COMMUNITY-LED HOUSING IN YANGON: An assessment of the Mae Myit Thar project

Women for the World

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List of acronyms

ACCA	Asian Coalition for Community Action
ACHR	Asian Coalition for Housing Rights
CAN	Community Architects Network
CBP	Community Bithukar Platform
CHIDB	Construction, Housing & Infrastructure Development Bank
CSDC	Community Settlement Development Committee
DUHD	Department of Urban and Housing Development
GAD	General Administration Department
IDP	Internally Displaced Persons
MFI	Micro-Finance Institution
MMT	Mae Myit Thar
NLD	National League for Democracy
NLL	National Land Law
NLUP	National Land Use Policy
NUP	National Urban Policy
URDPL	Urban and Regional Development Planning Law
WfW	Women for the World
WSDN	Womens' Saving Development Network
YCDC	Yangon City Development Committee
YRG	Yangon Regional Government

Introduction

This report is intended as a reflection on the community-led housing project Mae Myit Thar, implemented in Yangon, Myanmar, in 2019-2020. In just over one year since its emergence, the scheme counts three settlements in different townships of Yangon, providing housing to 1,000 urban poor families. The objective of this research is to encourage a sustainable housing practice at scale and share the learnings of a long-established methodology.

The first chapter aims to contextualize the Mae Myit Thar scheme in the broader housing, urban development and political trajectories of Yangon. The second chapter details the beginnings and the mechanisms of the Mae Myit Thar project, building on over 10 years of housing practices by the Women's Saving Development Network (WSDN) and Women for the World (WfW). Aiming to bring out the voices of the communities that have been so central to these processes, the third chapter presents the reflections of project members and local leaders and their messages to authorities and the public. Lastly, the final chapter consists of a critical analysis of the strengths and weaknesses of this government-assisted collective housing model, and the opportunities and threats that can be anticipated in the process of scaling up.

This report was developed during October 2020-January 2021, and interviews with Mae Myit Thar residents were conducted between September and November 2020. The compilation of the following reflections was encouraged by community members, civil society groups, local authorities, and other friends who support the above mentioned intentions.

SHWEPYITHAR

MINGALADON

NORTH
OKKALAPA

EAST DAGON

INSEIN

HLAINGTHARYAR

NORTH
DAGON

MAYANGONE

SOUTH
DAGON

DAGON SEIKKAN

HLAING

SOUTH
OKKALAPA

KAMAYUT

YANKIN

THINGANGYUN

BAHAN

TAMWE

THAKETA

DAGON

DALA

Townships founded
in the late 1950s

Townships founded
in the late 1980s

Chapter 1.

Informal settlements and Yangon's development

1.1 Informal settlements and the urban poor

Like in many other cities globally, the demographic of informal dwellers in Yangon is largely obscured. This is due to the difficulty to enumerate unregistered households, the administration's attitudes not to recognize informal dwellers, and their high mobility, which makes it difficult to track their population at a given time.

The census and annual enumerations by the General Administration Department (GAD) do not give insights into the squatter population—either because unregistered people are deliberately excluded from the survey, or because the survey does not allow for data disaggregation by status. In 2016, UN-Habitat conducted a survey with the objective of filling that gap, and estimated that some 475,000 people lived in informal settlements in Yangon. However, the scope of the study focused on the material status of settlements (i.e., the lack of services, housing conditions, etc.), and did not capture all households with an insecure tenure status. The records of the Yangon Regional Government (YRG) confirm this number, and document a population of 475,031 squatters in the region (Myint Naing and Nitivattananon, 2020). Among all townships, Hlaing Tharyar

has the largest squatter population with 120,736 people, followed by Dagon Seikkan with 52,078, and North Okkalapa with 36,045 (ibid.). The discrepancy between the actual and registered population is mirrored in the (inadequate) supply of urban services, with the authorities already overstretched to meet 'formal' populations' demands.[1]

In a further attempt to document squatter populations and give them some form of documentation, YRG introduced a smart card system in April 2017. Specifically, these cards would be given to 'real' squatters (*tageh kyukyaw*), as opposed to 'professional' squatters (*sibwaye kyukyaw*).[2] This distinction

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1	At the moment, each township has the same number of administrative staff, regardless of its population. This exacerbates the gap between actual demands on the ground and the authorities' capacity (The Asia Foundation, 2018).

2	Roberts (2020) notes that while the criteria defining 'sibwaye kyukyaw' are unclear from a technical point of view, there is general agreement that the term applies to those occupying land without official documents, and building shelters to rent out to poor people as if they are legal landlords (p.7). Sibwaye kyukyaw also implies someone staying illegally on government land, industry land or project areas to get compensation when they are evicted, then move to their original house or another location. Overall, it refers to people who make profit by using the land they unofficially occupy.

is widely used to contrast homeless people with opportunists looking to profit from illegally renting to others. Each eligible family would receive a smart card from their ward leader, containing personal data, fingerprints and photos of the family for future screening and classification (Myint Naing and Nitivattananon, 2020). Yet, the system created confusion, with some people assuming the smart card as a guarantee for a place in a low-cost housing scheme (Roberts, 2020). So confident about this prospect, some people even stopped saving for their rent after receiving a smart card (ibid.). This belief was partly because the National League for Democracy (NLD) government and U Phyo Min Thein, the Chief Minister of Yangon Region, promoted low-cost housing and raised people's expectations for action. This misunderstood value of the smart cards also led to their abuse in some cases, with people selling or pawning them for more than 100,000 or even 1 million Kyat (ibid.).

Today, there is a higher number of informal settlements in the townships established in 1990 by the military government. This spatial arrangement is a result of several overlapping conditions. Historically, Yangon has been expanding through "force and territorialization" (Rhoads, 2018, p.280); through a cycle of displacement, relocation to peripheral areas, and the incorporation of these areas in the city. Land confiscation has been a popular practice by the military government in the country. In Yangon, two massive waves of evictions happened in the late 1950s and late 1980s, relocating respectively 300,000 and 500,000 people thought to be squatters to the newly established townships. Besides the forcibly evicted people, the population of Yangon's peripheral squatter communities consists of climate migrants from rural areas (especially after cyclone Nargis in

2008) and economic migrants, coming both from rural areas and from within the city in pursuit of employment (Forbes, 2016). The cheaper rents and proximity to industrial zones—tied to the expectation for regular income—have prompted low-income migrants to settle in these areas. The locations of informal settlements vary and are usually precarious, ranging from roadsides, creek sides, along railway tracks, around industrial and undeveloped zones. As the city continued to expand, informal settlements started appearing on vacant farmlands as well.

In many cases, people are not even aware that their practices of settlement are considered illegal. For one, there are many cases where people have purchased or rented informally subdivided land without being aware of its status. On the other hand, cultivating and residing on unoccupied land was historically seen as legitimate and standard practice. The people who took such initiatives and built their own houses were called "*doche*" (meaning to enlarge, expand). However, once the government started official land plotting, the newly arrived populations that tried building their houses in the same fashion were seen in a different light and were called "*kyukyaw*" (squatters). Nevertheless, occupying space without formal permission or accepting occupants on one's property continued to be a common practice across the city, based on mutual understanding (Roberts, 2020). While many find affordable land and build their makeshift homes even with limited tenure security, some have even fewer resources and social networks. The alternatives for those are to rent a room or hut from a house owner, or get a place in a hostel. These options are usually cheaper, depending on the location and the connections one might have.[3] However, the rental contracts are generally for at least six months or

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3   Hlaing Tharyar, the most populated township

one year and require advance payment, which places a significant burden on low-income people who live hand to mouth.

Overall, the informal status of such communities creates many challenges for their residents. Since they are not considered as equal citizens, they are often denied urban services from the Yangon City Development Committee (YCDC).[4] Without documentation, they also experience many obstacles in accessing formal jobs, education, healthcare, and other public services. On the flip side, while evictions of squatter settlements continue to occur, 'informality' itself may also protect communities and individuals from displacement. Dwellers' informal networks often involve power brokers and officials who arrange for the people to squat or move into other formal settlements with some sort of informal agreement and understanding (Rhoads, 2020a). However, there is no formal protection from other authorities (ibid.).

1.2 Land administration and people's practices

The proliferation of informality is on many levels related to land governance and administration. Myanmar's land tenure landscape can be viewed as a mixture of titles and deed registrations. To understand the varying levels of security, one needs to look at land tenure systems, land uses/types, registration types/documents, ownership

status, etc. The complexity of land issues is in part linked to the fragmentation of legislation and administration, with over 70 laws and regulations governing the land domain at the national level, and more than 20 departments involved in its management (Rhoads et al., 2020). In urban areas, land governance is inscribed in some 30 laws (ibid). In Yangon, YCDC is the responsible entity for land administration, following the YCDC law from 2018.

The common types of land in urban and rural areas are different. In rural areas, there is mainly farmland, grazing land (common lands), forest land, and village land. In urban areas, the most common land types are freehold land, grant/leasehold land, and town land. However, as the metropolitan area expands, some rural lands are being converted into urban land uses. One common practice is converting farmland/garden land to town land under section 39 of the 1953 Land Nationalization Act. This practice is known as La Na 39. Technically, individual farmers can apply for this conversion if they have a land-use certificate, but the process is very complex and takes time. During the transformation of farmland to residential use, most of the infrastructure development, such as roads, waste collection, and electricity, are funded and implemented by the residents themselves, and not by the municipality. In reality, most property transactions in informal settlements are done extralegally, through personal connections and mediators, including local administrators who often serve as land or housing brokers (Rhoads et al., 2020).

Another common practice that low-income residents have used to access land is through land subdivision. During the notorious resettlement schemes of the 1950s and 1980s, the displaced would typically get a plot in the new townships—
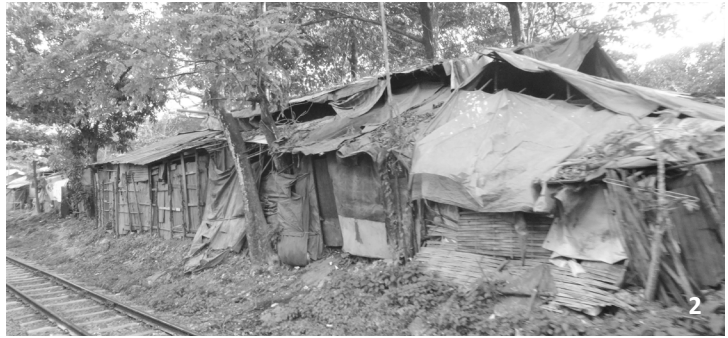
of Yangon, has the largest rental market. According to the 2014 census, 55% of the surveyed population were renting, which was 30% higher than Yangon average. There are at least 6,000 hostels, each with 10 rooms, in the township (Zeyar Hein, 2019)

4   YCDC is an administrative body of Yangon and technically independent of the government. YCDC is responsible for various urban services in Yangon city including planning, water supply, drainage, and waste collection.

Impressions from different corners of Yangon; on the one hand, informal settlements in squeezed in narrow spaces, lacking basic urban services (1-3), and on the other hand, typical views of more central parts of the city (4-5).

although many did not get even that. The standard size of these plots was either 20x60 feet or 40x60 feet.[5] As most squatters used to live in much smaller parcels, many plot holders thought to subdivide the land and rent it out to other people who wanted to cover their housing needs. This practice became more widespread as the population of these townships continued to grow.

In contrast to these practices, large-scale reclassifications are undertaken by the GAD or CDC and are also much more accessible to large-scale private investors (Boutry, 2019). Business people and cronies purchase many lands for speculative purposes without even developing them. Even though such transactions were already taking place before, they intensified with the transition to a civilian government and the heightened expectations for economic development (WfW, 2020). The relaxation of foreign direct investment has also facilitated such initiatives by foreign developers from the 2010s onwards. Particularly during 2009 and 2010, large parts of government land were sold to private developers and individuals with ties to the military. The then government sold hundreds of properties including cinemas, cooperative shops and large urban land tracts in a "fire sale" (Rhoads, 2020b). This led to a shortage of government-owned land for housing (The World Bank, 2019) and a significant increase in land prices in peripheral Yangon in the last few years. To this day, many of these transferred lands remain vacant without a clear plan for development. The formality of these transactions varies (WfW, 2020).

1.3 Communal ownership of land

Collective ownership of land is not

unprecedented in the context of Myanmar. For example, there was customary law facilitating collective ownership in the ethnic uplands such as the 1886 Chin Hill Regulation in Chin, or similar practices in Kachin, Naga, and Karen (Boutry, 2019). Next to that, there are provisions for collective land use in community forests and condominiums, inscribed in Union-level legislation. In the Condominium Law of 2016, condominium refers to a high-rise unit building on land that is registered as collectively owned. Almost by default, such condominiums—the construction of which has become increasingly popular—are high-rise luxury properties. By contrast, there is no legal framework that allows for different building typologies on collectively owned land, such as low-rise buildings that would be more accessible financially and cater to the needs and lifestyles of low-income people. The benefit of collective ownership is therefore exclusive to the affluent, but is not extended to the non-rich.

Nevertheless, there are potential opportunities for recognizing collective land use in emerging policies and regulations. For example, the National Land Use Policy (NLUP) (2016) recognizes and protects customary land use, including collective and communal land tenure rights for all ethnic groups residing in Myanmar. In practice, however, the protection of land rights of ethnic communities remains vulnerable.

1.4 New directions for policy development

The unclear administration and land management context create a system that is not only unjust but also inefficient. The city has not been able to collect property taxes as it is supposed to (The Asia Foundation 2018, Yee Ywal Myint, 2018; Thiri Aung, 2019). One of the obstacles is that land records have been managed

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5   The minimum width of a plot to be classified as grant land was (and continued to be) 20 feet.

manually and administered by each township-level GAD—which are often overwhelmed with the task. Until recently, there was no comprehensive digitized dataset documenting land ownership, the current land use, and a land-use plan for each plot in Yangon. To fill that gap, the Union government requested international development agencies to support establishing an efficient land governance system. One such example is the implementation of the Yangon Mapping Project in 2018, implemented by the Urban Planning Division of YCDC with the support of the Japan International Cooperation Agency, and covering over 100 million properties in the city.

The improvement of land governance is one of the critical priorities in various policies that have been recently launched or are being drafted. Some of these are the Myanmar Sustainable Development Plan, the already mentioned NLUP, the National Urban Policy (NUP), the National Housing Policy, the New National Land Law (NLL), and the Urban and Regional Development Planning Law (URDPL).[6] Among these, NLL aims to bring all the existing land-related laws together and improve the holistic land governance system at the Union level. Land tenure and urban land use and management are some of the main elements of its roadmap. Meanwhile, the URDPL defines the functions of plans at different levels such as urban and regional development plans, town development concept plans, and determines the responsibilities of the correspondent department for each plan. This is hoped to encourage more transparency for better coordination between different departments. Next, the NUP sets housing as

one of the key topics in policy and even makes an explicit reference to informal settlements, stating that it will "[a]cknowledge the existence of informal settlements and, where appropriate, upgrade them with basic infrastructure either in-situ or, where this is not possible, such as along Rights of Way, consider land-sharing, reblocking or planned relocation following Union rules and regulations" (DUHD Moc, 2020, Intervention 6).

1.5 Housing for the urban poor in Yangon

On the surface, the provision of affordable housing has been perceived as one of the main pathways to address the "squatter problem" in various policy-related discussions in Myanmar. Yet, an estimated 86% of all households cannot afford housing units through formal provision channels (UN-Habitat, 2018). To put that into perspective, 75% of households in Yangon live in non-formal housing such as semi-pucca or temporary structures (ADB, 2019). While affordability is an important factor for any approach to social housing, it is not the only qualifier of 'adequate housing'. Other aspects, like the security of tenure, availability of services, materials and infrastructure, habitability, accessibility, location, and cultural appropriateness (UN OHCHR, 2009) are equally important, yet they receive much less attention.

In other cities in the Asian region, participatory or community-driven approaches have already shown positive outcomes in housing the poor. Some examples include the Kampung Improvement Program in Indonesia, the Million Houses Program in Sri Lanka, the Orangi Pilot Project in Pakistan, the Baan Mankong Program and Community Organizations Development Institute in Thailand. These schemes achieved not only physical improvements but also

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6   Most of these policies were set to be launched by the end of 2020. Yet, administrative difficulties related to COVID-19 delayed the process and the policies were pending at the time of writing (December, 2020).

demonstrated a system that enabled the community to organize, develop, and lead the process with dignity, which contributed to shifting the views of the urban poor. Such a community-driven or participatory approach had not been applied at scale in Myanmar until the 2000s (Myint Naing and Nitivattananon, 2020).

The current housing supply in Myanmar has not been able to meet the growing demands. The Department of Urban and Housing Development (DUHD) announced its "Million Homes Plan" to provide one million units by 2030. Even if the plan would be fully realized, more recent estimations place the housing needs at 1.3 million units by 2030, considering the growing urbanization, homelessness, and replacement of currently inadequate housing (ADB, 2019). In other words, even with this already ambitious plan, there would still be a housing backlog. Meanwhile, DUHD and the private sector combined have the capacity to construct approximately 10,000 units per year, which is far below the demand (ibid.). Besides the slow speed of low-cost housing production, the existing affordable housing programs do not meet the actual demands of their supposed target group. The housing units remain unaffordable for low-income families, people have virtually no involvement in the process and selection criteria, or the spatial design, and most projects' locations are remote. The current approach also hardly addresses the social mechanism of the community (Rhoads et al., 2020).

While the majority of the public housing supply has been relocation programs, there are sporadic examples of on-site upgrading, mostly for infrastructure development at a small scale, but no comprehensive project with institutional support. On-site upgrading would be yet another channel deserving

further exploration by urban stakeholders and authorities. Aiming in that direction, WfW conducted mapping workshops with residents and local authorities in Hlaing Tharyar township, identifying 154 acres of inhabited lands that have potential to be upgraded. On top of that, they found some 196 acres of vacant land in locations suitable for residential development (WfW, 2020).[7] Such insights are important to strengthen the advocacy for better, people-centered solutions in the domain of housing. Meanwhile, the government continued on its path of massive new developments and expanding the city's boundaries further. One of the recent examples of this trajectory is the YRG-proposed New Yangon City project, envisioned in the southwest of Yangon's current center. The project involves a large-scale mixed-use development, including housing to resettle the current squatter population. However, the project has been delayed due to controversies for lacking transparency, and due to opposition from the public based on environmental issues.

In 2019, YRG announced four main approaches to address the squatters' housing problem as follows: (1) strengthening the low-cost public housing delivery by YRG and DUHD, (2) addressing housing finance by providing housing mortgage with reduced interest rate and introducing housing microfinance, (3) supporting community-led housing, and (4) testing Public-Private Partnership programs for dormitories with support from factory owners in industrial zones (Myint Naing and Nitivattananon, 2020,

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7 Taking existing community-led housing projects as a reference, where the average density is 60 households per acre, means that the identified 196 acres of vacant land could potentially accommodate 11,760 households, or around 50,000 people. In contrast, high-end developments in Yangon's peripheries occupy considerably more space, like the Pan Hlaing Golf Course (576 acres) or the gated residential complex FMI City (376 acres).

p.411). However, for different reasons, most of these have been difficult to implement (ibid.). Among these proposed directions, YRG has made progress on the front of community-led housing, which already had a well-functioning methodology and a solid partnership scheme in place.

1.6 Housing Finance

Currently, there is no official housing finance system that can cater to all income levels. Due to the bank's collateral requirements to private borrowers—which low-income dwellers are unable to fulfill already due to the lack of legal titles—the majority of residents are unable to get loans from private banks. Mortgage from private banks comes with an interest rate of 13%, which is the highest in Southeast Asia (Rhoads et al., 2020). The Construction, Housing and Infrastructure Development Bank (CHIDB) is the only lender in the country that provides finance for low-cost housing without collateral. Account-holders at CHIDB are eligible to join the lotteries for low-cost and affordable housing units offered by DUHD. Except for the exemption of collateral, the loan terms at the CHIDB are quite similar to that of regular banks, with fixed interest rates of 12% per year, a downpayment of 30% and a repayment period of eight years. However, it is quite telling that as of May 2017, out of 15,000 account holders, only 300 had been able to make the downpayment of a minimum of three million Kyat (Myat Nyein Aye, 2017).

Without access to formal bank loans, many low-income dwellers rely on informal credit—from money lenders, pawnshops, friends, and family. Yet, such informal channels often mean a much higher cost for the borrower. This is further compounded by the lack of social cohesion and

trust among people due to the high mobility of migrants and informal dwellers, unfortunate experiences with fraud, and the inability to produce documents of identification (Boutry, 2018; Forbes, 2019). According to a survey conducted by WfW (2018), some loan sharks come up with extraordinary interest rates, as high as 90% per two weeks. This situation leads many informal settlers and urban poor families into a cycle of debt if they cannot borrow money from elsewhere. This is further confirmed by a survey conducted by the organization Save the Children (2019), which documents a higher number of indebted households in the peripheral townships of Yangon.

At the same time, there is an increasing market for Microfinance Institutions (MFIs), which present a more accessible option for the urban poor. The total capital channeled in the form of loans from MFIs in the country has grown from 271 billion Kyat in April 2016 to almost 1.9 trillion Kyat in October 2019. According to the Myanmar Microfinance Association, there are over 190 MFIs active in the country, with around 4.6 million clients, most of whom are low-income families (Zeyar Hein, 2020). For low-income borrowers, the annual interest rate charged by MFIs can be up to 28% which is much lower than the informal sector which charges 50-60% (Hein Thar, 2020), yet still much higher than what conventional banks offer to mid- or high-income clients.

Chapter 2.

Mae Myit Thar : Its story and principles

2.1 How it began

An alternative approach to housing for the low-income residents of Yangon has been facilitated since 2009 by WfW. Against the backdrop of increasing injustice and limited access to housing through conventional channels described earlier, WfW started mobilizing women in poor settlements and training them in establishing savings groups. The idea behind this concept was for people to improve their financial stability and be in a better position to address the challenges they faced. Housing was one of the biggest aspirations of these women. As such, the first group of some 30 members grabbed the opportunity when the Asian Coalition for Housing Rights (ACHR) implemented its program Asian Coalition for Community Action (ACCA) to start the first housing project in North Okkalapa township. With help from a grant, which the collective complemented with their own savings, the women purchased a small plot of land and designed and implemented simple, single-story houses and essential infrastructures. Over the following years, more projects followed, reaching a total of 11 settlements by 2019, spread across the peripheries of Yangon.

Notably, this community-led housing practice did not enjoy any support from the government.

Instead, it became an example of a genuinely grassroots practice where low-income residents capitalized on their resourcefulness and organization more than anything else. However, that is not to say that the housing projects did not benefit from help from allies. For example, the Community Architects Network (CAN), a network of practitioners from Asian countries, and ACHR supported the projects in various ways, from design aspects to facilitating knowledge transfer across communities in different countries. Also, locally, architecture students volunteered time and again to help the communities design their settlements. In addition, the rapid expansion of the savings methodology led to the establishment of a new entity called the Women's Savings and Development Network (WSDN) to connect the dozens of savings groups that soon spread to other towns and cities in Myanmar. As a result, WSDN became a key actor in mobilizing other communities eager to establish similar housing projects. This collective housing practice set significant precedents for the emergence of the Mae Myit Thar project.

2.2   A big breakthrough

A decade into the operation of community-
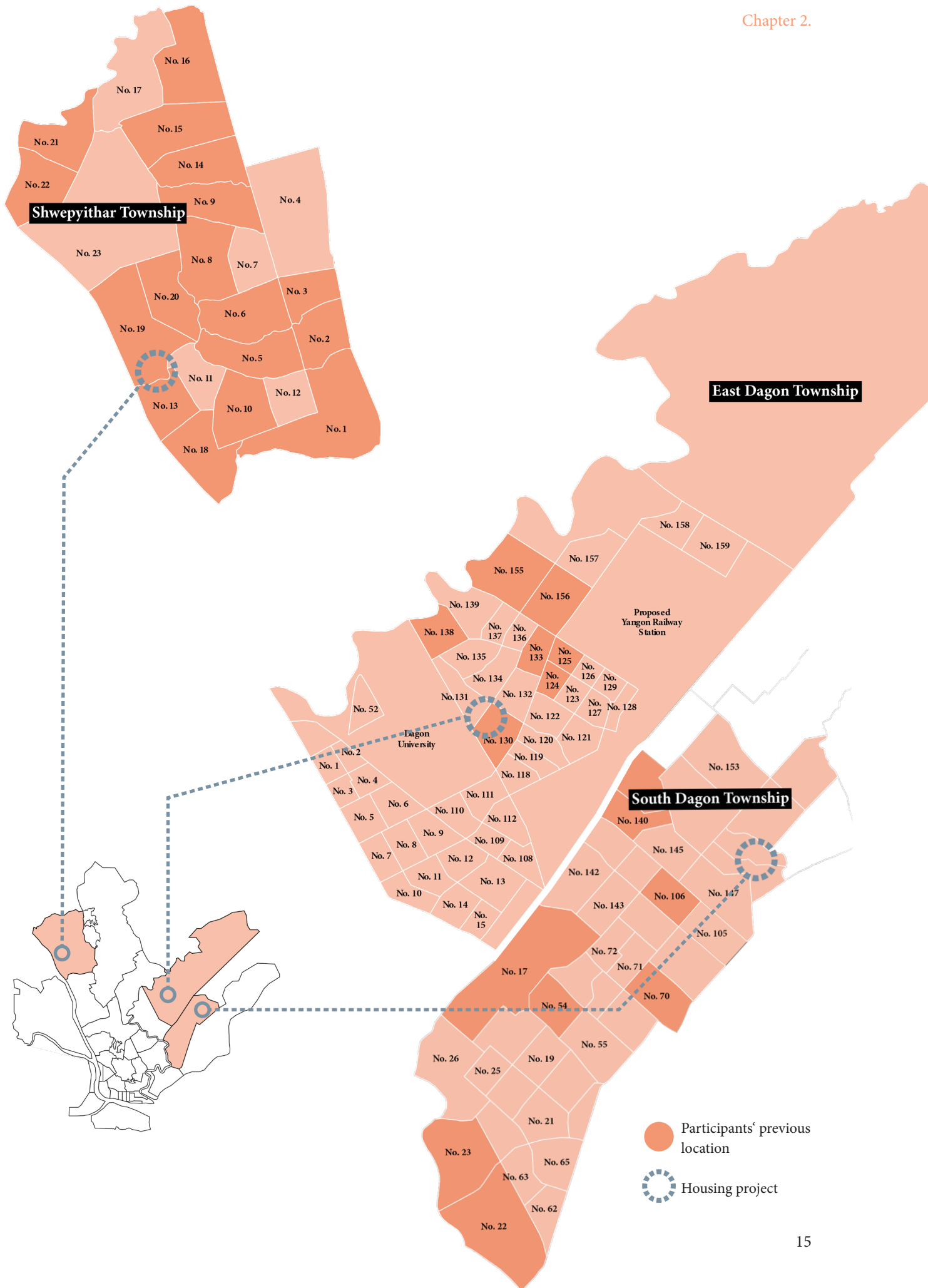
Box 1. The project locations

Shwepyithar, East Dagon and South Dagon are among the townships that were established around 1990 by the then military government. Shwepyithar (then Oak Pho) consisted mostly of lands cultivated by small-holder farmers until the government confiscated them in the late 1980s to resettle the thousands of evicted squatters from Yangon. In the 1990s, factories began setting up in the area, attracting low-income workers in search of work, who gradually settled in unserviced settlements around the factories. In 2003, Oak Pho was integrated in Yangon's boundaries, and the new township received the name Shwepyithar. Official figures put the township's current population at 284,922 people, including 11,967 squatter households (Myint Naing & Nitivattananon, 2020).

East Dagon is located in the easternmost part of Yangon, sharing borders with Hlegu Township in the north, North Dagon in the south, and South Dagon in the south and west. The township is still largely underdeveloped and lacks basic infrastructure. East Dagon is divided into 54 wards and three village tracts, although only 29 wards and three village tracts are inhabited. The population of East Dagon is at 172,227, according to 2019 data from the GAD. Official figures recorded 6,198 squatter households with a population of 20,198 people in the township (ibid.). This figure represents approximately 12% of the township's total population.

South Dagon is located in the south-east part of Yangon, bordering North Dagon and East Dagon in the north, Thingangyun in the west, and Dagon Seikkan to the south-east. The township emerged from the need to accommodate dwellers from inner-city areas and promote industrial development, and it comprises 44 wards. Many of these resettled people experienced a deterioration of their living conditions. The significant presence of industry has been attracting low-income populations, who can find relatively stable employment there. Today, South Dagon has a population of 325,886 people. According to a survey by WfW, there are 7,145 informal households in South Dagon, which is very close to the authorities' estimation about the squatter population.

Source*	Shwepyithar	East Dagon	South Dagon
Census 2014	343,526	165,628	371,646
GAD 2019	284,922	172,227	325,886

*This discrepancy is because the GAD's data do not include non-conventional residents such as informal dwellers, hostel dwellers, or institutional population such as military personnel, prisoners, people staying in care facilities, and IDP camps. In contrast, the 2014 Census captured all the people staying in that township on the day of the enumeration (Dept. of Population, 2017)

No. 16
No. 17
No. 15
No. 21
No. 14
No. 22
No. 9
No. 4
Shwepyithar Township
No. 23
No. 8
No. 7
No. 20
No. 3
No. 19
No. 6
No. 2
No. 5
No. 11
No. 12
No. 13
No. 10
No. 18
No. 1

East Dagon Township

No. 158
No. 159
No. 157
No. 155
No. 156
No. 139
Proposed
Yangon Railway
Station
No. 138
No. 137
No. 136
No. 135
No. 133
No. 125
No. 126
No. 129
No. 134
No. 124
No. 123
No. 127
No. 128
No. 131
No. 132
No. 52
No. 122
Dagon
University
No. 130
No. 120
No. 121
No. 2
No. 119
No. 1
No. 4
No. 118
No. 3
No. 111
No. 6
No. 153
No. 5
No. 110
South Dagon Township
No. 8
No. 9
No. 112
No. 140
No. 7
No. 109
No. 12
No. 145
No. 11
No. 108
No. 10
No. 13
No. 142
No. 106
No. 147
No. 14
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No. 72
No. 71
No. 17
No. 70
No. 54
No. 55
No. 26
No. 19
No. 25
No. 21
No. 23
No. 65
No. 63

● Participants' previous
location

⬭ Housing project

No. 62
No. 22

15

led housing, a significant milestone was finally achieved. In early 2019, the Chief Minister of YRG made the groundbreaking announcement that community-led collective housing projects would be implemented as part of the government's plan to deliver 6,000 low-cost housing units across six of Yangon's satellite townships (Yee Ywal Myint, 2021). Given their long experience in low-cost and community-driven housing projects, WfW was invited by YRG to share the methodology and outcomes from the implementation of 11 housing projects within the period 2009-2019.[8] With a tested, inclusive, and affordable model in place, YRG pledged to provide free government-owned land to implement collective, low-cost housing in several townships in Yangon.

A joint committee consisting of governmental and non-governmental actors was set up to manage the different aspects of the project. After some initial reforms, this "Community Settlement Development Committee" (CSDC)[9] reached its current composition in July 2019. It was chaired by Daw Nilar Kyaw, the Minister of Electricity, Industry, Transport, and Communication, and included members from the Ministry of Labor, Immigration and Population, the Department for Disaster Management, DUHD, YCDC at the township level, GAD at district and township level, and WfW.

The new collective housing scheme was named Mae Myit Thar, meaning "motherly love". It was

decided to pilot the Mae Myit Thar scheme with over 1,000 housing units during the first year, depending on the availability of land and the mobilization of people that could join the project. Land for the construction of the housing projects would be made available at no cost from the government, while WfW and the WSDN would be in charge of the mobilization of participants and the overall facilitation of the project. During the first year of the pilot project, three new settlements emerged in three townships; in Shwepyithar, South Dagon, and East Dagon.

2.3 The people

The first and most critical step to implementing community-led housing is to mobilize and identify the people who will participate, carry out the project, and become its future residents. Since the project is conceived as a resettlement scheme on a new land plot, one of the premises that were very important to the process was identifying people already living near the project sites. This is to protect as much as possible the social networks and ties within the existing formal or informal communities, maintain access to services and employment, and secure a smooth transition to the new housing scheme for the people involved.

With this in mind, WfW and the WSDN started surveying low-income and informal households in the three townships where the pilot housing projects would start taking shape. This process served the double purpose of assessing the willingness of people to participate in the pilot project and collecting up-to-date evidence about the size and population of low-income communities that require housing. Given the particular format of the housing projects, the selection of families that would join the scheme was based on two factors: prioritizing the

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8   For details on the methodology of the first generation of collective housing projects in Yangon, see: Lall, Mitra and Sakuma, 2018; Kolovou Kouri et al., 2020.

9   In the beginning, the name of the committee was "Informal Settlement and Squatter Clearing and Upgrading Committee", and the main intention was to support public infrastructure projects which would require the relocation of existing settlements.

households most in need based on their living situation and ensuring that the project members can keep up with the project's financial scheme.

The living situation was assessed based on the tenure status and duration of stay of a family in precarious conditions. Potential candidates would have to declare that they do not own real estate property (land or housing) anywhere in Myanmar, and priority was given in the following order:[10]

◊ Informal settler (self-built, minimum stay of 1 year in the previous house)
◊ Land/ house renter in informal areas (min. stay of 1 year in the previous house)
◊ House renters in formal areas (min. stay of 3 years in the previous house)
◊ Hostel renters

The other criterion was the family's monthly net income. Consistency in the saving activities and the loan repayment is a prerequisite for participation in the housing project. As such, the prospective project members needed to demonstrate that their net monthly household income is equal to or higher than 79,500 Kyat after subtracting regular expenses for food, water, and other fixed costs. This minimum amount is the equivalent of the monthly installment for the repayment of the housing loans.

Beyond these conditions, the project takes a fundamentally inclusive approach and is open to anyone, regardless of ethnicity, religion, age, occupation, or political views. The information

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10 The prioritization of formal house renters over hostel renters is because of the additional burden of the former to pay the rent in bulk, for six or 12 months in advance, while rental fees for the hostel can be paid monthly. This is not to deny that the conditions in hostels are often equally or more precarious than in formal renting conditions.

that is collected during the mobilization process can be viewed in table 1.

Table 1. Survey forms
I. Family profiles (NRC, name, and other relevant data)
II. ID card (smart card, household certificate/ Form 66, guest certificate)
III. Income & expenses form
IV. Declaration that the signatory does not own a house or land, and their submitted data is truthful
Attachments include:
Copy NRC/ Household certificate/ Guest letter/ Contract of the renting house (at least one of these, according to the availability)

2.4 Land

The most significant innovation in the Mae Myit Thar project has been allocating free government-owned land in a community-led scheme. The need for a new system and a new vocabulary became evident for that to come into effect. Since collective land ownership for this type of housing is not inscribed in legislation, the government agreed to introduce a new system proposed by WfW. The new settlements built under the Mae Myit Thar scheme would have written permission to stay on their "community common land"—a term that was coined specifically for this project. Similar to the concept of community land trusts, the idea was to safeguard affordable land and housing and other community assets. The arrangement was informally agreed to be valid for 30 years.

Once the question of land titling was cleared, the next step was the actual land allocation for the pilot projects. To identify plots to construct

low-cost housing units, WfW capitalized once more on the well-organized WSDN, the members of which have been actively engaged in different formats of surveys for several years. Equipped with the necessary tools and skillsets, the most experienced surveyors started scouting for suitable land plots in the indicated townships. The criteria for selecting a land plot included the property's ownership status, its size, susceptibility to flooding, the overall environmental conditions of the area, and the presence of other functions or settlements on the site.

The identification of suitable plots was complex and lengthy. Beyond considering the above criteria, there needed to be a formal confirmation from the government's side, following the development plans that might have been in place for the particular sites. After WfW and the WSDN mapped potential land plots during the survey process, the township's GAD and Members of Parliament would review the identified options. The selection would be narrowed down and then submitted to the CSDC. Upon approval from the CSDC, the next step was for YCDC to visit the prospective plot and confirm its suitability. Then, the Committee submitted the concrete proposal to the Cabinet, and, if permission were granted, a certificate would be issued confirming that said plot was allocated for low-income housing development under the Mae Myit Thar project.

In some cases, the process faced delays until disputes over the land were solved. Specifically, in the cases of Shwepyithar and East Dagon, there were some dwellings on the identified sites, and their residents made claims over the land and requested compensation from the government. WfW mediated to resolve these conflicts amicably through one of three options: negotiate compensation and clear the land in question;

permit the allocation of part of the land for the former dwellers to stay, or present them the option to join the housing scheme and construct a new house following the pilot scheme. Once the affected dwellers chose their preferred solution, the process could continue.

Notably, thanks to the tentative "community common land" title, each family should be able to obtain a household certificate issued by their local ward authority. This recognition makes them legal occupants of the land and entitles them to access various public services. In a context where citizenship and certain rights are tied to lawful access to housing, this scheme demonstrates that secure land for housing can become a gateway to many other rights. However, it shall be noted that the procedures of issuing household certificates were caught in the pandemic-related overwhelmingness of the local administrators, meaning that, at the time of writing, residents had not yet received their documents.

2.5 Finance

The finance mechanism for the Mae Myit Thar project is based on the experience of WfW in implementing similar housing projects in other parts of Yangon. When WfW started supporting community-led housing in 2009, it was with funding from the ACCA program. After the first housing project was successfully implemented, WfW made a deliberate decision not to rely on funding from donors for their housing projects. This decision was made to avoid creating dependency on external resources, to have more flexibility in scaling up the process, and, not least, to avoid the stigma of low-income people as passive recipients of aid. After a long process of strategizing through trial and error, WfW turned

Shwepyithar I & II

South Dagon

East Dagon

to the private sector and started reaching out to microfinance companies that would agree to give loans to the renter and squatter families to join the collective housing projects. By 2014, WfW had attended several MFI forums and advocated for their support of low-income dwellers. A breakthrough finally happened when KEB Hana Microfinance, a subsidiary of the Korean Bank KEB, agreed to give bulk loans to the housing project participants in 2016. With the methodology already in place, a series of housing projects could be kickstarted as the loans started coming in. After three years, the loans were fully paid back, proving that the system was working.

Building on their positive experiences from financing collective housing projects during 2016-2019, KEB Hana became a partner of the Mae Myit Thar project. To be eligible for the housing loans, the new members would have to join the women's savings groups and commit to participating in the regular savings meetings and other associated activities. The project members sign the individual loan agreements only after the landowning authority gives the necessary permissions to commence the project. Each household is eligible for a three-million Kyat loan, and the funds are channeled to the project with the help of WfW and WSDN. The loan is paid back in monthly installments of 79,500 Kyat (53 USD) over just under six years (70 months), after which the families will officially own their houses. However, with an annual interest rate of 26%, the loans from KEB Hana are still costly for the low-income families. The total interest amounts to over 2.5 million Kyat, equivalent to 85% of the loan amount.[11]

Table 2. Loan and repayment scheme	
Loan per household	MMK 3,000,000
Interest rate	2.17%
Repayment period	70 months
Monthly payment (principal)	MMK 42,857
Monthly payment (with interest	MMK 79,500
Total interest	MMK 2,565,000

2.6 Design

The typology of the settlements and the housing units largely leaned on the previous housing projects that WfW had implemented. With the help of CAN, WfW invited professionals and students with backgrounds in architecture, urban planning, and urban design, who supported the facilitation of participatory design workshops. These workshops created a space to explore and crystallize principles for the settlement layout and building typologies and identify social, cultural, and environmental aspects that are important to prospective residents. Community leaders from the WSDN, members of existing housing projects, informal dwellers, carpenters, and construction workers joined the workshops as participants, contributing their experiences and sharing their needs and aspirations. The workshops took place in the community centers of other housing projects by WfW, which simultaneously exposed the new members to the achievements of communities that used to face similar problems in the past.

Designing with the limitations of space and budget was not unfamiliar to most participants. The size of the housing units, the choice of materials, and the option to incrementally upgrade and expand the original construction

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11 By the end of the loan repayment, the first batch of the Mae Myit Thar projects (approx. 1,000 households)

will have yielded approximately two million USD to the microfinance company from the interest payments (1 USD =1,282 Kyat as of January 2021).

Box 2. Consolidating the profession of community architects in Yangon

Realizing that the intensity of the project required more accountability than what could be granted by volunteers being on standby for urgent requests from government partners, WfW strengthened its team by hiring young architects to carry out the designs. The nature of the Mae Myit Thar project called for professionals with a strong willingness to listen, learn from the people, and open up new ways for them to look at their houses and communities— qualities that are not a given in the conventional architecture practice. With previous experience in participatory design as founding members of the Community Bithukar* Platform (CBP), the new architects finalized the plans for the project in Shwepyithar and designed the following two settlements in South Dagon and East Dagon.

A significant milestone for these processes was the international "Co-Create City" workshop, organized by CAN and hosted by WfW in November 2019. This event brought together experienced community architects and development practitioners from several Asian countries to strengthen the ongoing initiatives and build partnerships across communities, their networks, students, government officials, and professionals. This diverse sample of participants contributed their thoughts, feelings, ideas, experiences, and bits of knowledge into developing strategies for people-centered development at different scales, from the house to the community, to the township, to the city.

Some of the young architects and students who participated in that workshop and had been among the volunteers who supported the design workshops in the early stages of the Mae Myit Thar housing project have since formed their own team called STEPS Community Architecture Practice, which was in charge of the design for the second phase of the Shwepyithar housing project. This evolution shows that under the mentorship of WfW and CAN, the culture of co-creation and participatory design is spreading to more people who recognize the need for community-driven development processes in Myanmar.

This growing local movement of professionals and technicians is not standing alone. The strong ties among community architects in the Asian context have been carefully cultivated over many years and continue to grow under co-creation and knowledge exchange practices within the CAN/ACHR network. In Thailand, Bangladesh, India, the Philippines, Indonesia, and elsewhere, community architects have been working alongside low-income and marginalized people to improve their physical environments and social wellbeing.

*Bithukar means 'architect' in Burmese

The process of the Mae Myit Thar housing project;
from the mobilzation and survey (6), to the
establishment of savings groups (7), the design
process (8), construction (9), and eventually
settlement of the residents into their new homes (10).

Table 3. Timeline of the Mae Myit Thar projects

Housing project	2019												2020					
	01	02	03	04	05	06	07	08	09	10	11	12	01	02	03	04	05	06
Shwepyithar I		Survey	Survey/Savings	Savings	Savings	Savings	Land/design	Land/design	Land/design	Construction	Construction	Construction	Settlement					
East Dagon									Survey	Savings	Land/design	Construction	Construction	Settlement	Settlement			
South Dagon										Survey	Savings	Land/design	Construction	Construction	Settlement			
Shwepyithar II												Survey	Savings	Land/design	Land/design	Construction	Construction	Settlement

Survey of IS	Savings groups	Land/ design	Construction	Settlement

were considered carefully to meet a balance between functionality and affordability. The prospective residents determined the minimum space they needed for comfortable living and prioritized the design features that were essential to them. It was also agreed to give each household enough space to extend their home sideways and upgrade according to their financial capacity, changing needs, and willingness. The houses were constructed in inexpensive materials, with concrete footing for the foundation, a timber frame, cement board or woven bamboo mats for walling, and a corrugated zinc roof. Some of these materials have a relatively short lifespan, but the houses are expected to last for approximately 7-8 years before certain components need replacement.

One of the challenges in the design process was the clash between the intention to diversify housing typologies and increase the density of the settlements, on the one hand, and the desire of the participants to have single-story detached houses, on the other. Furthermore, as the land allocation process was not concluded at the time of the workshops, some designs were based on plots that were eventually dismissed

by the authorities. That signified a mismatch on two levels. First, some people who joined the workshops did not get a place in the housing projects because the plot in their township did not get through the approval process. Second, it meant that the majority of the people that eventually joined the housing projects were not part of the design process. This inconsistency had to be taken into account because of the different speeds of the various procedures (i.e., land identification, mobilization of people, establishing savings groups) and the capacity of the WfW team and the volunteering students and professionals.

2.7 Social Mechanism

One of the commonly overlooked aspects of conventional low-cost housing schemes is the social organization of residents. Through a decade-long process of trial and error, the social mechanism of collective housing has proven to be a critical factor in a community's social wellbeing and physical development. Time and again, we saw that people can achieve things collectively that may have been much harder or impossible

if pursued individually. At the heart of the social mechanism is the activity of collective savings; the "*glue that holds everything together,*" as people often put it. Through demanding processes—in time, effort, energy, and trust—the women's savings group members have formed strong bonds, learned from each other, and supported each other in times of need. Besides the evident benefit of savings, collective action nurtures accountability among the project members. It enables them to tackle issues that affect the whole community while directly benefiting each individual.

Building on these experiences, the system of social organization has become progressively more sophisticated to capitalize on the power of the people and enable them to take a central role in decisions that affect them. In each new housing project, the dwellers are organized into committees responsible for different aspects of the community's life. These are established according to the unique conditions and needs of each community. Under the guidance of WfW, the residents first identify the most critical issues in their settlement, such as water supply, security, climate adaptation, and based on their priorities, they determine the foci of their committees. Then, collectively, they decide how many people are needed in each committee and

who these people should be. The broader goal of this mechanism is to build up people's soft power and equip them with tools to manage their settlement's development. As the experience of the previous collective housing projects has shown, this collaboration eventually becomes an intuition, and people carry on their projects independently.

The housing committee is the main body in charge of managing affairs within the community and is also the link between residents and WSDN or WfW. Secondary committees are responsible for various aspects of each housing project, including social events (e.g., festivals, weddings, funerals, donations), environmental protection (e.g., cultivating gardens, planting trees, collecting waste), and water supply (e.g., maintaining the pumps, carrying out repairs). To compensate for the shorter mobilization period compared to earlier projects, WfW encouraged many collective activities once the residents settled in their new homes, including collective farming and educational programs.

Table 4. Overview of housing projects under Mae Myit Thar				
	Shwepyithar I	**Shwepyithar II**	**South Dagon**	**East Dagon**
Location	Ward 19	Ward 19	Ward 146	Ward 130
Plot size	8.2 acres (360,000 sq. ft)	13 acres (566,280 sq. ft.)	5 acres (220,000 sq. ft.)	11.5 acres (500,000 sq. ft.)
No of households	264	310	147	296
No of residents	1,056 people	1,222 people	668 people	1,193 people
Female / Male	543 / 513	630 / 592	358 / 310	614 / 579
Average hh size	4 people	3.9 people	4.5 people	4 people
Landowner	DUHD	DUHD	YCDC	YCDC

Chapter 3.

Community-led housing from people's perspective

3.1 Perceived and experienced changes

The first thing that people highlight is the sense of peace that comes with having secure housing, which they will eventually own. The Mae Myit Thar housing project members come from backgrounds where they had often experienced the fear of or the realization of evictions and the stigmatization of living in squatter settlements (*kyukyaw*, the word used to describe squatters, literally translates to 'invaders'). In contrast, community leaders from all housing projects commented that the behavior of others—be it neighbors or authorities—towards them has changed, and they are perceived as trustworthy and hardworking people. Next to the recognition of others, people also shared that this project has given them a sense of accomplishment. "*My happiness comes from hearing my kids tell their friends that we don't live in a hostel anymore; that we own a house and they can have their friends over to visit and play*," says a resident from the Shwepyithar project.

People felt they could never escape the condition of struggle and uncertainty since keeping up with the rent was already too big of a burden, let alone affording a house. At present, their expenses go towards the loan repayment—an amount that is in most cases lower than their previous rental fees—with the significant benefit of being able to own their house after six years. Having tenure security and a comfortable home gives them both the mental space and practical capacity to focus on other aspects of their lives. For some people, this has meant that they can pursue a more stable livelihood by starting a home-based business; others highlight the access to services, like electricity and water, which they did not have in their previous environments.

Even though residents have been caught in a particularly challenging moment soon after joining the projects due to the global health crisis and the series of restrictions to their mobility, income generation, and education, they enjoy a sense of stability and the multi-faceted support of WfW. The power of the collective becomes evident in their words describing the housing projects as a big family, within which everyone has the same chance at a happy and healthy life.

3.2 Challenges

The process of collective housing does not come without challenges for the members. Starting from mobilization, people must invest a lot of time and effort to participate in meetings and training sessions around savings, the settlements'

rules and regulations, the design, and go to the project sites when needed. Given the multitude of parallel processes and unexpected turns, they have had to be alert and available on many occasions. It is important to acknowledge here that for many of them, joining this process was a significant leap of faith, considering that many were not familiar with the organization's practice and had often been deceived by others making claims to help them. Nevertheless, putting enough trust in the project and committing to consistent participation in all sorts of activities— even if that meant additional transportation costs or a negative impact on their daily income—has been a huge enabling factor for the success of the process. They can finally see the fruits of their efforts.

"As I want this from my heart, I consider nothing to be a challenge. Even leaving my breastfeeding child at home. Even though people are saying the process is tiring and hard, I don't mind that." – A community leader from South Dagon

The challenges, however, have not ceased even after settling in the new housing projects. Considering that each settlement brings together people who lived in the same township but did not necessarily have relationships with or know each other, it is expected that building strong bonds as a community takes time. Next to that, the residents are finding themselves in an environment that is governed by different principles compared to their previous conditions, leaning on collectivism and shared accountability. At times, frictions can occur until the project participants calibrate their ways to this new context, mainly related to savings and enforcing common rules. But these are usually solved with the help of the community leaders, without requiring WfW or the WSDN to interfere. After

all, the objective is for the communities to be independent in addressing their affairs.

Another persisting challenge in some projects relates to delays in implementing infrastructure works as promised by the municipal government. In some cases, this refers to road pavement within the settlement, while in others, it reflects the absent electricity and water services. Nonetheless, people find their own ways to compensate for the lack of these services, such as sharing among themselves or getting support from their neighboring communities in exchange for very low fees, showing that people are better equipped to access services as a collective rather than individually.

The governance of the housing projects, in the long run, is also identified as a challenge by some residents. One aspect that was highlighted relates to the conditions of tenure. Specifically, when joining the project, the participants agree not to sell, sublet, or pawn the house, as this would go against the scheme's principles and jeopardize its purpose. However, there have been some examples where this already happened or was attempted, in which case the family breaking the rules must pay a fine. Such occurrences can create disputes within the community and negatively affect the trust-building process. Another issue that was brought up is the power dynamics between the housing committee and the residents, since many decisions, even at the individual household level, require the committee's permission, for example, regarding upgrading works on the house.

Last but not least, people are concerned about the validity of the promise to stay for 30 years in their present settlements. Even though there is no imminent threat to their tenure, some people mentioned that they would feel more secure if

they had a copy of the document that grants them the right to live on these lands. Such an assurance became particularly relevant to them in light of the 2020 elections and the fear that changes in the government might cause a withdrawal of the commitment to provide the 'community common land' for collective housing.

3.3 Future aspirations

Being on the path to owning a house, the project members have achieved what has been a lifelong aspiration, and, having escaped the uncertainty, they can finally plan their future. For many people, the next milestone is to repay the loan. After that, they plan to upgrade their housing units and communal facilities. For the housing units, this translates to having electricity and adequate lighting, replacing the original building materials with more sturdy ones, or reconstructing the house with permanent materials like concrete and bricks, and extending their units to have more space. At the scale of the community, the pavement of roads, the improvement of infrastructure, and the construction of additional amenities, like playgrounds, markets, schools, and *dhamma* halls are the following targets. The need for such facilities was taken into consideration in the design process, and small spaces are left empty until funds are available for their implementation.

Besides physical improvements and better access to services, people aspire to address other, less tangible domains of life. Several people mention their new hopes for the education of their children since they are living in much safer and more appropriate environments. One resident highlighted that the sense of stability and 'being settled' allows him to focus more on his job and make good decisions. Others are making plans to

set up small home-based businesses, something that would have been less likely in their previous contexts. The emotional attachment to their first owned houses is evident in the statements and sentiments shared by several people. As one community leader from East Dagon put it: *"Even if I won the lottery, I would not leave this house; I will stay here."*

Nonetheless, some insecurity still lurks among some of the project's residents regarding the security of their tenure. At the same time, they perceive the provision of services from the government as the most solid evidence for their formal recognition, and since there are delays in their delivery, some feel a sense of exposure; that what they have might be taken away:

> *"I would say I am 50% happy because I don't actually own the house yet. We were told that we would get electricity and water, but now it has been over three months that I have been living here without these services. In our mind, if there is an electricity post and a meter attached to our house, then we can be considered formal and don't need to worry anymore. After that, I will be 100% happy."* – A resident from Shwepyithar

3.4 People's message to the authorities

Low-income people rarely get an opportunity to address the authorities directly. This is what community leaders and residents of the Mae Myit Thar housing project have to say to the government officials that enabled this scheme:

> *"I am thankful to the government for this project. It is for the people who are facing hardships in their lives. For me, this community is very good compared to the situation where*

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I was renting a house." – Community leader from Shwepyithar

"This housing is for the poorest people. We had many problems when we lived in informal areas. We lived in fear and faced discrimination all the time. Before, people did not want to help each other. Now we can help each other. Now everyone is willing to support and form a community together. We are more united and more familiar with each other." – Community leader from South Dagon

"I want to thank the government for giving land to poor people like us. This would be unbelievable in normal conditions. I am very grateful to them." – Community leader from South Dagon

"I wish to thank the government for giving us this plot of land and this opportunity, and thanks to Ma Lizar[12] for helping us to build a house. First is the government, and second is Ma Lizar for helping to get this." – Community leader from South Dagon

"This project is for the grassroots people to improve their living standards and allow people to live with rules and regulations, under the guidance of Ma Lizar. This has been possible with the goodwill of everyone involved. People should encourage this kind of project, where stakeholders help the poor people, and I wish that more people will support this initiative." – Community leader from South Dagon

"Poor people live in groups, and addressing their needs as a whole is difficult, but when there is a small help from the government, the people can contribute more to the development.

"We had many problems when we lived in informal areas. We lived in fear and faced discrimination all the time. Before, people did not want to help each other. Now we can help each other..."

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The government ought to support low-income people." – Community leader from East Dagon

"Thank you to everyone for giving us the chance to live happily in our own houses. My suggestion for the government is to give infrastructure to these projects." – Resident from East Dagon

"We have tried to negotiate with the government, but direct communication is not always possible, so I wanted to ask them to connect to us more." – Community leader from East Dagon

3.5 On collective land ownership

A significant contribution of the Mae Myit Thar scheme is that land is granted to the collective rather than dividing individual plots. Some residents are well aware of the significance of that, both in pragmatic and symbolic terms. Meanwhile, for others, collective ownership is a technicality that does not reflect in their lives. One community leader highlights the stability and security they enjoy thanks to joint ownership since the land cannot be sold or pawned. By extension, she explains, residents are safer

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12 Daw Van Lizar Aung, or Ma Lizar, is the founder and Director of WfW.

from speculation, and the project can remain affordable in the long run and serve its purpose to relieve low-income families.

Related to that, some also view the significance of joint ownership for the longevity and prosperity of the community. One leader from East Dagon explains: "*The future generation will not live in harmony if there is nothing binding them. Individual ownership would divide the people and make it much more difficult to settle.*" Viewed from a similar angle, another resident from the same project adds that, since "*people have different minds,*" collective land ownership works like a mechanism to mitigate resistance to the agreed project rules for the good of the community. People also feel that this status helps to stay in unity and practice collective decision-making since there is a shared sense of accountability for the wellbeing of the housing project and its members.

3.6 On getting free land

The Mae Myit Thar housing project has caused skepticism among certain circles, who seem to consider it an injustice that the government would provide anyone with land at no cost. That is, even if the target group of that provision is struggling, low-income families that have endured many hardships and have no other option to access secure land or housing. The project members, on the other hand, have the following responses to that claim:

> "*These might be jealous people. This is a project that is done systematically. And we don't even know if the land will be free. We hear that this is government-owned land with permission to stay for 30 years, but who knows if we can indeed stay here generation after generation?*"

– Resident from Shwepyithar

"*When people say it is not fair for us to have this, I want to say that neither the organization nor the government chose the people to join the housing. They invited everyone to join the housing. The ones who left are the ones who voluntarily dropped out because of their reasons. They cannot say this is our fault.*" – Community leader from Shwepyithar

"*This is only for the poorest people of the city. This should be allowed. We cannot buy a house, and renting a normal house is hard for us. That is why we were renting in an informal area. This project shows the government's goodwill for people like us. The people who are complaining are the ones who have money and are playing in the estate business by buying and selling land.*" – Resident from Shwepyithar

"*The people who are saying things like that are the ones who have money. They have no empathy for people like us. They are people who can make a six-month or one-year contract for their house, but we are people who have to work out sweat drops to meet the monthly rent.*" – Resident from Shwepyithar

"*Everyone who joined this housing project did not own a house and struggled a lot. Everyone lived in informal areas, and many used to occupy government land; you can say that the land was also free. But now we are part of a project that is well organized, and we are united and make positive changes, so we are not doing anything wrong.*" – Community leader from South Dagon

"*This is a project by the government for poor people. People are saying these things because they don't understand. We are the poorest and*

most neglected people. People have destructive minds, so I just try not to think about it." – Community leader from South Dagon

"For me, these people don't have a heart. I would not even talk back or try to explain to them, even if they said this in front of me. I am just thankful to the government for giving us this land. People could have more sympathy, but sometimes they don't. I love this government." – Community leader from South Dagon

"How can one claim this is unfair? We can't sell the land and have permission to stay here only for the living generation. This project is the government's plan to raise the standard for the informal settlers. This is their own promise. So I don't have anything to say." – Resident from South Dagon

"I don't want to say anything. You know, many people are buying a plot in informal areas, but in the end, if there is an eviction notice from the government, they have to give up their plot. Now we are happy to be part of the government's project where we get guarantees. If someone asks me directly, I would say, 'your mind and my mind are not the same'." –

"They say it is unfair because they don't understand our situation or choose to neglect it. We value this opportunity as we have suffered a lot from a lack of recognition where we lived previously."

Community leader from East Dagon

"I would like to say that these people have different sets of values compared to us. They say it is unfair because they don't understand our situation or choose to neglect it. We value this opportunity as we have suffered a lot from a lack of recognition where we lived previously. Now, we are living in this community in harmony, so I don't think there is a problem." – Community leader from East Dagon

"People have different perspectives, so it just depends on their mind. These people can criticize very well, and yet they don't come forward with any solution or try their own way." – Community leader from East Dagon

3.7 The continuing role of WfW

Concerning the dependency on WfW for the continuous development of the housing projects, the majority of the interviewed members seem to perceive the organization's role as critical. People highlight leadership skills as a significant factor for the mobilization of the community to take action or coordinate with each other. Even though a housing committee is established in each of the settlements, and its members received training on project management and mobilization, some of them expressed that they are not able to face the resistance of other project members when it comes to decision-making. The support of WfW has been vital for them not only in the resolution of conflicts or overseeing the functioning of the savings groups but, perhaps more than anything, in giving a direction for the development of the communities and helping them connect to other stakeholders and allies. For example, without the guidance of WfW, it would have been less likely that people would

have intuitively organized to set up community gardens—or the process would have taken much longer. They would also have less of a chance to receive seedlings and plants free of charge without the mediation of the organization's director.

Notably, some community leaders seem to have more confidence in their capacity to become more independent of the support of WfW gradually. However, there seems to be agreement on the perception that more time and learning are needed. One community leader from East Dagon explains that for most of these people, managing their own household had been a struggle for the better part of their lives, and being part of a big community, effectively managing its affairs, and communicating with authorities is arguably a big step for them, but one they are happy to take. The community's unity and the deep connections that people have been forming with each other are the most critical elements to achieving their goals.

3.8 Community-led housing during a global crisis

The global health crisis of Covid-19 and its first breakout in Myanmar in March 2020 put the collective housing projects right away to the test. With stay-home orders and movement restrictions in place, and the widespread closure of businesses and factories, many people have suffered negative consequences on their livelihoods and physical and mental wellbeing. Nevertheless, the project members have an overwhelming sense of relief against the backdrop of this crisis.

Most of them reported that although they experienced some loss of income, it did not

"Everyone lived in informal areas, and many used to occupy government land; you can say that the land was also free. But now we are part of a project that is well organized, and we are united and make positive changes..."

significantly impact their lives, even though the uncertainty about the duration of the restrictions is very much present. WfW had attempted to negotiate a moratorium for the loan repayment already during the first wave of the pandemic, although KEB rejected the proposal. When the second, much more explosive wave hit Yangon, KEB finally agreed to postpone the repayment for three months. To put the significance of that into perspective, one should note that many low-income renters have been struggling to keep up with payments while fearing the prospect of eviction since there is virtually no regulatory framework that protects them. As a result, many have resorted to taking expensive loans, putting themselves in a highly precarious condition. The security of tenure enjoyed by the Mae Myit Thar project members, combined with the regulation of the loan repayment, is a significant safety net for these families.

"I am fortunate to live here during this time. We jumped up and down when we heard that the loan repayment would be postponed for three months. Besides that, we get more donations from others since we are a very formal, united, systematic, and clean

community. We are very thankful to Ma Lizar and the government for giving us this opportunity." – A community member from South Dagon

Within a challenging context, people have stated that given their status in their new neighborhoods and the continuous support of WfW, they have been receiving more direct assistance than they would ever get as squatters. The support, for example, in essential food items and personal protection equipment, has been much more comprehensive and consistent. Each community knows how many families and people reside in one project, and no one is left out from any action or emergency response. Also, the residents look after each other and distribute supplies based on the needs of each family. Furthermore, to address the problem of food security, WfW supported the communities in the implementation of community gardens. Although the initiative has been small, and the weather conditions have not helped the plants grow properly, this pilot is opening up new pathways to greening the housing projects, increasing food security, providing livelihood opportunities, and securing more sustainable communities.

Last but not least, the project's residents find themselves in much more appropriate and sanitary environments, which are so crucial in containing the spread of the virus. Improved access to water, less crowded conditions, and access to reliable information through the communities' network and WfW have been essential to mitigate the health risks during this time. The communities are also more organized in enforcing the recommendations of the Ministry of Health and protecting themselves and their neighbors. As one resident from East Dagon explains:

"Now I am guarding the entrance of the settlement since we want to avoid the risk of coming into contact with people who are sick. So far, we have the best record among all housing projects, with zero suspected and zero confirmed cases."

Chapter 4.

Evaluating the Mae Myit Thar community-led housing

LAND

FINANCE

DESIGN

COMMUNITY

SCALABILITY
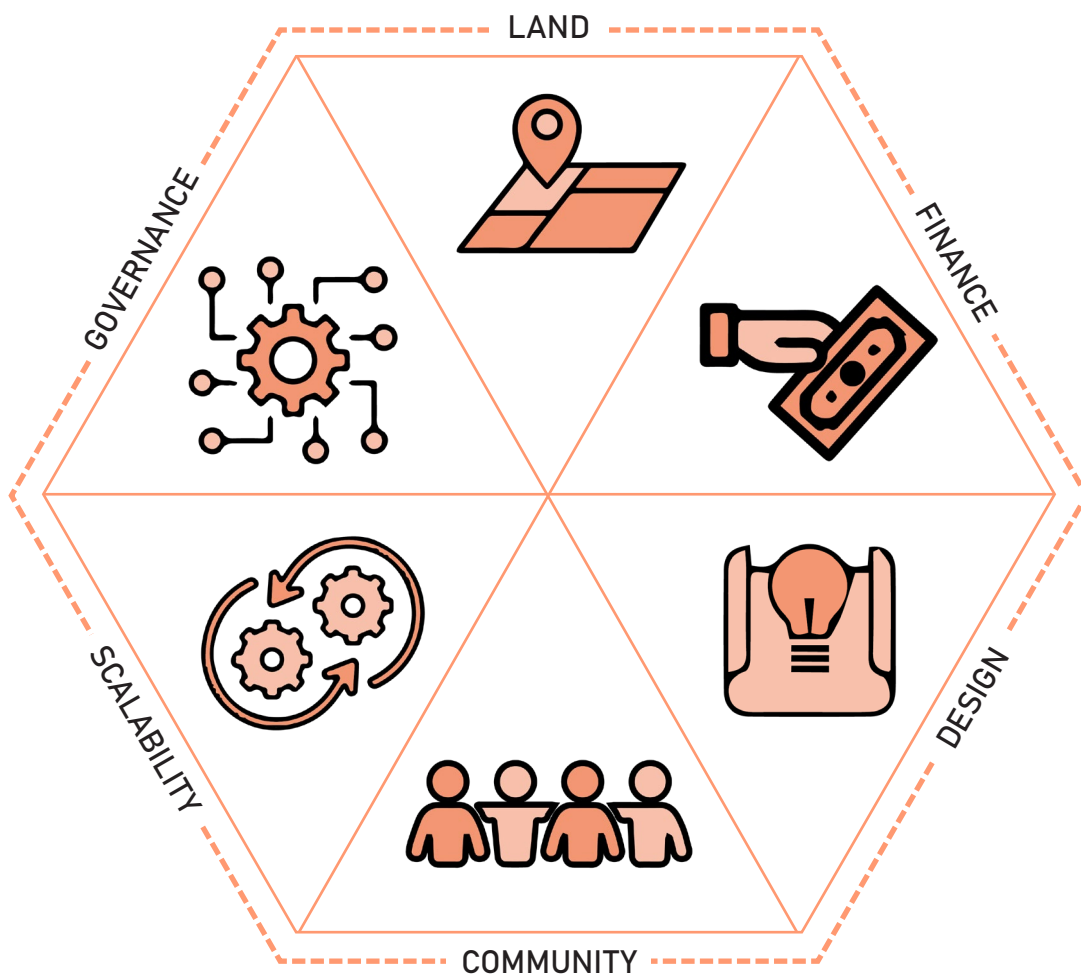
GOVERNANCE

Strengths

Governance

◊ The project creates new channels of collaboration among different departments, civil society organizations, and grassroots networks to address housing for the poor.

◊ The project comes as a welcome response to the government's commitment to supporting the urban poor with housing.

◊ The housing projects have a strong methodological foundation, derived from a decade-long experience with similar community-led housing projects.

◊ With support from YRG and other key policy-makers, the identification of land and delivery of services are easier to facilitate.

Land

◊ Although not officially inscribed in legislation, the authorized land title "community common land" increases residents' security.

Finance

◊ The project demonstrates affordable and realistic ways to provide housing for the urban poor on a large scale.

◊ The community's scheme to save and pay for their own house makes the system more sustainable and avoids dependency.

Scalability

◊ With a concrete model for mobilization, land allocation, finance and implementation, the project is replicable.

Community

◊ The regional network of savings groups is an incredible resource of knowledge and social organization within and across communities.

◊ Thanks to the nature of the process and the continuous training and acquisition of new skills, the communities have a strong capacity for self-organization.

◊ The central role of women in the project and their improved financial literacy, skills, and political participation are critical steps towards gender equality.

Design

◊ With the support of the government in the allocation of land, more resources could be invested in the housing units and other amenities.

◊ The incremental manner of the project demonstrated that people are capable of adapting and developing a scheme with their own resources if a good basis is available to them.

◊ The single-story typology is more appropriate for residents' cultural, social and economic needs than the typical medium-rise public housing designs.

◊ The basic housing units are flexible and easily adaptable to accommodate residents' needs, allowing incremental upgrading and individual adaptations.

Weaknesses

Governance

◊ The process requires coordination among various stakeholders, which has been challenging to achieve in the highly siloed governance mechanism, with often unclear responsibilities of the respective partners.

◊ The management of the project falls disproportionately on WfW, without allocating the resources needed to undertake that role.

◊ There have been delays in the provision of certain services due to the limited capacity of the municipality and the lack of coordination between different bodies.

Land

◊ The selection of land plots largely rely on the government's willingness. Some better-located plots that were proposed to the Committee were already earmarked for profitable development by private companies

◊ The sites are not always in urbanized areas, which causes difficulties in accessing work, social infrastructures, and services.

◊ There is no definitive reassurance about the land tenure conditions and this causes uncertainty among some residents.

Finance

◊ The loans from the MFIs have a very high-interest rate compared to loans targeting middle- or high-income customers, meaning that project members will have paid almost double the cost of their houses by the end of the loan repayment.

Community

◊ Too much reliance on WfW to bridge between the community and the government, MFIs and other actors has disrupted the community's autonomous actions and interactions with others.

◊ As the projects emerged at a very high speed, there was insufficient time to have a solid social mobilization process and build the necessary trust among the project participants.

◊ Due to the same reason, there was not enough time to have strong engagement in the design process and plan the settlements together with the residents, which has led to some complaints.

Design

◊ The low-density, detached housing typology requires a lot of land, which is already hard enough to acquire, hence its efficiency is low in terms of space use.

◊ The use of a single typology across sizable land plots, catering to people of similar income levels, does not encourage social mix and full integration with the surroundings.

Opportunities

Governance

◊ Several laws and policies related to land and housing are currently being drafted and there is a chance to incorporate learnings from people-centered processes and the WfW methodology.

◊ Building on the lessons from the Mae Myit Thar project, the government can further diversify its low-cost housing supply by piloting similar schemes for even lower income levels or including units for rent.

◊ The Mae Myit Thar project can open the way to formalize other collective housing projects retroactively by providing land title by the government

◊ The community-led approach is an effective pathway for housing the poor that can complement the government's response, especially at times when institutions do not have the full capacity to address these needs.

◊ YRG has pledged to supply 60,000 low-cost housing units until 2025. The Mae Myit Thar project demonstrates an efficient and realistic pathway to achieve that with different means than conventional public housing estates.

Land

◊ There are a lot of undeveloped government-owned plots in many of the peripheral townships, which, after feasibility studies, could be allocated for low-income housing.

Finance

◊ Establishing a governmental mechanism that provides loans with lower interests than MFIs would reduce the burden on the communities and make the scheme accessible to more low-income residents.

◊ Even with low-interest loans, the government would gain from the interest, which could be used at the city or township level for urban development projects (infrastructure, public space, etc.)

Community

◊ There is a growing local and global movement of allies of the collective housing model that brings their different sources of expertise into the housing projects, helping address many aspects that are essential for sustainable development (e.g., education, climate adaptation, food security, etc.).

Threats

Governance

◊ The Mae Myit Thar project has relied mainly on the determination of specific individuals including key political figures. As long as the model is not adequately institutionalized, there is a certain vulnerability to its continuation and scaling up.

◊ The current governance system is highly centralized and siloed, requiring significant efforts to coordinate, plan, get authorization, etc. This could exhaust partners in the long run and create conflicts among them.

◊ The budget for urban development is controlled at the Union-level, which, although somewhat decentralized, is generally less concerned with urban governance matters..

◊ As Yangon undergoes a rapid population increase, the city government can become significantly overwhelmed with addressing emerging needs, unless it adopts more efficient and realistic practices.

◊ Instability in the political landscape and the uncertainty of political will could threaten the continuation of the collective housing project and the partnership with grassroots organizations.

Finance

◊ At the moment there is no legal scheme to protect consumers from MFIs, potentially allowing companies to forcibly grab the community's property in exceptional circumstances.

Land

◊ As long as there is not an official legal title recognizing the indisputable right of urban poor families to reside on these land plots, their tenure is vulnerable to changes in the political context.

◊ More and more land is being earmarked for development projects that benefit the few. This uncontrolled 'development' could impact the availability of land for genuinely affordable housing.

◊ The responsibility of land administration falls under departments and ministries that are themselves owning various plots of land. This could pose a conflict of interests in the land identification process and the approval of suitable properties for community-led housing development. There is no independent body to monitor land administration and management in the country.

Community

◊ The urgency to meet the project's goals despite delays due to the pandemic could reproduce the rushed mobilization process, which is vital for the process and the participants.

Design

◊ The same reason could lead to insufficient engagement with prospective residents in the project development phase and a mismatch between their needs and outcomes.

A woman has set up a small shop in front of her house, selling masks, sanitizers and other goods to her fellow community members.

Conclusion

This report was written at the end of 2020, roughly one year after the emergence of the first settlement under the Mae Myit Thar scheme. The objective of the research was dual. On the one hand, it serves as documentation of a significant shift in housing provision for low-income populations and the unprecedented integration of a participatory model into the public housing supply. On the other hand, it unpacks this process thoroughly to identify its strengths and weak points—not (only) from a technical or managerial perspective, but from the point of view of the community members. Through this assessment, we extracted valuable knowledge to inform future practices and, not least, to influence decision-makers towards improving the facilitation of community-led housing.

The Mae Myit Thar housing has capitalized on a decade-long experience with smaller-scale collective housing projects that have been so important in paving the way for this government-assisted pilot. This underlines the importance of demonstrating possibilities through precedents in order to gain support and encourage commitment. Mae Myit Thar has leaned as much on this accumulated knowledge from the past as it did on thinking forward to address gaps and deficiencies in the process. The finance mechanism and the solid methodology

of community mobilization and participation are the elements carried on in the new model. The land acquisition and the governance scheme were the essential add-ons to the Mae Myit Thar project, granting residents increased security, recognition, access to urban services, and a new platform to engage more immediately with the public sector.

The collective nature of the project—from the activity of savings to implementation and land use rights—is the main factor for its success. In contrast to conventional public housing schemes, the Mae Myit Thar project integrates development through collective action in its methodology. Placing the community, particularly women, at the center of the process encourages skill development, like leadership, management, and communication. Most importantly, this translates into people's increasing capacity to improve their houses and communities, from material aspects to internal social mechanisms. Furthermore, shared responsibility for their affairs becomes the driver for their continuous savings, upgrading, and infrastructure improvements. With greater confidence and recognition, community members can gradually address other stakeholders and make more organized claims. Hence, the participants do not only benefit from

access to better shelter but from a holistic scheme that enables them to address different aspects of their lives.

Another important lesson from the Mae Myit Thar project is the value of multi-stakeholder collaboration. Different partners have contributed on various fronts to realize this project, creating new knowledge and cultivating more understanding about each other's limitations. This collaboration has played a vital role in scaling up the community-led housing approach. The clarity of the methodology and the resolution of specific gaps allowed transferring a system hitherto applied to much smaller projects into a considerable scale. By comparison, it took ten years to reach the milestone of 800 households in the previous collective housing scheme. In contrast, institutional support and land allocation allowed more than 1,000 units to be constructed within a year. Notably, this was possible with virtually the same means used earlier, without even utilizing public budgets.

The assessment also highlights the importance of community mobilization for people's and the project's wellbeing. As is the case in any resettlement scheme, people suddenly brought together require time and effort to become a community. Therefore, the mobilization process is crucial to nurture the bonds among members and build trust. Furthermore, the collective character of the initiative means that different rules and regulations apply compared to people's previous conditions. These are crystallized after many rounds of negotiation and consultation, during which the role of the mobilizers is crucial. In addition, participants receive new inputs on several aspects, like the savings activity, infrastructure planning and development, and conflict resolution. Although not always visible, these processes are critical to fostering a shared

set of principles that strengthen the project and all its functions in the long run.

At the same time, we identify several challenges, some of which are procedural, while others are rather systemic. For example, the project involved many partners that did not necessarily have experience working and coordinating with each other, which, combined with the status of Mae Myit Thar as a public scheme, meant a more lengthy and bureaucratic process. A more decentralized approach and a more precise division of responsibilities could address that in future implementation. Related to that, to some extent, is the limited engagement that was possible in this process, influencing most notably the design and mobilization. Reflecting on this shortcoming, we stress that participant engagement is vital for the project's outcomes, and as such, necessary measures should be taken to ensure that. Beyond these process-related aspects, we recognize some structural weaknesses that would require more attention and commitment from authorities. One of these is clarifying the tenure conditions for Mae Myit Thar and actually adopting 'community common land' into policy and legislation. Another issue is the need for better-located and better-connected plots for future projects—a benefit that is typically granted for profitable uses rather than affordable housing.

In an increasingly uncertain climate, not just affecting Yangon, but virtually every city dealing with urbanization, climate change, and homelessness, it is of essence to take drastic steps towards guaranteeing people's right to adequate housing. In Yangon's context, that is particularly relevant since several policies are under development, which could set the tone for a more inclusive housing sector in the future. As such, the authorities should reflect on the

lessons learned from the Mae Myit Thar project and inform their current practices around social housing. Furthermore, capitalizing on the emerging movement of collective housing supporters (savings network, local authorities, community architects, specialists, universities), further exploration into alternative low-cost housing options, like units for rent and higher density schemes, would complement the aforementioned efforts. Lastly, the system would benefit from a reconceptualization of the finance mechanism. An alternative could be establishing a revolving fund through which the government offers loans with more viable terms to communities. This would alleviate a substantial burden off of people, relieve the government from allocating large budgets for collective housing development, and even benefit the city through development projects from the gained interest.

Such developments require time, political commitment, visionary individuals, and a climate of stability. The extent to which the lessons from the Mae Myit Thar project will continue to influence policy and urban development is uncertain. Securing the continuity of political will to consolidate and expand the practice of community-led housing is fragile. What is undeniable is that the project achieved more than it set out to. Not only does it provide a blueprint for affordable, inclusive, and participatory housing, but it also sets some basic principles for sustainable urban and community development. We hope the lessons from this experience will inform practitioners, civil society organizations, and authorities in Yangon and beyond.

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