local architects and NGOs
Photography: CAN



One of the South Dagon communities is very dense and has no basic infrastructure or toilets
Photography: CAN

The WSG considered the feasibility of creating 10,000 housing units and determined the goal was achievable under the conditions that:

- available funds are set up as city development fund for housing that the WSG can access as revolving fund
- there is space for WSG to co-manage the project.

They proposed implementing 2,000 units per year:
1,000 units for onsite upgrading
and 1,000 units to be developed
on the new government land.

The reason why the city development fund for housing – co-managed by the WSG – is a key element for this people-centric housing policy to develop at a city-wide scale is twofold.

Firstly, it is a financial mechanism that people can actually access.

Secondly, people can link their own experience with the WSG's experience – who have already managed a fund from savings groups to build their own homes with flexible condition – and gain further collective understanding.

In this sense, the city development fund has another function: it systematically allows small, unaffiliated WSG to be linked into a network that can cooperate with local governments and other professionals.



A community network singing about their fight for secure housing to open the final presentation day
Photography: CAN



This is a big and challenging step for women's savings group and WFW to scale up pilot projects into **a policy** as well as weaving all components into one collective platform, working together toward city-wide development.