ACHR at the Asia Pacific Urban Forum in Penang, October 2019

why do we need collective housing in Asia?

This report presents a slightly edited transcript of a seminar on the subject of *Collective Housing in Asia*, which was held on October 15, 2019, during the seventh Asia Pacific Urban Forum (APUF-7), in the city of Penang, Malaysia. The workshop was organized by ACHR, in collaboration with the Swiss NGO urbaMonde. The two organizations are collaborating on a three-year project to promote collective housing and strengthen the regional and national networks of community groups implementing collective housing in Asia, through meetings, exchanges, networking and documentation of collective housing projects around Asia.

ACHR decided to bring a big team to this meeting, not just for the charms of Penang's historic George Town, but to launch this new regional project and to make a strong case for community-driven and collective housing as a more sustainable alternative to the top-down and individualized housing models being promoted by governments and the market. Collective housing is also a powerful means of unlocking the enormous development force that already exists within Asia's poor communities, and turning that force to the task of solving Asia's serious housing problems, in partnership with others.

Our team of about 60 people included community leaders, professionals and local government officers from Indonesia, Nepal, Malaysia, Myanmar, Philippines, Vietnam, Sri Lanka, Mongolia, Thailand, India, Pakistan and Bangladesh, as well as friends from Switzerland, Canada, Uruguay and UK. We made a substantial grassroots presence at APUF and were able to take part in dialogues, side events, round-tables and panel discussions on issues of community resilience, housing finance, urban inequality, partnership, solid waste management and disaster risk recovery organized by our partner groups and by others.

The idea of this workshop was to draw on some three decades of experience in which poor communities and their supporters across Asia with planning and constructing collective housing which keeps the poor in and the market out.

To bring out this message, we organized the workshop a little differently: instead of putting a panel of "experts" up on a dais to expound and field questions, we asked a few key questions about aspects of collective land and housing and opened up the floor for answers. Most of the speakers in this lively workshop were community people, but there were also a few support professionals - all of whom spoke from real experience on the ground with community-driven collective housing.

Why make a splash at **APUF7**?

The seventh Asia-Pacific Urban Forum, held in Penang Malaysia, October 14-17,was organized by UN-Habitat, UN-ESCAP and the Government of Malaysia. The meeting provided a platform to discuss how well we're doing in implementating the New Urban Agenda and various other global and regional agendas.

Since this was a very big event for Asia, and key policy stakeholders would be there, we felt it was important to bring to APUF7 the issues and initiatives of urban poor communities - issues like secure land and housing - to bring balance to an agenda which might easily tilt towards conventional top-down urban issues and practices.

We also felt it was important to bring into the forum the voices and experiences of the urban poor, who urgently want change and are already making change, and make their work and their ideas more visible by letting them speak for themselves. Our group included teams from these networks:

- **Asian Coalition for Housing Rights (ACHR)**, a coalition of Asian professionals, NGOs and grassroots community organizations working on issues of urban poor housing and land, with an emphasis on community-driven and partnership-based development.
- **Slum Dwellers International (SDI)**, a global network of urban poor federations and networks, with women-centered savings collectives at the heart of its practice.
- **Huairou Commission**, a global network of grassroots women leaders which empowers grass-roots women's leadership in the development of resilient communities through global and local initiatives.
- **Women in Informal Employment Globalizing and Organizing (WIEGO)**, a global network focused on securing livelihoods for the working poor, especially women, in the informal economy.

Key participants in the discussion :

Besides our own team of community participants and their supporters and translators from around Asia, our SDI friends from the Philippines, WIEGO friends from Bangkok and Huairou Commission friends from India, Malaysia and Nepal, we got a fairly good crowd for the seminar – about seventy people were crowded into Function Room 9 by the time the session came to a close. Here's a list of the people who spoke during the session:

From Bangladesh
- Mr. Khondaker Hasibul Kabir, CoCreation Architects, Jhenaidah

From India
- Mr. Mahavir Acharaya, Community Architect, Hunnarshala Foundation, Bhuj, Gujarat

From Indonesia
- Ms. Eny Rochayati, Community leader from JRMK Urban Poor Network, Jakarta
- Ms. Anisa Zakiyaturrahmah ("Nisa"), Community architect from Arkom-Jogjakarta
- Mr. Jasri Mulia ("Imul"), Community architect from Arkom-Jogjakarta
- Ms. Elisa Sutanudjaja, Rujak Center for Urban Studies, Jakarta

From Malaysia
- Mr. Goh, Citizen of George Town, Penang
- Ms. Lean Heng Chan, Lecturer in Social Sciences, Malaysia Science University, Penang

From Myanmar
- Ms. Sandar Pyone, Community leader, Women's Savings Network, Yangon
- Ms. Naw Lwei Wah Phaw, Women for the World NGO, Yangon
- Ms. Shoko Sakuma, Women for the World NGO, Yangon

From Nepal
- Ms. Bindu Shrestha, Community leader, Community Women's Forum, Kathmandu
- Ms. Shobina Lama, Disaster Risk Reduction Program Manager, Lumanti NGO, Kathmandu
- Mr. Ananta Raj Bajracharya, Lumanti NGO, Kathmandu

From Pakistan
- Mr. Mohammad Younus, Urban Resource Centre, Karachi

From Philippines
- Ms. Ruby Papeleras, Community leader, Philippines Homeless People's Federation + UPCA + SDI
- Ms. Sonia Cadornigara, Community leader, Philippines Homeless People's Federation + SDI

From Sri Lanka
- Mr. Ranjith Samarasinghe, Sevanatha NGO + CLAFNet Fund, Colombo

From Thailand
- Ms. Aramsri Chansuksi, Community leader from Nakhon Sawan
- Ms. Amporn Boonyawairojana ("Neng"), Community leader from Satoon
- Ms. Jiraporn Kheawpimpa, Community leader from Nonthaburi
- Ms. Chan Kauapijit ("Paa Chan"), Community leader from Bangkok
- Mr. Somchart Parasuwan, Director, Community Organizations Development Institute (CODI), Bangkok
- Mr. Wichai Suksawat, Thai translator, from Bangkok

From ACHR Secretariat in Bangkok
- Ms. Somsook Boonyabancha, Asian Coalition for Housing Rights (ACHR), Bangkok

From International organizations
- Ms. Lea Oswald, urbaMonde, Geneva, Switzerland
- Ms. Melissa Estable, Cooperative Housing Federation of Canada (CHF-Canada), Toronto, Canada
- Mr. Edgar Ambrosi, National Federation of Housing Cooperatives in Uruguay (FUCVAM), Uruguay
- Ms. Barbara Lipietz, Professor, Development Planning Unit, University College London, UK

Introduction to the seminar :

"We need to bring these scattered collective housing projects together, and use them to inspire a muchlarger and more unified collective housing movement in the Asia region."

Somsook ***(From ACHR in Bangkok, who facilitates the discussion)*** Welcome everybody to a very important conversation about collective housing - housing which people plan, build, finance, own and live in together, in different ways. This will not be just a talk shop, though. We'd like to use this session to launch a revival of this very important housing development direction in Asia, at a time when we are in great need of it. Collective housing, in its many variations, has been part of our traditions and our history in Asia for centuries. But those ways of living together have been abandoned, for the most part, and replaced with forms of housing that are individual, in which people live separately, on their own, behind locked doors. And worse, housing is no longer seen as a vital human necessity and a place to live in communities of human companionship and support. Housing has become a speculative commodity, to be bought and sold, like rubber slippers or shares in Coca Cola. Just look at the real estate listings in the newspapers, encouraging us to see housing as an "investment opportunity", a chance to turn a quick profit.

We've got to work against this stuff and bring the collective spirit back into our housing. That's what we will be talking about today. We have many examples of how collective housing has been developed, in different contexts and with different strategies, by organized poor communities. But we need to bring these scattered projects together, and use them to inspire and inform a much larger and more unified collective housing movement in the Asia region. In this session, instead of having a panel of distinguished experts up on the dais, we are going to have a more participatory, more democratic process. We'll ask a few key questions, and then everyone will have the right to speak. We have a whole room full of experts - people who are part of communities that have planned and built their own collective housing, or who have supported such processes, and we want to hear from all of you.

But before we dive into Asia, first I'd like to ask three friends who have come from other parts of the world, to tell us about the collective housing movements they are involved with, in their regions. We'll start with Lea Oswald, who is facilitating the process of collective housing in Europe, and trying to link this movement at the global level. She will tell us about the collective housing movement in Switzerland and Europe, and what she is doing to help build a global movement of collective housing. After Lea, we will hear from Melissa Estable about the housing cooperative movement in Canada, and from Edgar Ambrosi about cooperative housing in Uruguay.

1. Collective housing in EUROPE

Lea ***(from urbaMonde in Geneva)*** I work with a Swiss NGO called urbaMonde. And I myself live in a housing cooperative in Geneva. Our work is mainly based on the question of access to affordable and adequate housing, and we work mainly with collective housing models. urbaMonde tries to facilitate the linking together of all the collective housing projects that exist around the world. Everywhere in the world you can find community-led and collective housing projects. At urbaMonde, we try to make these projects and the groups that build them more visible, so they can have more impact. We also help those groups to share their experiences, so it becomes a really big movement in which we all work together and get stronger.

In Switzerland we have a very long history of collective housing, as do many of the countries in Europe, where collective housing goes way back. We have had collective housing since the beginning of the 19th Century, and there are now many housing cooperatives throughout Europe. The housing cooperative is one of the main housing models in Europe. In northern European countries like Sweden and Denmark, there is also the co-housing model, which is also developing now in Spain and southern European countries. In the United Kingdom and Belgium, we can find another model of cooperative housing in the form of community land trusts.

There are so many different models of housing cooperatives. But they all function on the same principles and values that are based on community-led planning, building, organizing, financing and managing of the housing. This is all community-led and community-based housing. People are involved from beginning to end, from planning to managing the housing. The cooperative model has proven to be an efficient solution that can work everywhere. It's a way for people to access affordable and adequate housing.

The housing cooperative is one of the very important housing solutions in Europe, where we are now experiencing a serious crisis of access to affordable housing - mainly in the bigger cities. And we see that the housing cooperative is a model that can actually be developed, because it gets legal recognition and financial support from both local and national governments. The support to access affordable finance is an important aspect to develop community-led housing project, as we see that this is one big problem for communities to actually implement their projects. I won't get too much into the details, but will be happy to answer your questions later.

HOUSING COOPS in SWITZERLAND

- 1,500 housing coops total
- 160,000 families live in them

2. Collective housing in CANADA

Melissa *(from the Co-operative Housing Federation of Canada)* The CHF Canada has been around for fifty years, and it supports all the housing cooperatives in Canada that choose to be members - not all do. As members of CHF Canada, the coops then have access to insurance programs at discounted rates, assistance with financing, assistance with asset management to insure the sustainability of the buildings, educational programs to help with governance of cooperatives and assistance to new members in dealing with grievances and conflict. Members can access all these services through the federation. There are a few messages that I would like to convey today:

One is the importance of collective land ownership. In Canada, we are looking at community land trust models to stimulate the growth of collective housing. The community land trust model is collective ownership of land - it's not individualized. This removes land from the speculative real estate market. When land is owned collectively, we can ensure that land and housing remains affordable *forever.* But if you individualize the title on land, then you end up with one generation of affordability, and then the land gets swept back into the private market. So collective ownership is essential, and I'm amazed to see so many of you working towards that here in Asia.

A mix of income groups in Canadian housing coops: One thing that's also a little different in the Canadian model is the mix of income groups who live together in most of our housing cooperatives. We really are a mix of people with diferent incomes and from different cultures. This diversity creates really varied and interesting communities in housing cooperatives.

Financial innovations to stimulate the construction of new cooperative housing: The Canadian government has backed a new national fund, which is managed by an independent organization and goes directly to capital markets to get investors who are interested in ethical investments - in this case investmenting in expanding the country's stock of affordable, accessible cooperative housing. This new fund becomes a source of loan capital to finance the construction of new coopertive housing projects. This is a financial innovation that is new for Canada, and it one of many ways being tested to stimulate the construction of new cooperative housing.

HOUSING COOPS in CANADA:

- 1,073 housing coops total
- 69,346 families live in them
- 84% are members of CHFC

3. Collective housing in URUGUAY

HOUSING COOPS in URUGUAY:

- 1,073 housing coops total
- 69,346 families live in them
- 84% are members of FUCVAM

Edgar *(from FUCVAM - the National Federation of Housing Cooperatives in Uruguay)* FUCVAM now brings together more than 600 housing cooperatives. Our cooperatives have between ten and 200 members, but most have 20 or 30 households - many built in the same block.

Cooperatives in Uruguay began as housing for workers in the same unions. But now, cooperatives are created by groups of people from the same part of the city, who come together to create a new housing cooperative. Our cooperatives are mixed, with members coming from different economic realities - poor and middle class people, traditional and single-parent families, women and men from different backgrounds. It's common for new groups to participate in *solidarity days*, when everyone helps build the foundations or columns of new cooperatives that are under construction. During the construction, everyone works together on all the houses, and when the project is completed, on opening day, the houses are allotted to members by raffle.

Our housing cooperative system in Uruguay began in the 1970s, and from that moment our cooperative federation has been built. Cooperatives all have a general assembly, which is the highest decision-making authority, and they also have separate committees that are in charge of administration, social development and building control.

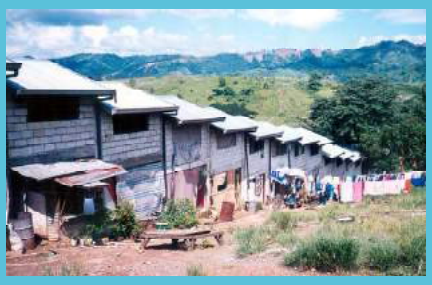
Our cooperative movement has several dimensions. Housing cooperatives promote mutual help, direct democracy, self-management and participation by the state in providing soft loans. But we are also a social movement that pushes for structural solutions to the housing problems of poor people and shows how those solutions can work. So far, we have been successful in persuading the government to set up a national economic fund to finance the construction of new cooperatives, to provide low-interest loans for housing cooperatives, to provide tax-free building materials to allow for cheaper construction and to build a national stock of land available to future housing cooperatives. More recently, we were were able to get a law passed in Uruguay that creates the concept of co-ownership in cooperatives. It used to be that for legal purposes and decision-making, each family in the cooperative had one vote, and that vote was usually assumed by the man of the family. With this new law, the women and men share equally in the legal representation and decision-making within the cooperative.

That's why we need a strong and united movement which keeps pushing for improvements in housing for working families, and which understands that the housing problem is only part of the structural problems we have to solve. And that's why we always say that building our houses is not the end of our work, but just the beginning.

Question 1: Why do we need to have collective housing in Asia?

Somsook: Now we will talk about Asia. Why do we need collective housing here? We have to use the term "collective", because there aren't many countries in Asia that have structures yet for the kind of "cooperative" housing Lea, Melissa and Edgar have described. But we do have collective housing here, and it takes many different forms. We also have a lot of housing that is not collective at all: housing that is developed by the real estate sector and sold on the market, one by one. This is the kind of housing most of our governments are busy promoting, and the kind of housing they believe can answer all our housing needs. But can it? And if it can, why not just let the private sector and the government do it? Why go to all the trouble of getting groups of people together to make their housing collectively? We have a room full of people here who work on that. So let's begin by asking our experts why we need collective housing at all? And can people do it?

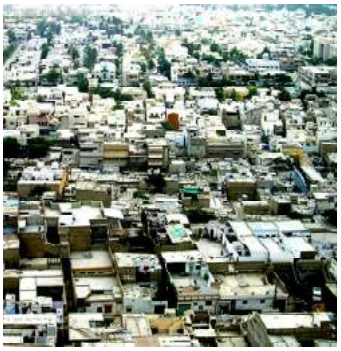
Collective land & housing in the **PHILIPPINES**



Ruby ***(from the Homeless People's Federation Philippines)*** I want to share one of our experiences in the Homeless People's Federation of acquiring land collectively. Our first-ever land acquisition was made in 1997, by the Payatas Scavengers Association, whose members earned their living by collecting, sorting and selling recyclable waste on the Payatas garbage dump. We saved our money together and bought a piece of land. Why? Because we were all very poor, all squatters on someone else's land. For years we had been threatened with eviction, so we made a collective decision to save our money together to buy our own land. After saving for two years, we started searching for land to develop a new community. Eventually, we found a three-hectare hillside tract in nearby Barangay San Isidro, and bargained the seller down to a very low price of 4.5 million pesos (US$ 85,000) for the land - just 150 pesos ($3) per square meter. Later we developed the site, with roads, wells, a community center and 500 house plots of about 60 square meters each. Then we began constructing our houses, using cost-saving techniques and recycled materials from the dump.

Today, we still own that land collectively - we have not divided it into individual titles. Why keep the land collective? Because we want to maintain the relationships within the community. If we divide the land, people will become more isolated, more on their own. Because of all we have been through and all we have done together to buy this land and make this housing project, we know each other very well. There is a value in how we collected the money, how we searched for land, how we decided which land to buy, how we improved that land and how we built our houses on it. All these things made our relationships very strong. Until now we have been able to maintain those strong relationships within the community. All our decision-making is collective, for the whole community. If somebody has reason to sell their land and move away, though, their plot goes back to the community association. The whole community will search for a new beneficiary family and will decide together who can move in. This is important, because whoever moves in will become part of our community and will be our neighbors for a lifetime. So we all have to know who they are.

Somsook: If people don't put their resources together and buy land together, they may never have the chance to buy any land at all. And when they do buy land together, they start to build a new community and a new spirit of doing things together. Ruby also makes the point that when people build a new community together like this, it's not the kind of housing that people just buy and sell, or move in and out of. It's *forever housing*.



Younus ***(from the Urban Resource Center in Karachi, Pakistan)*** If we look into current practice in most cities in Pakistan, neither the private sector nor the government is providing land to poor communities. Most poor people buy land informally, from informal land suppliers, and they buy it individually. And then they build their houses incrementally, brick by brick - also individually. But their land tenure remains illegal, and they can stay in that place only as long as they can resist threats to evict them. The relationship between the informal land suppliers and poor communities living on this illegal land is complex. The land-grabbers exploit poor people and use poor communities to shield their illegal land businesses. With time, the value of the informally-occupied land will go up, and when that happens, pressure will mount on poor families to sell their plot to higher bidders, or face the threat of eviction. In these ways, the informal land supply system further individualizes poverty and leads to perpetual insecurity. So it is necessary that we begin with a land supply system that is collective and then make housing that is collective. This hasn't happened yet in Pakistan. But I think this would bring long-term security and also allow people to transfer the ownership of their land and houses to the next generation of the same family.

Somsook: So if you don't buy land together, as a group, you will become the victim of the racketeers or the land mafia who grab the land, subdivide it and sell it to people - but don't give them any papers. It's all informal. In many places, that's still the only way that poor people can get access to land for their shelter.

Manda ***(From the Center for Housing Rights and Development, in Ulaanbaatar, Mongolia)*** In Mongolia, we don't have a problem of land for our housing, because the government provides 0.07 hectares of free land to every Mongolian citizen. That's enough land for people to make their house in the city, with space for a garden and even keeping some animals. But it's very cold in Mongolia - sometimes minus 40 degrees Celsius in the winter. That means we need housing construction systems and housing insulation materials that are very costly. If we build our houses individually, they will be very high-cost. If we build together, it will be cheaper. That's what some of our savings groups have started to do, in some towns. First the women in a ger area [informal community] come together, start saving their money together, organize themselves and start working together. After that, some savings groups have developed projects where groups of neighbors build good new houses together. This is very important for Mongolians, who have a long tradition of living independently, as nomads. For centuries, we have stayed with our cattle but not with other people in communities. This collective housing is also important because the projects enable people to take the initiative to deal with their housing needs themselves, instead of waiting for government. Collective housing allows communities to link with the government in more proactive ways, as partners rather than recipients.

Somsook: Constructing housing individually is very difficult and very expensive. For the poor, it may not be possible at all unless they build and manage the process collectively.

A note about **COMFORT** and **TOGETHERNESS** in individualized housing

Imul ***(Community architect with Arkom-Jogjakarta, Indonesia)*** I agree with all of you that housing that is built collectively can be cheaper and can use land more efficiently. But I want to add more about the other important qualities that collective housing offers. A house is much more than just the physical reality of the building itself. Our government in Indonesia provides public housing in the form of high-rise blocks of rental flats. This housing may be cheaper and may use land more efficiently. But the human beings living in apartments in those public housing blocks are not feeling anything collective at all. They are feeling very isolated and very lonely. When poor families move into that kind of public housing, most of them can stay for only six months or a year before they go back to the slums. Why? Because they don't feel any comfort in that public housing. How can we build that feeling of being together, so both the housing and the feeling is collective?

Somsook: Affordability is not always the most important question when we talk about housing. Governments often claim that it's cheaper and more efficient to make housing for the poor in big blocks of flats on cheap land outside the city. But that kind of public housing is almost never cheap. And even worse, it takes people outside the city where their jobs and lives are, and puts them in little boxes, where they live in isolation, without any connections, without any community support mechanisms. As Imul says, it's lonely out there. Most cannot survive very long in that situation. That's not the way of life of poor people. So they have to leave that apartment and find another slum in the city to stay in.

"Don't make people live in boxes. Boxes are for shoes, not people."

Paa Chan ***(Community leader from Bangkok, Thailand)*** I want to talk about what we get from buying land together. When we buy land collectively, it means we are going to live on that land collectively. But if we buy land together and then subdivide it into individually-owned or individually rented plots, people will sell off their rights the first time they have some trouble or need a little money. Then what about their children? Where will they live? Only when we buy land collectively can we collect everybody in the community together - and keep them together. No matter how poor a person or a family is, they can be a part of that collective system if they are part of the collectively-owned land. In the course of buying land together - which is never easy - people go through a very important ordeal together. And in the process, they become brothers and sisters. They feel like they are all part of the same family. This larger family feeling is a very important sustaining force, which poor communities can use to deal with many other problems they may face. In the future, for example, there may be another eviction threat, or a flood, or a fire. The whole group can deal with these unexpected problems, whatever they are - because of their togetherness.

If we stay by ourselves, it's very lonely. That's a way of living with no life. But if we live collectively, we do things together, we help each other, we are surrounded by life. That is a more lively way of living. Don't make people live in boxes! Boxes are for shoes, not people!

Shobina ***(from Lumanti NGO, in Kathmandu, Nepal)*** Collective housing can be a physical demonstration of the power of community. Collective housing also gives us opportunities to collaborate with different stakeholders - particularly the government - as equal development partners, rather than individual recipients. In Nepal, our informal communities are still struggling to get land and to get government support for the housing projects they initiate themselves. So I think the collaboration that is a crucial part of collective housing shows a clear way, a clear solution. That's why we need collective housing.

Somsook: When community groups are very active and very clear in what they need and what their housing solutions look like, usually they can persuade the government to go along with them.

Elisa ***(from the Rujak Center for Urban Studies in Jakarta, Indonesia)*** If we do things collectively, we win by the power of numbers. We are not struggling alone, but have people behind us - people who are our fellow soldiers. With that collective power, we can work together to change policies. Often times, the government will not budge if we come to the political table with only small numbers, or if we come individually. But if we come as networks, and if there is big collaboration, we can push for more structural changes - especially in policies, and especially if we want to change the city's spatial planning or zoning, which almost always work against the needs of the poor.

Somsook: This is a very important point, because when they do things collectively, the poor who were *invisible* become *visible.* They become a force that can collaborate. *Collaborate* may be too soft a word: maybe better to say *negotiate?* Or *pressure?* But no matter what word we use, the relationship between the people and the local government and other local agencies will be better and more balanced, because the poor have their collective group, and that group works as an important platform to collaborate.

Eny ***(Community leader from Jakarta, Indonesia)*** I think that collective housing is important because all people have rights to the city they live in. Not just the poor, but informal-sector workers like vendors and pedicab drivers also. All of us need to claim our rights to the city. We can do this more effectively by being collective, by linking together the people who work in different ways and stay in different ways in the city, into a much larger collective force.

"We think about all these issues and manage all these solutions together. This is our group power and it comes from living together and doing so many things together."

Jiraporn ***(Community leader from Nonthaburi, Thailand)*** I used to live in a community that faced a lot of housing and land problems. Eventually, we were able to make our own collective housing project. But that collective housing was just the beginning. Once we had our community and felt secure, we began to think of other issues and other needs we still had - issues like welfare, social development, income generation. The housing project was the spark, the first step of a process of ongoing development on many fronts. We formed elderly groups and youth groups. We set up a welfare program that allows us to look after our elderly community members, our children and our sick neighbors. We also set up a city-level community fund, which gives loans to community members for various purposes - livelihood, education, family emergencies. Our fund provides a solution to many of the problems of the poor who cannot access the normal financial system. When a disaster happens, for example, our city fund can help affected families with immediate assistance and longer-term rebuilding. We think about all these issues together, and manage these solutions together. This is our group power, and it comes from living together and doing so many things together. Once we have organized ourselves in the community, then the next step is to connect our communities together, into a network of communities in the city. That coming together at different levels allows people to have more power, to take part in the life of the city and to influence the city's policies and development direction.

It's very different if you decide to move into a public housing project. Once you go inside your flat, you stay in there all by yourself. And if you can't stay alone like that, you will leave that flat and go back to the slum.

Collective housing in **MYANMAR**

Sandar Pyone ***(Community leader from Yangon, Myanmar)*** In my city of Yangon, we also have some collective housing projects. For poor people like us, buying land individually is not possible, because land prices are very high now. But if we make a group and buy the land together, it reduces the cost for each family and makes it something we can afford. In our housing projects, we divide the land into individual house plots, but we continue to own the land collectively - we cannot sell our plots to outsiders. In this way, we can stay on that land for a long time and pass on our houses to our children, so they will have have safe, secure, permanent land and housing also. In our collective housing projects, we live together like a big family, sharing many things with each other, looking after each other's children, helping each other when someone has troubles. If we live together, it's easier to solve our problems than when we live alone, as individuals. When we live collectively and work together collectively, we can find solutions together to any problems that come up.

Somsook: This is an important point, especially in a situation like the one in Myanmar, where the government is still busy with many other things and doesn't have time to deal with the country's serious housing needs. If you are poor and you struggle individually, it can be very, very difficult to survive. All your different needs, like land, housing, water supply, electricity, health care and education, will be very difficult to meet if you are alone. But if you get together as a group, work together and negotiate together, you can reduce the price and make it possible to get all these things, and to make a secure life in the city.

The women's savings groups in Yangon have been able to construct eleven collective housing projects, for 835 poor families, with help from their NGO partner Women for the World. But in several of those projects, they have had no choice but to take housing loans from a microfinance company, at 24% interest. And they have to repay those loans in five years. This is not the ideal form of finance for collective housing, but it is all they have been able to find in the current situation. But they have been able to use that finance to build eleven collective housing projects for the poorest squatters and room renters.

Nisa ***(Community architect with Arkom-Jogjakarta, Indonesia)*** With collective housing, we can take care of each other, because communities of the poor place a very high value on togetherness. Collective housing can also build a feeling of belonging to the place they live. This togetherness and this belonging to place will make those community people more strong, more resilient, because they own their group and they own their housing.

Somsook: Collective housing builds a collective awareness in many ways.

Ranjith ***(Sevenatha Urban Resource Center NGO in Colombo, Sri Lanka)*** Earlier, we had good informal settlements in Sri Lanka, in which people lived together and did many things together to improve their living conditions and boost their incomes. But now the government has introduced a program to relocate low income people from settlements into high-rise apartment blocks. Because of that, we are experiencing for the first time the downside of individual living. In the settlements, the way people live is collective. And when people live collectively, they have very good security. People look after their neighbors and fellow community members. Nobody can enter a settlement without everyone knowing. Nobody can harass or do harm to someone because many eyes are watching. But when people live in a building individually, you have to build high walls and gates around that building, put locks everywhere and hire security guards. But here's the paradox: no matter how much security you build or pay for, there will be no security inside that building. All that security can't keep out elements like drugs, crime, social problems, children going astray - even loneliness. All these things can come in and destroy people's lives. Especially the vulnerable younger generation. And especially women - they don't have any security at all in these new individual housing blocks. The cost of living is another aspect. If you live collectively, you won't have to send your kids to the nursery or day-care when you go out to earn. Your neighbors in the community can look after your children.

In some people's thinking, this change from collective to individual living is a sign of progress. But is it progress, or a big loss for us?

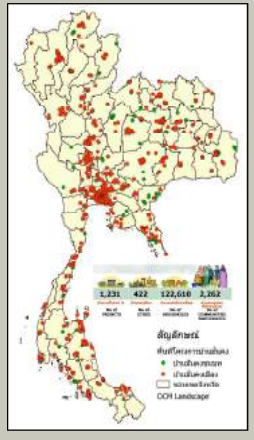
Somsook: Security is an important word. But the security in those public housing blocks Ranjith is talking about is only *security on the surface*. Inside those buildings nothing is secure. Only when your housing is collective, and only when it answers to many social and economic aspects of life can you be really secure.

Question 2 : What kind of collective housing do we already have in Asian cities?

Somsook: Some of us might think of collective housing as something new. But it isn't new at all. How has collective housing been developed and managed in different ways, in countries around Asia? And how can we take up all those examples and variations and make them bigger, bring them into the mainstream of housing development? Since we have with us here several friends from the Community Organizations Development Institute in Thailand, I would like to ask CODI's director, Somchart Parasuan, to tell us a little about the collective housing that is being developed by poor communities around the country, with CODI's support. Thailand gives us an example of a collective housing model that has become a national policy and a national program of delivering housing to the poor, and the achievement so far is not small at all.

1,050 collective housing projects in **THAILAND**

Somchart ***(Director, Community Organizations Development Institute in Thailand)*** The Baan Mankong collective housing program began 16 years ago. The program channels government funds, in the form of infrastructure subsidies and soft housing loans, directly to poor communities, which plan and carry out improvements to their housing, environment, basic services and tenure security and manage the budget themselves. Instead of delivering housing to individual poor families, the Baan Mankong program enables poor communities - and their networks - to develop comprehensive, long-term solutions to problems of land and housing in Thai cities.



Over 100,000 houses have been built so far, in 1,050 collective housing projects, in 343 cities. None of these housing projects are perfect, and many have faced problems. But we look at those problems as opportunities to learn, to bring about change and to make the next projects stronger. While they improve people's living conditions, tenure security and housing, these collective housing projects are bringing together people who were vulnerable and powerless, and unlocking their collective development force. In the process, these projects are not only changing the relationships between people in communities, but they are changing the relationships between the poor and the cities they live in, turning what was an adversarial stand-off into a productive, friendly working partnership that is jointly solving the city's housing problems. In these ways, the collective housing projects in Thailand have become a strategy to achieve a more democratic and just city.

Somsook: In the past, Sri Lanka had the Million Houses Program, which channeled the collective organization and collective skills in informal settlements to the task of upgrading common infrastructure like walkways, drains, water supply, electricity and public spaces and amenities, using community councils and community contracting. But this very progressive collective settlement upgrading program didn't lead to collective ownership of land in those settlements, and many of the upgraded settlements are now being evicted.

Collective infrastructure in **PAKISTAN**

Younus: When we talk about collective housing, we understand that to mean housing in which the land is owned collectively, and the houses and infrastructure are designed and built collectively. In Pakistan we don't have the collective land or collective housing yet. But we do have the collective infrastructure. Since 1980, thousands of informal communities have built their infrastructure collectively, with assistance from the Orangi Pilot Project - 147,000 families in 11,000 lanes in Karachi alone. The OPP provides technical support, but people build and pay for their own low-cost underground sanitation systems themselves. This has happened all over the country, in 30 cities. The communities in Pakistan have also found ways to collectively address livelihood, education and health needs in their settlements.

BEFORE: *A lane in Orangi Town before the collective infrastructure was put in.*

AFTER: *The same lane after residents have put in drains, underground sewers and paving.*

Somsook: Even if you have very good collective infrastructure, though, the market will still come in and push people out if they don't own the land collectively. And that is what we see happening in cities like Karachi now.

Shobina: In Nepal, our experience with collective housing is still on a small scale. But we have started in eight cities. We don't yet have a law that allows communities to own land collectively, but these projects have all been planned and built by communities collectively. We've had two housing projects where people relocated to new land provided free by the government (in Biratnagar and Pokhara), and two projects on land the people bought themselves (in Kirtipur and Biratnagar). We've also had four collective housing projects where people reconstructed their communities in the same place, on land that was given free by the government (in Bharatpur, Kohalpur, Ratnanagar and Kalaiya), and one project on land that was given by the private landowner who used to employ them (in Birgunj). All together, these eight collective housing projects provide secure land and houses to 834 poor families. Another new collective housing project for 25 families will be added to the list soon in Kathmandu - a collaboration between the national Squatters Federation and the local government.

Somsook: In the past, a lot of the housing in Nepal was collective. The Newari farming communities in the Kathmandu Valley, for example, had a system where everyone had their individual plots of farmland, but they lived together in tightly-knit towns and villages, where they shared labor and grain storage and managed many things collectively. But unfortunately, that collective quality has been diminished, as the country's economic and social systems have become more individualized.

Imul: ARKOM and some of our friends have tried to make collective housing, but until now it has only been a few model projects: four housing projects in urban areas, and five projects in disaster areas. In Palu last year, we created a collective kampung on land affected by the earthquake and tsunami there. We want to push for the collective and community-driven model to become a policy at national level in Indonesia.

In the past, we had a national program in Indonesia called the Kampung Improvement Program, which enabled informal settlements - or kampungs - to plan and construct improvements to their roads, drains, water supply and waste management systems. The KIP program did not touch the issue of collective land or housing, but the process of improving that infrastructure was collective.

"The KIP Program affirmed the value of the collective housing that people had already made for themselves."

Somsook: The Kampung Improvement Program affirmed the value of the collective housing that people had made for themselves and allowed them to improve that housing stock by working together to upgrade walkways, drains and common spaces. That model has had a hard time in recent years, though, as land is seen less as a collective asset and more as an individual asset or an economic commodity. As long as the land in those old kampungs had no commercial value, they were safe. But now, where the forces of economic development have become so powerful in cities, those old kampungs are seen as having a lot of potential for building market-sector condos and other lucrative commercial developments. The invasion has begun, and not just in Indonesia. We are all struggling to link those older and more collective ways of living with our increasingly individualist, increasingly capitalist modern societies, where everything now has a price tag on it.

Before and after photos of a kampung in Surabaya that was improved under KIP.

Collective housing is **CHEAPER** by 40 - 50%

Mahavir ***(Community architect from Hunnarshala Foundation, in Bhuj, Gujarat, India)*** My organization has helped ten slum communities in two Indian cities to implement their own collective housing projects, on land they already occupy. Another four projects are in the pipeline. All these projects use funds from a national government housing program which supports on-site reconstruction of houses in notified slums. The problem is that the per-family subsidy from the government is not enough to build a full house, so people usually have to take loans to make up the difference between the subsidy amount and the actual house costs. And usually, government contractors do the construction, so the houses are very expensive and people have to pay a lot of money for them. If they can't qualify for a bank loan for their share of costs - which most can't - they have to borrow from the money-lender at very high interest rates. So a housing program that is supposed to benefit them is pushing people deeply into debt.

In our projects, though, the community works together and takes responsibility for building the housing themselves, partly using their own labor and partly using small local contractors that they find and negotiate with themselves. By building their houses together, according to their own designs, these communities have saved at least 40 to 50% on construction costs. Plus, when the authorities design the housing, they usually lay out the houses in a standard grid, with no open spaces at all, and then take back whatever land is left over. But when the people in a community plan their new housing together, they can develop plans in which the new houses are clustered around small shared open spaces, which the people can use for their own benefit and for community activities like festivals, weddings and children's play.

Somsook: The economic efficiency of building together is another advantage of collective housing. I think that if we compare collectively-built housing to the contractor-built housing that the market offers, in most cases, the cost will be less than half - sometimes even a third. That is why even very poor families who fall way below the market's reach can get into secure housing when it is collective.

Kabir ***(Community architect from Co-Creation Architects in Jhenaidah, Bangladesh)*** My organization has worked with poor communities in two cities to do collective housing. We've also worked with organizations in another two cities to make collective housing projects there. What is interesting is that with our experience in these few cities, we have been able to influence the big organizations doing housing at national scale to take up the concept of community-led and collective housing. They've come to visit us and see what we're doing in Jhenaidah. We've shown them that it's not necessary to build housing and supply it to those who need it. People can do it themselves, and they can do it better, more appropriately and more cheaply than we can. Now we're working with these big organizations to scale up the collective and community-led housing model in the whole country. BRAC is now working in 20 cities, the UNDP Project is working in 35 cities, and the National Housing Authority is doing a housing pilot in three cities, following the collective and community-driven model that CODI is implementing in its Baan Mankong Program in Thailand.

Somsook: If this collective and community-led housing process is going to take off in 30 or 40 cities in Bangladesh, under the leadership of these three different organizations, we will have to watch carefully and make sure they get it right. We can assist them and help them to go in the right direction.

"The kongsi was a collective support system for Chinese immigrants when they first arrived in George Town and needed help finding jobs, housing and friends."

Goh ***(Citizen from George Town, Penang, Malaysia)*** I am from George Town - a city that used to have a lot of collective elements in it. During the British colonial period, we had a lot of migration, with lots of people from China and India coming to Penang. When Chinese immigrants arrived, their clan associations, which we call *kongsis,* were there to help them find a place to live, find work and get settled in the new city. The *kongsis* were a collective support system. The South Indian communities had similar support systems here for their immigrants. People in these communities lived together and helped each other in many ways.

The George Town shophouse design, with the shop on the ground floor and rooms for living upstairs, was a structure that allowed for different kinds of collective living also. The merchants, the family members and the tenants who stayed in those shophouses shared everything. Until a few years ago, there was a national rent control act in Malaysia which protected tenants from being evicted. But houses need to be maintained, and especially old houses like the ones in George Town. When a roof leaks or window gets broken, they have to be repaired. When tenants occupy a shophouse that is owned by someone else, whose responsibility is it to pay for those repairs and maintenance costs? How can that house be sustained if those costs are not shared?

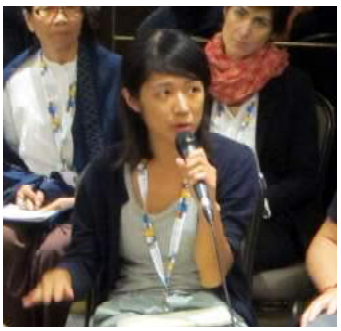
Somsook: That may be one factor, certainly. After rent control was repealed in 1997, the market began to play more freely in the city. Then, when George Town was declared by UNESCO to be a World Heritage Site in 2007, the market began to play an even bigger role. If the city and its shophouses had been occupied in ways that were collective before, that was all changing now and being replaced by the market. Even the kongsi system, in which land and buildings and resources were owned collectively by clan groups, is also disappearing, little by little, and becoming individualized.

This beautiful historic city we are staying in, George Town, is being taken over by the market, and its collective spirit is diminishing. We have to find a way to deal with that.

Melissa *(Cooperative Housing Federation of Canada)* I would like to pick up on the point of sustainability of the housing. In Canada, the housing cooperatives cooperate with each other and pool their replacement reserve. A *replacement reserve* is an amount of money that is collected from members of a cooperative and put together into a special fund, to be used to pay for major repairs and maintenance of the building in the future. The replacement reserve is built into each cooperative's operating budget. But instead of being kept separately by each cooperative, the money is pooled in one central fund which belongs to all the cooperatives, so it can be invested and earn a higher interest rate. In this way, each housing cooperative in Canada is independent, but they have found it advantageous to pool some of their funds with a whole bunch of other cooperatives. It's a kind of collective strategy to finance future repairs and maintenance of the housing cooperative buildings.

Somsook: This is an important point, because no collective housing project should be too isolated. If a collective housing project is too isolated, they will tend to have a lot of problems - especially if that project is surrounded and bombarded by ferocious market forces. Melissa is describing one way the housing cooperatives in Canada link together and support each other. In Thailand, we call that kind of linking and mutual support between communities a *network*. The Thai networks link together communities within a certain area, and these networks usually have a common pool of finance that they manage themselves, collectively. If one community in the network has problems and needs help, that common financial pool allows network members to help their friends who are in need. And that mutual helping makes the links between communities even stronger. Being part of a network is very important. Collective housing is not something that can be done alone - being part of a larger network of collective housing projects is very important.

Question 3: How can collective housing be supported, made stronger and scaled up?



Shoko *(from Women for the World NGO, in Yangon, Myanmar)* One way to mainstream collective housing is to open it up to a mix of people from different socio-economic backgrounds - not just the poor, or not just the middle class. In Myanmar and in many other countries in Southeast Asia, the collective housing has happened because people badly needed housing but couldn't get it individually. The only way they could get housing was to collectivize and make it themselves, as a group. These projects showed that when people organized themselves and created their own collective housing, the result was not just secure, decent housing but also a stronger social infrastructure. The collective housing model is sustainable in several ways: it shows how people can organize housing by themselves, how society can be maintained and how the people can be included in planning and city-making. All these aspects of sustainability could apply to anyone who lives in cities, not just the poor grassroots groups. But to make that kind of people-led collective model scale up beyond these experiments among poor communities, the process should involve stakeholders from many sectors, such as the local government, commercial banks, microfinance companies, private developers, academics and others.

Somsook: To make collective housing strong, the members should be the driving force. Shoko makes the point that the poor should not dance alone when they plan and implement their collective housing. Collective housing should be a collaboration process, between the people and the other actors in the city, other players in the mainstream of development. If poor communities in a city don't collaborate with anyone, or if they exclude others, they may find themselves running into barriers. So one idea Shoko offers is that perhaps we might mix with people from other income groups a little, when we plan our collective housing, as another way of collaborating.

Imul: To make our collective housing more accepted and more sustainable, I agree that people need to collaborate with other stakeholders, as equals. But before they can do that, they have to organize themselves and make themselves strong. Communities should map their potentials and understand exactly what things they can do well and what areas they are stronger in. Once they have a realistic understanding of their own abilities and limitations, they can sit down with those other stakeholders and be very clear about what they can and cannot do, and what they bring to the partnership.

Somsook: Communities have to know their potential, and can use the housing process to develop and strengthen that potential. That way, all the various potentials that exist within a community can be linked together, so the community moves together, as a combined force.

Nisa *(Community architect with Arkom-Jogjakarta)* If the collective housing people develop is going to be sustained, it's important to have a collective system of finance to go along with the housing. That might include collective saving, and setting up a collective community fund. Each week or each month, all the members can save, and they can also contribute to the cost of maintaining any shared amenities or supporting any shared community activities. If people have a sense of belonging in the place they live, they will feel responsible for taking care of things together and sustaining the community at the same time they sustain the housing.

"Collective finance is a crucial part of collective housing. When people build a collective system, they need to have their collective bank which links all the families in the community."

Somsook: Collective finance is a crucial part of collective housing. When people build a collective system, they need to have their collective "bank", which links all the families in the community. That collective bank becomes the community's financial tool to deal with others outside of the community, but also to deal with needs inside the community - needs like loan repayment problems, welfare, crises - any issue the community faces. If a community doesn't have its own bank, it will be very difficult to go forward with any kind of collective housing project they may dream about.

Question 4: What about the government's role in developing collective housing?

Somsook: This group seems to be very polite. Nobody has touched yet on the role governments should play in all this. Are you all going to develop and manage your collective housing by yourselves, within the limitations of your own community's limited finances? Without any help from your local or national governments? People have been saying, *"We should do this,"* and *"We should do that,"* but I don't hear anyone saying anything about what the government should do.

Kabir: Collective housing is not something that we have in our city development plans. It's not there at all. But it should be there. There might be land reserved for some kind of housing in the development plan, but not collective housing. If collective housing was there, as a city planning agenda, there would be a lot of policies and programs to support it.

Another thing I can say from my experience in Bangladesh is that when something comes up from the bottom, and is pushed from the bottom, then the government will take it forward. For example, for the past few years, the Bangladeshi prime minister and others have been saying, *"We need to make the country digital."* When the prime minister says *"Digital"*, of course, then everyone jumps and everything is *"Digital, digital, digital!"* I would say they were able to achieve only about 50% of their goal to make Bangladesh digital. It was a good achievement, but because it came from the top, that was as far as they could go. We need to take this idea of collective housing to politicians so that they, also, can say, *"Collective, collective, collective!"* Then, with communities pushing from the bottom, it will happen, and we will achieve 100% this time.

Somsook: If concepts like *inclusive* and *resilience* and *sustainable* can become global passwords, why not *collective*? Let's agree to persuade our politicians to make *collective* the new password in housing development.

A lesson in how to get free government infrastructure in the PHILIPPINES

Sonia *(Community leader from Iloilo, Homeless People's Federation in the Philippines)* I would like to share our experience in Iloilo, when we began developing our own collective housing and collective land projects. In the Philippines, if a self-help housing project has collectively-owned land and houses, that project is considered to be a "private development," and the government is not allowed to invest any public funds in that project or bring infrastructure into that land.

But if we have a very good engagement with the city, then those regulations can be switched to our advantage. And that's what we have been able to do. The local government just requires that we donate to the city whatever land within the housing project that is used for roads and public spaces. Then, since these bits of land become public land, the city can bring paved roads, drainage and other infrastructural facilities into the project. In these ways, collective housing and land can really push government - and many other stakeholders - to engage with communities and contribute to their initiatives.

Ruby: I wanted to add a little to what Sonia was saying. If we buy the land for our housing projects and then donate the land for roads and open spaces to the local government, it answers the question of long-term sustainability of those roads and open spaces, because then it will be the government who fixes everything and takes care of these public amenities in our communities. Most of the public infrastructure in our collective housing projects is not developed by the communities, but channeled in this way to the local government, so they can develop the roads and infrastructure we need. That's how we develop our strategies to acquire land and develop infrastructure, without putting the cost burden for everything on the people's shoulders.

"Not possible" doesn't always mean not possible . . .

Somsook: A lot of times, governments will say in response to community-led housing projects, *No this is not possible! The budget is not possible! The regulations are not possible! The planning is not possible!* But when a large number of people sit down to negotiate with their mayor or their district chief, it turns out that everything is possible! So when governments say, *"That's not possible"*, we have to understand that they are making a political statement, they are not stating a fact. We have to understand that *not possible doesn't mean not possible.* Anything is possible if we are strong. And once communities can sit with their governments like that, they can negotiate for many other good developments in the city.

Ananta ***(from Lumanti NGO, in Kathmandu, Nepal)*** I would like to share one experience we've had collaborating with the government to develop collective housing in Nepal. We have established city-level community support funds in several cities in Nepal now - Kathmandu, Bharatpur, Birgunj, Dharan. Thecho, Thankot, Kalaiya and Kohalpur. Communities have used loans from these funds to finance several collective housing projects for the poor. These city funds were set up as joint ventures between the the community savings cooperatives, the local governments, Lumanti and various donors. The capital in the funds likewise includes a blend of contributions from the communities, from the local government and from donors and other stakeholders. The families get loans from the funds at low interest, and repay those loans within a certain time - usually five years for small housing or house repair loans. Because the funds revolve, the money keeps on circulating, keeps on supporting more and more housing projects and other community initiatives. These city-level community support funds, which communities and local governments jointly manage, can be a very good way to build local collaboration at the same time they finance collective and community-led housing projects.

Somsook: The city-level funds Ananta is describing can also be a good way to link together all the community level funds poor communities manage internally. When they have their larger city-level funds, community networks in cities can ask others to join them and to collaborate in different ways - the national government, the local government, donors, other local actors. So the city-level fund becomes another point of collaboration. And because the capital in the city fund keeps revolving and growing, more and more projects can be financed, and the housing process in the city can move faster.

3 things we need from the government: LAND + FINANCE + REGULATION

Paa Chan: My objective in coming here is to tell all the UN agencies and all the government people who have come to this meeting that the poor are ready. They should try to make land and finance available and make better regulations, so that the poor in many countries can make a big number of collective housing projects and a big change. I propose that we should talk to our governments and talk to the UN organizations and make these three elements possible: land, finance and regulation.

"If this kind of collective housing is going to be scaled up and sustained, I think it needs to be institutionalized, in different ways, in the formal systems in our countries."

Shobina: If this kind of collective housing is going to be scaled up and sustained, I think it needs to be institutionalized in different ways, in the formal systems in our countries. One of the housing projects we did in Nepal makes a good example. In the city of Pohkhara, we developed a large housing project which was financed by an unconventional partnership between the women's savings cooperative in that city, the municipal government and a private sector bank. For the bank to give the loans to the project families, they needed things to be a little more formal, a little more proper. So we made a provision that any community-led housing project undertaken in Pokhara has to be registered in the municipality, and once it's registered, it can get access to any kind of infrastructure support from the government. That also helped the banks to feel more comfortable lending directly to the poor. The institutionalization of that process allowed the new community to get access to formal finance and access to formal government programs to provide proper infrastructure facilities.

Somsook: Institutionalization is very, very important. But we can't institutionalize on the basis of an individual project, or to make one special case possible. As Paa Chan said, we need to institutionalize government support for land, finance and softer regulations on a big scale, so communities can make change on a big scale as well. That is the kind of institutionalization we need.

Starting with a fund instead of a policy in THAILAND :

Somsook: In Thailand, we have an example of a large-scale change process that was not started by a government policy or a particular institution, but by a fund. When CODI was formed, it got a sum of money from the Thai government to set up a revolving loan fund, to finance various projects that were developed and implemented by poor communities themselves, including housing and settlement upgrading projects. Now, two decades later, the CODI fund's capital is still only about US$ 200 million. But because that money keeps revolving in loans, and because those loans come with a lot of flexibility and creativity, the CODI fund has allowed a lot of development to happen, on a very big scale, across the country. Sadly, it's still quite rare that countries have this kind of funding, that people in poor communities can access directly.

Somsook: Land is another issue in which institutionalization is very important. In Myanmar now, for example, the government is saying they will give free land for collective housing projects that are developed by the people. This is certainly an encouraging development. But the poor communities and their supporters there are still struggling with a serious lack of affordable housing finance, and have had no choice but to borrow for their collective housing projects from microfinance companies, at very high interest rates.

Elisa *(from the Rujak Center for Urban Studies in Jakarta, Indonesia)* I think it's also important for us to engage with the media, because they are the ones that channel news to the government, and they are the ones that show the government that a concept like collective housing could be possible. In Jakarta, we established two cooperative housing projects just a month or two ago, and we promoted those projects through the media. When we want to advocate for an eviction case or with any slum issue, we can get help highlighting those cases from the media as well - newspapers, TV, social media and international media.

Somsook: It's always useful to make friends in the media. If the media become enemies, that can make things very difficult.

Ranjith: When we do collective housing, we have to think what the final objective of that housing project is. We want to take those people out of poverty, don't we? If so, then the collective housing designed for them should be suitable for their next level of living, shouldn't it? But when we plan housing the poor, we always ask for changes in building regulations to allow for smaller plot sizes and smaller lanes, and we always use substandard building regulations and construction materials to bring costs down. *"That's enough for poor people,"* we always say, but we never think about their future. Is that right?

If it's real collective housing that community people are planning and building, the standards, sizes, designs and costs will usually be quite reasonable.

Somsook: If it's real collective housing that community people are planning and building, we shouldn't have to bother about that. Because the group will think about all these issues of standards and sizes and costs and building design. They will discuss all this, and at first, most communities may make very lavish housing plans for their new community. But finally, when they measure the land they have available, and count the money in their budget, they will have to trim down that luxury, reduce those sizes, and make those housing plans suit their actual means - *their means right now*. I think that finally, the building standards and living space in most collective housing projects are quite reasonable. In Thailand, for example, the two-story rowhouses that are the most common form of housing in our collective housing projects, offer about 50 or 60 square meters of space, and they are constructed to the same standards, more-less, as typical commercial housing of a similar size.

Question 5: How can we make collective housing a mainstream development agenda?

Somsook: If we want to make this kind of collective housing a mainstream development agenda, how can we do that, in our own countries and internationally? What shall we all agree to do, from this meeting onwards, to make that happen?

Neng *(Community leader from Satoon, Thailand)* It sure won't happen if we only talk among ourselves, in the communities or with like-minded groups. If we want our collective housing to take off in a big way, we need to sit at so many tables and bring this concept into so many structures - in the city, in so many levels and departments of government and in so many different organizations.

Collective housing HOMEWORK from Thailand:

Aramsri *(Community leader from Nakhon Sawan, Thailand)* It shouldn't be that we just talk among ourselves and leave each country to solve its housing problems by itself. All of us in this room have some homework to do to make collective housing work in our different countries and in the whole Asia region:

1. **BUILD OUR NETWORKS:** We should build a regional network among ourselves - an active network of communities and helpers working on collective housing in Asia, to make ourselves visible and known to others. The international links we have with friends in other countries should help us do this.
2. **CONVINCE OUR GOVERNMENTS:** Then in each country, we have to find a way to make our collective housing concept known to the government and accepted by them. Besides collaborating with our governments, we should persuade them to announce a policy to support collective housing by communities, all over the country, and develop a mechanism to do that.
3. **MAKE A LOUD NOISE:** We shouldn't leave this APUF meeting silently. Today or tomorrow, on whatever platform is possible, we should make a big, loud announcement to the APUF crowd that we are going to launch a collective housing campaign in Asia, and we are going to do it together, so they know we are serious about this.

COLLECTIVE HOUSING:

Rejuvenating the shared values of humanity . . .

Lean Heng Chan ***(Lecturer from Malaysia Science University in Penang)*** I understand that this Asia Pacific Urban Forum is supposed to issue a pledge for action at the end. For that, I agree that we should loudly declare how important and essential collective housing is for everyone's sustainability. Collective housing is based on an alternative set of values - people-centered values. Collective housing is not housing alone - it is a way for us to restore and rejuvenate the shared values of humanity, which we have lost in the process of capitalism. There is nothing sustainable about the capitalist model of economics, which brings only destruction. So this effort of collective housing is our pledge to move towards restoring sustainability. Thank you. *(Strenuous applause follows these remarks)*

Somsook: Nobody could put it as well as you have done - thank you for that. How about we hear something from academia, since we have a distinguished professor here with us from the University College of London.

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Barbara ***(Professor from Development Planning Unit, University College London)*** It's great to hear all these voices. I think it's really important to think of the multiple actors that can support this collective housing movement. The university has a space to bring these experiences of collective housing to the table and show how they work. For us in the university, who are forming and shaping future practitioners, it is really important that we bring these voices to the table, to show our future planners that there is an alternative way of doing things, an alternative way of making policy change, an alternative way of making the world change. This is very important because in the future, our students are going to become the people who work in government, in NGOs, in community groups and in the media.

Kabir: Just to add a point that even very small actions taken by communities can be very important. They are creating examples, and those examples build people's courage and strength to do bigger things and to take their ideas forward. If we do something in one place, then people see that and we can do it in many other places.

Somsook: This collective housing movement is a movement of communities: poor communities and not-so-poor communities. It is a movement of people. So people need to wake up and take charge of that movement. But waking up is not something an NGO person, a community architect or a professor can do for people. We can all help, we can go along with you, but if the movement is going to be real, communities need to wake up and take charge of it. *And they can wake up.* In Myanmar, the communities have woken themselves up by starting savings. I always say that saving is a way to recruit yourself into an active process. Everybody can save, whether they save a little or a lot. And every time people save, they are building their collective community fund. With saving, we build a community movement in which everybody is a part. Only when we have a large number of people who are active, who know what they want, who know the direction, who are building their system together, can we make substantial, lasting change.

Collective housing is another important aspect of community development which every country can take up and run with. If your government is not ready or takes too long to come on board, that shouldn't stop communities from starting: save together, build the network, build the process, get organized. This is the work communities can always do. And when a large number of people are going in the same direction, it's not possible for any government to stand by and watch, without acting. Does anybody have any last words to offer?

Lea ***(urbaMonde NGO in Switzerland)*** We are all in this big collective housing movement now, and we are ready to work together - not only in Asia, but on a global level. It has really come out why collective housing is so important. Collective housing brings affordable and better quality housing and it brings security in the long term, but it also brings together the communities and builds solidarity between people. They work together. There is creativity. And when they create a new system among the communities, it changes their society.

. . . and restoring the real sustainability in our larger society

Lea: It has also come out in the discussion that in order to realize that change, communities need support. They have their own solutions, but they cannot work alone, in isolation. They have to link together. And they have to work with other actors - not only with government, but with technical and academic assistance. Collective housing is not only a means to access secure land and housing, but a way to restore the sustainability of our larger society.

Somsook: That's a very important message from Lea. We are not making collective housing so that we can address our individual needs and then find ourselves staying alone again. We are changing a society which has fallen sick with all this individualism. We are changing a society which has become so obsessed with economic growth that everything has a price tag on it. We are using collective housing to change that crazy society and turn it towards a more social direction, to develop our cities more socially, more justly, more humanely. Collective housing brings with it a bigger vision of how we will make a better society - a society in which we care for each other and care for the environment. This is why collective housing is so relevant to this Asia Pacific Urban Forum and for sustainable city development. *Thank you all for a very lively session today.*

Bringing the voices of Asia's **GRASSROOTS COMMUNITIES** to APUF7

By bringing in the voices and experiences from grassroots urban poor organizations in Asia, ACHR hoped to change the APUF7 meeting's tone - not by grumbling about problems, but by using the forum's various sessions as an opportunity for this group to speak for themselves, and show how they are already being part of the city development process in a variety of proactive ways.

GRASSROOTS ASSEMBLY: The Grassroots Assembly on October 14 gave people from the four participating networks (ACHR, SDI, Huairou Commission and WIEGO) and others a chance to meet each other, hear what everyone's doing and discuss in greater detail some of the key issues they face in their lives and work. The assembly included breakout sessions on land and housing, community finance, community resilience, community participation in city management and planning, women's leadership and access to economic opportunities in cities.

COLLECTIVE HOUSING SESSION: ACHR and urbaMonde jointly organized the side event on "Collective Housing" which is documented in this publication on October 15. In this lively session, our grassroots community groups and their supporters described their community-driven initiatives which show new ways for urban poor communities to develop permanent housing solutions, in which the projects are planned, built, financed and owned collectively, in a variety of ways. The session emphasized the importance of making housing and owning land together, as the best way to ensure that even the poorest can be included, and to make sure that housing will not be invaded by the market forces which so often push poor people out.

PATHWAYS TO URBAN EQUALITY SESSION: On October 17, ACHR and research teams in four Asian cities (Yangon, Danang, Nakhon Sawan and Jogjakarta) presented the work they're doing as part of a global study which explores the issue of rising inequality and looks at the innovative ways communities and their networks are countering those forces, cultivating partnerships, addressing their housing and poverty problems and making their cities more equal in the process. The Knowledge in Action for Urban Equality (KNOW) study is being overseen by the Development Planning Unit at the University College of London, in UK.

OTHER EVENTS: Many of the grassroots community leaders and their supporters in our group were invited to take part in other sessions during the APUF event, including high-level roundtables, side events on disaster risk reduction and recovery, "deep dives" on urban resilience and innovative financial mechanisms, inclusive cities and other topics. In the closing plenary's "Declare your actions" session, Ruby Papeleras, from the Philippines Homeless People's Federation, gave a rousing call to arms on behalf of the urban poor in Asia, to let people lead the change.

EXHIBITION: Besides organizing the Grassroots Assembly and several side events at APUF, ACHR booked a double-size booth in the exhibition hall, just around the corner from the CODI booth. We lined the booth and some freestanding kiosks (made by the community architects from colorful PVC pipes and recycled strips of innertube), with posters which showcased many of the collective housing and settlement upgrading projects communities around Asia have implemented. The ACHR booth served as our headquarters for meetings, impromptu dialogues, lunch-breaks and for distributing all the brochures, newsletters, flyers and DVDs we brought with us (which mostly disappeared by the first day!).

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This report is a publication of the Asian Coalition for Housing Rights. For the support given to make this workshop and the trip to the Asia Pacific Urban Forum in Penang possible, we have big thanks to give to our friends at SEI, the Government of Sweden, urbaMonde, the City of Geneva and the Development Planning Unit (DPU) at University College London for funding assistance, to Sri and Hooi Seam for arrangements in Penang and to UN-Habitat and UNESCAP for making space available for the workshop and exhibition. ***October 2019***