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COMMUNITY-DRIVEN DEVELOPMENT IN THE SLUMS: Thailand's experience

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Cover image: Constructing new housing in
Ban Naudom, Surin, Thailand.
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Abbreviations and acronyms

ACCA	Asian Coalition for Community Action
ACHR	Asian Coalition for Housing Rights
CODI	Community Organizations Development Institute
FRSN	Four Regions Slum Network
NHA	National Housing Authority of Thailand
NULICO	National Union of Low-Income Housing Community Organizations
SDG	Sustainable Development Goals
SRT	State Railway of Thailand
TRT	Thai Rak Thai party
UCDO	Urban Community Development Office
UCS	Universal Coverage Scheme
WDI	World Development Indicators

Abstract

This case study examines progress observed in Thailand from 1990 to 2010 in the living conditions of slum dwellers. Thanks to community-centred slum upgrading programmes, notably Baan Mankong, this period has seen improvements in tenure security, housing conditions and access to more affordable water, sanitation and electricity services. Improvements have also been registered in social cohesion and the empowerment of communities. The case study identifies elements of Baan Mankong's housing programme that worked particularly well: namely, prioritising community participation and providing a range of upgrading and land tenure options. In addition, a flexible institution (the Community Organizations Development Institute) managing the programme, funding capacity and political commitment (including willingness to use public land to address the housing needs of the urban poor) helped to make implementation of the programme possible. While Baan Mankong has a number of characteristics that are unique to the Thai context, useful lessons can be drawn from some of the principles underpinning it. First, having the community at the centre of the upgrading process can help deliver maximum benefits to slum dwellers in addressing their specific needs and empowering poor communities. Second, encouraging cooperation between different actors, and having flexibility in the design, institutional and funding arrangements, means that solutions can be tailored to address specific settlements' priorities. But it is worth highlighting that slum upgrading is just one aspect of housing policy for the urban poor; in order to deal with the pressures of urbanisation successfully, improving living conditions in existing settlements needs to go hand in hand with planning for future urban expansion, including the provision of affordable housing.

1. Introduction

Upgrading in Bangbua canal community. Photo: © Cak-Cak, via Flickr.

'With Baan Mankong housing programme, the role of the community was transformed, becoming the key actor in the development process' – Government official, housing sector

1.1 Why explore improvements in 'slum' dwellers' living conditions in Thailand?

Population growth and rural-urban migration have contributed to unplanned expansion of urban settlements around the world. Over 90% of urban growth is occurring in developing countries, adding an estimated 70 million new residents to urban areas each year (UN DESA, 2014).

Urbanisation can bring new opportunities for the poor, such as a more varied labour market and better access to health and education. However, poor urban dwellers face a number of risks, not least inadequate housing and insecure tenure, and problems in access to basic services. Almost a

billion people live in slums, and this number is expected to grow by 500 million by 2020 (World Bank and IMF, 2013).

In the context of increasing urbanisation, understanding where and how progress has happened on improving the living conditions of slum dwellers is critical. Since poor and precarious housing is often associated with ill-health, injury and premature death, improving the living conditions in slum areas can have enormous advantages in health outcomes, reducing environmental risks and enabling income-generating opportunities, such as home-based enterprises (Baker, 2008). There are also important linkages with political engagement and social cohesion where collective mobilisation of slum dwellers leads to infrastructure improvements in informal settlements. International debates have recognised the need to focus on urban poverty, with proposals for the Sustainable Development Goals (SDGs) now including an urban-specific goal (see Box 1, overleaf).

Over the last two decades, Thailand has made remarkable progress in economic growth and poverty reduction. In less than 25 years, Thailand went from being a low-income country to an upper-middle-income one. GDP per capita increased from $1,572 (constant 2005 $)

Discussions on improvements in the living conditions of slum dwellers have also featured in international agendas. Although the Millennium Declaration does not make any explicit reference to urbanisation, the role of cities in development or the role of local governments in the delivery of the goals, the Millennium Development Goals (MDGs) included a target focused on slum areas. Target 11 under Goal 7 on ensuring environmental sustainability aims: 'By 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers.'*

While the target has, to some extent, helped raise the profile of the challenges faced by slum dwellers in international development discussions, it has been criticised on various grounds (Lucci, 2014). One of the critiques is that the target is not ambitious enough. The stipulated ambition of 100 million represents only about 10-15% of slum dwellers (compared to reductions of 50% for other goals) over a long timeline until 2020. In addition, it has been criticised for providing perverse incentives; many governments have sought to decrease slum populations through displacement or evictions without consulting slum dwellers (Huchzermeyer, 2013).

Discussions around the SDGs, which will supersede the MDGs in 2015, have given greater prominence to urban issues. The Open Working Group has suggested an explicit goal on cities: 'Make cities and human settlements inclusive, safe, resilient and sustainable' (UN Open Working Group for Sustainable Development Goals, 2014). The proposal also includes a target to 'ensure access for all to adequate, safe and affordable housing and basic services, and upgrade slums' by 2030, highlighting the growing recognition of the importance of addressing challenges faced by slum dwellers in a fair manner. This case study fits in these wider debates as it discusses experiences and lessons learnt from policies that can help make such targets a reality.

* See: www.unmillenniumproject.org/goals/gti.htm

from 39% to 9% of the population in urban areas (World Bank, 2014).[1]

Thailand has also seen very significant improvements in non-economic indicators such as life expectancy, infant and maternal mortality, and literacy (Warr, 2011). Today, Thailand has a high ranking in the Human Development Index (89th out of 187 countries), which places the country above neighbouring countries including the Philippines – a country that currently has a medium-index score and that Thailand trailed back in 1990 (UNDP, 2014). Thailand is known for its policies of universal access to health and education, with its health programme, in particular the Universal Coverage Scheme (UCS), commonly quoted as an example of best practice (Sen, 2015).

It is against this backdrop that Thailand has made progress in improving the conditions of urban slum dwellers. It is worth noting that the country has a long history of slum upgrading. More recently, in the early 2000s, the Thai government introduced a slum upgrading programme, 'Baan Mankong' ('secure housing'), which has become known for its national reach and its strong focus on community participation in planning, implementing and funding housing and infrastructure improvements. As a result of the programme, not only have physical improvements been achieved, but the social cohesion and social status of low-income communities has been strengthened.

It is worth pointing out that even in 1990, Thailand was already performing better than many other developing countries in terms of the scale of slum populations.[2] However, the policies put in place to address the housing needs of low-income communities in urban areas of Thailand make it a case worthy of further study, offering useful lessons on the importance of community participation and of bringing different actors together to implement successful slum upgrading programmes.

Further, the fact that Thailand starts from a relatively high base in terms of tenure security and access to services in informal settlements means that policies such as Baan Mankong are also good examples of interventions that seek to reach marginalised communities. This reflects a policy intent aligned with the principle of 'leaving no one behind', a principle that many argue should be at the centre of a new set of development goals (Watkins, 2014).

It is worth highlighting that these improvements in slums settlements' living conditions have taken place in a highly unstable political context. Between 2001, the year that Thaksin came to power, and 2011, there were seven governments and one coup (Usavagovitwong, 2012). Yet, the policies introduced in the early 2000s during Thaksin's administration, including Baan Mankong, have continued.

in 1990 to $2,205 in 2000 and to $3,353 in 2012 (World Bank, World Development Indicators – WDI, hereafter World Bank, 2014). Between 1990 and 2010 poverty declined from 58% to 13% of the national population and

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1   Figures relate to the national poverty line and national urban poverty line, respectively.

2   Slum populations in Thailand were recently estimated to be between 14% and 26% of the urban population (National Statistical Office and UNICEF, 2006; UN-Habitat, 2012). This puts Thailand in a relatively good position, compared to other developing countries (e.g. Kenya, Nigeria or Ethiopia, UN-Habitat 2012), where over 50% of the urban population lives in slum settlements.

While some have concerns about the future sustainability of programmes like Baan Mankong, the need for affordable housing certainly remains, particularly as the rapid growth experienced by Bangkok is now also repeating in secondary cities that lack the resources and skills needed to deal effectively with burgeoning slums (key informant interview: policy-maker).

1.2 Country context

Thailand's impressive development progress has its origins in the late 1950s and early 1960s when firm commitments to economic and social development were first made. However, it is since the mid-1980s, when the Thai economy consolidated its shift from an agricultural economy to a manufacturing-based open economy that the biggest benefits began to crystallise. Thailand has made remarkable progress in economic growth and poverty reduction since then (Jitsuchon, 2012).

Back in 1961, Thailand's first National Economic and Social Development Plan promoted infrastructure investment in addition to free enterprise, pro-investment policies and export industries. The plan sought greater diversification in the economy through industrial development and increased agricultural production. This was the initial push for Thailand to become an industrialised economy from an agricultural base, and spurred urbanisation, with Bangkok at its centre.

Successive economic and social development plans in the 1970s and 1980s recognised Bangkok's primacy (compared with Thailand's other urban centres) and the need for spatial planning to reduce regional disparities. While these policies helped induce growth in secondary cities, Bangkok's primacy continued.

Some have argued Thailand was less an industrialising country than Bangkok was an industrialising city (Hussey, 1993). While much of Thailand's industrial growth has been fuelled by labour-intensive manufacturing and construction in addition to service growth in tourism and retail, Bangkok Metropolitan Region (consisting of Bangkok and its five adjacent provinces), in particular, has emerged as an international centre for garments production (NSO, 2012). Bangkok Metropolitan Region has been the major destination of labour migrants since the 1960s, which contributed to Bangkok's population growing by a factor of 3.5 between 1958 and 1999 (UN-Habitat, 2003).

More recently, economic growth has continued to be accompanied by an increase in urbanisation. Between 1990 and 2010, the share of Thailand's population living in urban areas increased by 15 percentage points, from 29% in 1990 to 44% in 2010 (World Bank, 2014). This growth is higher than neighbouring Viet Nam and the Philippines, which saw a 10 percentage point increase and a three percentage point reduction respectively, over the same period (UN DESA, 2014).[3] While Bangkok has continued to grow, urban populations in most regions have also increased, particularly in the peri-urban area around Bangkok. For instance, the central region around Bangkok has seen its urban share of population increase from 35% in 2000 to 45% in 2010 (National Statistical Office, 2000; 2010).

The increasing numbers of poor migrants moving into urban areas in search of jobs has led to overcrowded residential areas, increasing pressures on affordable housing and the expansion of slums, particularly in the Bangkok Metropolitan Region. Communities living in slum settlements rented land informally from private or public authorities without secure tenure and a minority squatted on vacant land (Pornchokchai, 2008). The informality of these tenure arrangements explains why fear of eviction was one of the leading concerns among slum communities in the early 1990s (National Housing Authority, 1992). This insecurity prevented communities and service providers from investing in housing and basic services (Boonyabancha, 2003).

While Thailand's history of slum upgrading goes back to the 1970s, it was only in the late 1980s and 1990s that support for a new approach to slum upgrading became widespread. The Sixth and Seventh National Economic and Social Development Plans (1987-91 and 1992-97) recognised the concerns of urban low-income groups. To encourage community participation in the early 1990s, a new fund providing loans to urban low-income communities for housing improvements and income-generating activities was established.

In 2003, this approach was strengthened with the introduction of Baan Mankong as a nationwide community-driven slum-upgrading programme. This was part of a wider political trend in the early 2000s, with Thaksin's government coming into power on the promise of pro-poor policies.

Although Thaksin's government has been criticised for its populist stance and corruption scandals, it opened up a new political space that focused on poor people's needs, and was supported by an alliance of the rural and urban poor (Charoensin-o-larn, 2013). At the same time, it deepened political segregation between the middle class and the poor, representing respectively the yellow- and red-shirt movements, which have been confronting each other ever since. More recently, the pro-Thaksin government led by his sister ended with another coup in 2014 and more political turmoil. Ultimately, the continuation of

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3   Further, these figures underestimate the extent of urbanisation in Thailand, in part due to the strict classification of only municipal areas as 'urban'. However, much of the agglomeration in Thailand, particularly around Bangkok, has occurred outside municipal boundaries and is therefore recorded as being rural. In addition, temporary internal migration tends to be undercounted. While a large number of people move to Bangkok or the central region to work as labourers in manufacturing or construction, particularly from the poorer and least urbanised north-eastern region, many continue to be registered in villages and recorded as rural residents (Yap and De Wandeler, 2010).

Baan Mankong and other pro-poor policies will depend on the new government's policies and ability to implement programmes and projects.

1.3 About this case study report

The research questions this case study sought to answer included:

- To what extent have Thailand's slum dwellers seen improvements in their living conditions, particularly as a result of the Baan Mankong housing programme?
- What factors in the design of Baan Mankong seem to be working well?
- What factors contributed to making the implementation of this programme possible?
- What are the challenges that threaten the sustainability of improvements in slum dwellers' living conditions?
- What lessons on improving the living conditions of slum dwellers does Thailand's experience offer to other countries?

Slum dwellers' well-being is, by definition, multidimensional; however, this case study focuses on improvements in the physical living conditions of informal settlements – access to shelter and basic services including water, sanitation and electricity – as these are among the main constraints experienced by poor urban populations.

The research team comprised researchers based in the UK, assisted by staff from the Asian Coalition for Housing Rights based in Bangkok. The Thai team undertook over 20 interviews with key informants (including experts, policy-makers and community members) between November 2014 and January 2015 and provided relevant local sources of literature and data. The UK team carried out additional interviews with experts on Thailand slum upgrading policies, reviewed published and grey literature from the Government of Thailand, international organisations, and academic sources, and drafted the report.

The report is structured as follows: Section 2 describes progress in access to housing and basic services (water, sanitation and electricity) in Thailand over the past 20 years, particularly as a result of the Baan Mankong programme. Section 3 explores the strengths in the design of the Baan Mankong programme and what made its implementation possible. Section 4 outlines the remaining challenges; while Section 5 sets out some of the key lessons learned from Thailand's experience.

2. What progress has been achieved?
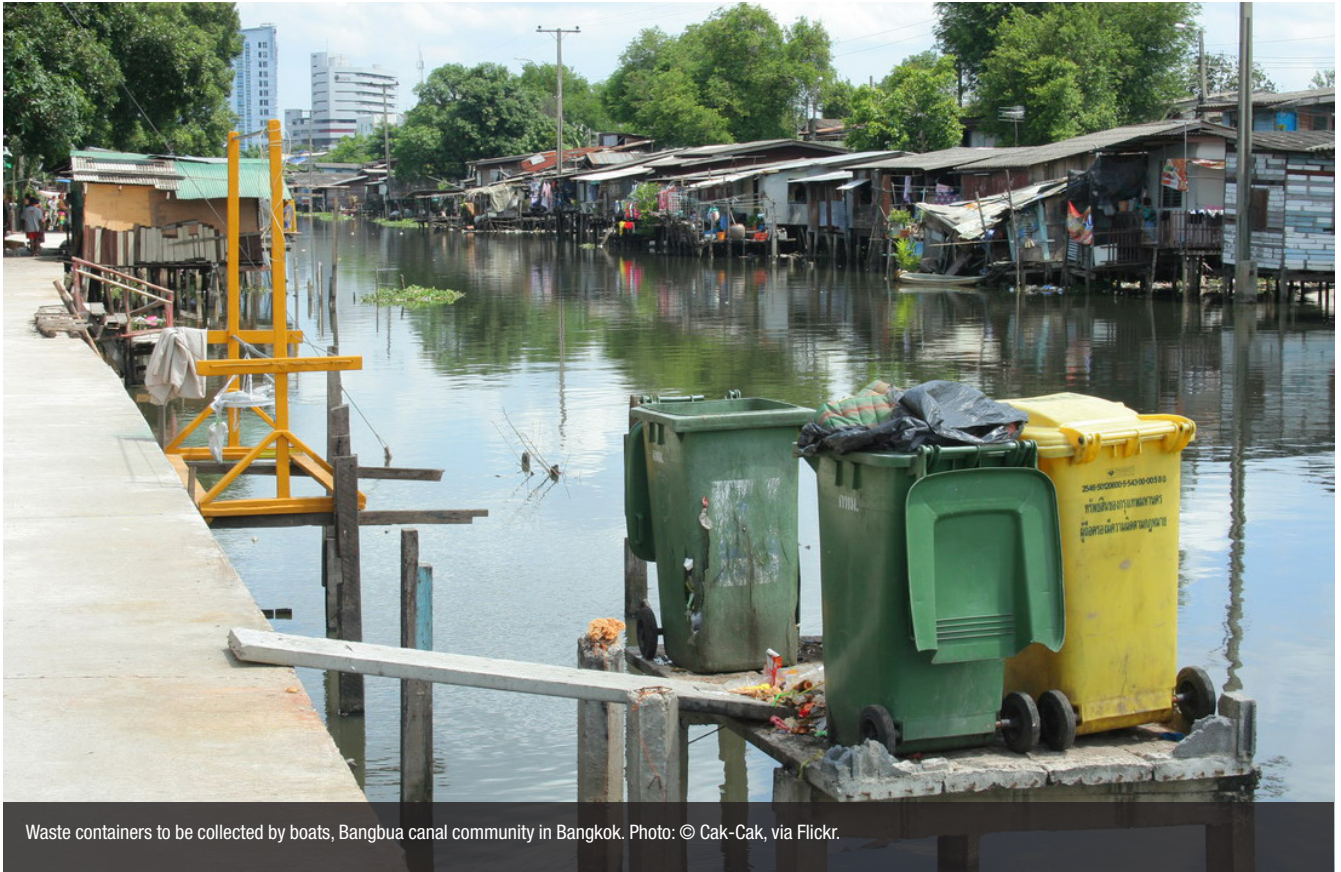
Waste containers to be collected by boats, Bangbua canal community in Bangkok. Photo: © Cak-Cak, via Flickr.

This section describes improvements achieved in the living conditions of slum dwellers over the past 20 years in Thailand. First, we discuss initial conditions, prior to the introduction of slum upgrading programmes, and then we outline improvements in the following areas:

- Tenure security
- Housing conditions
- Access to basic services – water, sanitation and electricity
- Wider progress, particularly on strengthening community participation in policy processes.

'There is more access to electricity and running water. Community members also have a greater sense of ownership and feel their community and livelihoods are now protected' – Community representative

Where possible, we try to link improvements in these areas to the impacts of the Baan Mankong programme. However, given the varying definitions of informal settlements and limited availability of data disaggregated at this level (Box 2, overleaf), this study has had to piece together several fragmented sources and rely on qualitative data to illustrate progress achieved.

2.1 Initial conditions

Rapid urbanisation coupled with insufficient planning to meet the diverse demands for affordable housing and the infrastructural needs of low-income residents contributed to the creation of slum and squatter settlements in Thailand, particularly in the Bangkok Metropolitan Region, which contains about 84% of slum settlements found in Thailand (over 62% are in Bangkok itself and an additional 22% in the surrounding provinces – Pornchokchai, 2008).

Box 2: Definitional and data challenges

In attempting to examine the improvements that have occurred in the living conditions of residents of informal settlements, it is important to understand whom we refer to when we use the term 'slum dwellers' and to highlight the sizeable challenges presented by limited data.

What do we mean by 'slum'?*

We are aware that the term 'slum' can have derogatory connotations (Gilbert, 2007), but it is difficult to avoid as it widely used in the literature. The term 'slum' has often been applied to cover a wide range of housing and settlement types. Varying definitions are used by different organisations, making it difficult to measure the number of slum residents. UN-Habitat defines a slum household as a group of individuals living under the same roof in an urban area who lack one or more of the following:

- Durable housing of a permanent nature that protects against extreme climate conditions
- Sufficient living space with not more than three people sharing a room
- Access to improved water services
- Access to improved sanitation services**
- Security of tenure that prevents forced evictions.

This is the definition currently used in the Millennium Development Goals. At the national level, the National Housing Authority of Thailand (NHA) defines a slum as 'a dirty, damp, swampy or unhealthy area with overcrowded buildings and dwellings which can be harmful for health or lives or can be a source of unlawful or immoral actions, with a minimum number of 30 housing units per 1,600 square metres'.

On the other hand, the Bangkok Metropolitan Authority uses a stricter density condition, defining a slum as 'an overcrowded, non-orderly and dilapidated community with unample [sic] environment which can be harmful to health and lives and with a minimum of 15 housing units per rai (1,600 square metres)' (Usavagovitwong et al., 2013).

Informal settlements in Thailand, and particularly in Bangkok, are somewhat different from those found in other countries. To start with, the scale of the problem is smaller than in many other developing countries. Further, the density of the settlements tends to be low as they are often scattered across the city on small vacant plots of land and exist between other land uses (their average size is less than 200 houses). Many of these settlements experience poor environmental conditions, as they are built in on low-lying areas that flood in the monsoon, which is why houses are built on stilts with wooden walkways between them (Yap and De Wandeler, 2010).

Finally, it is worth highlighting that not all slum dwellers are income poor; although there tends to be a large overlap between slum dwelling and income poverty, the extent of the overlap is context-specific (Gulyani et al., 2010).

Data Limitations

In addition to definitional issues, data limitations pose a challenge to measuring the share of people living in slums and progress in improving their living conditions (Lucci and Bhatkal, 2014). First, household surveys sometimes under-represent populations living in slum areas due to difficulties in identifying and interviewing them; census data can also sometimes under-report those living in informal settlements (Carr-Hill, 2012). In addition, tenure security, which is a prime concern for residents of informal settlements, is presently not included in most measurements (UN-Habitat, 2006). Further, while UN-Habitat is the only source of internationally comparable data on slums, in the case of Thailand there is no time series data available and data disaggregated for each component of a slum household are not readily available.

In Thailand, the National Housing Authority and the National Statistical Office have produced a series of slum surveys, but unfortunately they do not offer a comparable series over time to be able to assess progress on key indicators such as tenure, living space, housing materials and access to basic services for slum settlements. This makes it difficult to assess the scale of impact that a programme like Baan Mankong had on these variables nationally.

A combination of the different definitions and data challenges has led to varying estimates of the population living in slum settlements. For instance, Yap and De Wandeler (2010) estimate a slum population of almost 3 million in 2000,*** representing about 15.5% of the urban population in that year (own calculations based on World Bank, 2014). According to the Multiple Indicator Cluster Survey for 2005-06, about 14% of the urban population in Thailand lived in slums (National Statistical Office and UNICEF, 2006).[+] On the other hand, UN-Habitat[++] reports 26% of the urban population were living in slums in that same year.

* The terms 'slum' and 'informal settlements' are used interchangeably in this report.

** Access to improved water and sanitation follows the UNICEF/WHO Joint Monitoring Programme definition. Many argue that this definition is not appropriate for crowded informal settlements (Mitlin and Satterthwaite, 2013).

*** Unfortunately, the definition used for this estimate is not cited.

Through the late 1970s and early 1980s, the NHA[4] began small-scale slum upgrading efforts with support from the World Bank. However, these efforts were project-based, did not emphasise tenure issues, communities had little say in the design, and households often had to relocate quite far from their initial location. Due to difficulties in finding employment in the new location and making payments for the plots, many resorted to selling their land at the relocation site and returned to squat in the city (Boonyabancha, 2003). The increasing pressure on land that accompanied urbanisation and economic growth in the late 1980s aggravated concerns about tenure security and eviction risks.

In the early 1990s, it was recognised that living conditions of the urban poor – especially those squatting on land or renting informally without tenure security – had not improved, despite being provided alternative land for relocation by the NHA (Boonyabancha, 2003; 2004). Migrants and others unable to access formal housing therefore resorted to living along highways, rivers, canals and railway lines in cities or near industrial areas. Residents of slum settlements usually sought landowners' consent before occupying vacant land, and were given permission to occupy land either for free or for rent, provided their occupancy was temporary. In these cases, slum dwellers were not able to build permanent structures – most houses were made of wood, corrugated iron sheets and scrap materials. Further, the walkways between houses were often comprised of pieces of narrow rotting wood laid on the ground, and public areas were poorly lit. As the temporary nature of these structures did not comply with building regulations, authorities often refused to provide basic infrastructure to residents, who sourced basic amenities informally from nearby landowners.

In 1990, the Centre for Housing and Human Settlement Studies of the NHA conducted a survey to gather Bangkok slum dwellers' views and concerns about their living conditions (National Housing Authority, 1992). The survey reported fear of eviction, driven by insecurity of tenure, and poor housing and environmental conditions to be major concerns, in addition to (un)employment and low income (Figure 1).

Figure 1: Most severe issues facing people living in slums
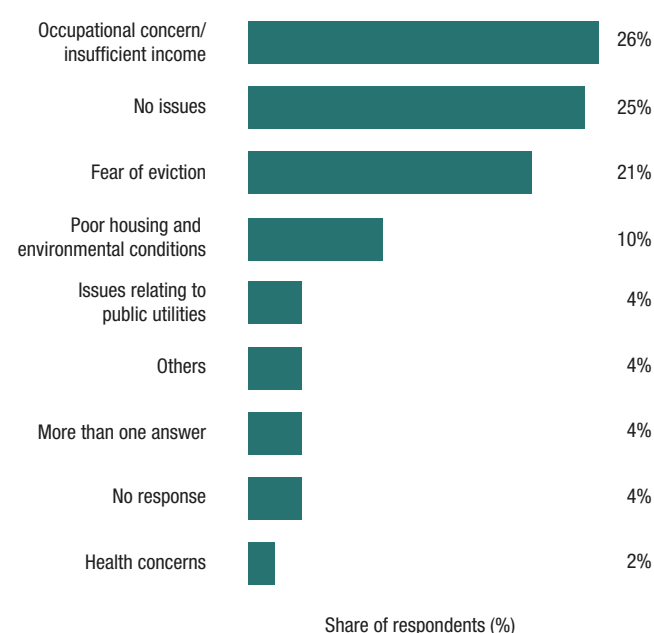
Source: National Housing Authority (1992) based on data from the National Housing Authority (1990).
Note: The National Housing Authority surveyed 570 residents of urban slum settlements for the survey.

In the 1990s there were further attempts to deal with the housing needs of low-income groups, including community-driven slum upgrading. However, efforts were project-based and still tended to favour relocation rather than on-site improvements (Boonyabancha, 2003; 2004). While estimates of housing need are limited and contested (see Box 2), Yap and De Wandeler (2010) suggest that by 2000 there were almost 3 million people in Thailand living in slums, about 15.5% of the urban population (own calculations based on World Bank, 2014).[5]

In the face of increasing concerns about urban poverty, the Thai government introduced the Baan Mankong programme in 2003 (Box 3, overleaf). This built on earlier attempts to address the housing needs of low-income communities and is one of the few programmes in the world that addressed slum upgrading at the national scale

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4 The National Housing Authority (NHA) was established in 1973 under the Ministry of Interior to deal with low-income housing problems by constructing living quarters for low- and middle-income groups and government employees.

5 Unfortunately the definition used for this estimate is not cited.

Box 3: Baan Mankong 'Secure Housing' programme in Thailand

Thailand's Baan Mankong 'Secure Housing' Programme, introduced in 2003, is widely known for placing slum dwellers at the centre of planning and financing housing improvements. To date, the programme has reached over 96,000 households in 1,800 communities (CODI, 2014), covering about 15% of slum dwellers in Thailand (authors' calculation based on World Bank, 2014; CODI, 2014).

The programme starts with a survey of all poor communities in the city to understand their needs. After that, community networks along with NGOs, local government, academics and professionals plan and implement an upgrading programme, including land tenure arrangements, to improve conditions for all communities within three to four years (Boonyabancha, 2005). Communities get secure land tenure or ownership with financial support from their savings groups and by accessing loans under the programme. The programme is characterised by its flexibility both in terms of the types of upgrading options available to communities and the tenure arrangements they can secure.

Figure 2: Flexible upgrading options available under Baan Mankong
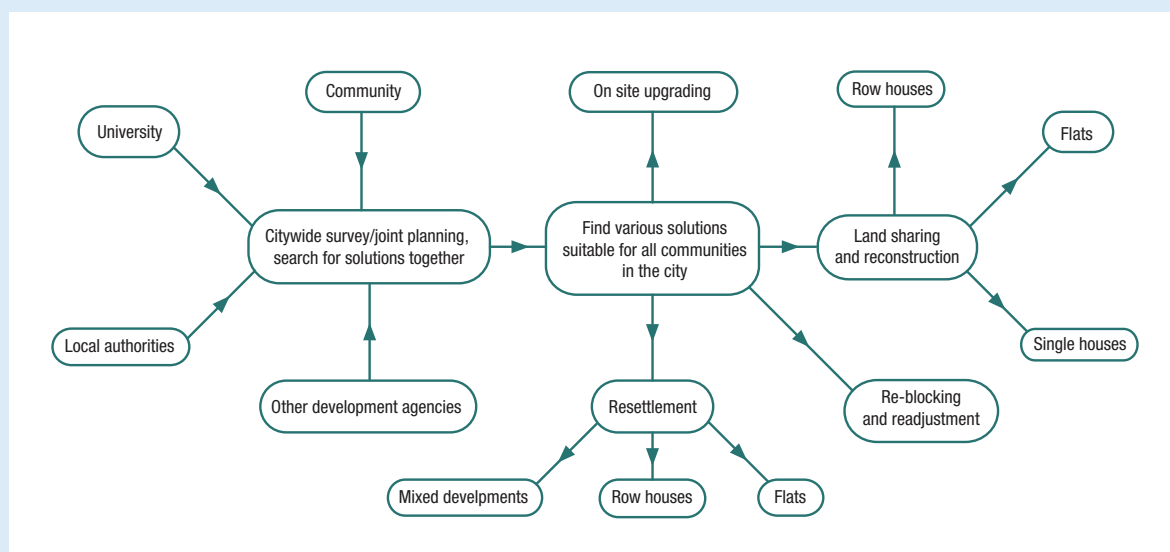
Source: Authors' own elaboration.

The different types of upgrading under Baan Mankong include:

- On-site improvement: These help solve land tenure problems, improve the physical environment and basic services in existing communities with minimal adjustments to layouts or plot sizes.
- Reblocking: Layouts of houses and roads are adjusted so that new sewers, drains, walkways and roads can be conveniently installed. This is a systematic way to improve infrastructure and physical conditions along with land tenure security.
- Reconstruction: After the community secures land either under long-term leases or through purchase, existing settlements are totally demolished and rebuilt.
- Relocation: Occupants are relocated to new sites and given land use rights, ownership or long-term leases to provide increased housing security. Communities ideally relocate within 5 km of their old location.

The land tenure solutions identified by communities can take many forms and depend on what people want and are able to negotiate including joint land ownership under community cooperatives, cooperative lease contracts, or land-sharing agreement between land-owners and the community (Table 1). Leases can be long (30 years), medium (10-15 years) or short (3-5 years). Only 5-10% of the Baan Mankong upgrading projects so far have been developed under less secure occupancy rights on public land. Tenure arrangements under the programme are made with a collective land title. This helps ensure that the benefits of subsidised investments are retained by poor households.

Table 1: Type of tenure for Baan Mankong projects (until January 2011)

Type	No. of households	Share
Co-operative ownership (with title)	32,153	34.78%
Long-term lease	40,292	43.58%
Short-term lease (<5 years)	7,594	8.21%
Permission to use land	12,419	13.43%

Source: CODI website (www.codi.or.th/housing/results.html).

The cornerstone of the programme is the principle of community-based financial mobilisation enabled by savings groups. To access Baan Mankong loans communities are required to form cooperatives and develop housing in a collective way. They must save 10% of the amount they borrow in a community savings account in order to qualify for a loan. In addition, instead of delivering housing units to individual families, loans are extended collectively to the community cooperative.

The Community Organizations Development Institute (CODI), the agency managing Baan Mankong, provides housing loans* so they are extended to community cooperatives at 4% annual interest and allocates a grant to each community of 20,000 Baht ($610) per family (the interest rate was adjusted by CODI – at the beginning of the programme it was 2%). Cooperatives then on-lend to members, usually adding a margin on the interest to create a fund to cover cases of unsteady loan repayments and to fund other community activities, expenses and some welfare programmes. The government also provides infrastructure subsidies.**

* Apart from Baan Mankong, CODI extends loans to communities for other purposes (e.g. revolving credit or small business loans); the interest rate ranges from 6% to 3%.

** The ceiling for land and housing loans together is Baht 300,000 ($9,162) per family, with housing loans capped at Baht 200,000 ($6,108) per family (CODI website). The government also provides specific infrastructure subsidies: Baht 25,000 ($764) per household in the case of onsite upgrading or repair, and Baht 35,000 ($1070) per household for rebuilding either onsite or after relocation (up to Baht 45,000 in special cases). Additionally, communities can access subsidies for heavy land filling in low-lying places, installing household sewage treatment systems, or landscaping upgraded settlement of Baht 20,000 ($610) per community, for aesthetic improvements to settlements (Baht 200,000 or $6,108 per community), or for constructing community meeting houses (Baht 18,000 or $550 per community). Further, in cases of eviction or fire, communities can access up to Baht 18,000 ($550) for rehabilitation. Over and above these subsidies, CODI also subsidises communities' administrative costs through a grant equivalent to 5% of the infrastructure subsidy to support the various activities that accompany the upgrading planning process.

using a community-driven approach. It has successfully contributed to improvements in the living conditions of urban slum dwellers. The programme reached over 96,000 households by 2014, accounting for about 15% of slum dwellers in Thailand (authors' calculation based on World Bank, 2014; CODI, 2014).

We now turn to illustrate improvements in tenure, housing conditions and basic services alongside wider progress in human development. Where possible, we link this progress to the impact of Baan Mankong. We discuss the elements of the programme that are working effectively and the factors that enabled its implementation in Section 3.

2.2 Physical living conditions

2.2.1 Tenure security

Data on tenure security are sparse at best, but the limited data available show that Thailand started from a high base, even before the introduction of Baan Mankong. In 1990, security of tenure in rural areas was 95%, compared to 88% in urban areas (National Statistical Office, 1990).[6] Insecurity of tenure in Thailand is a bigger problem in urban areas as the high pace of economic growth, along with a focus on the extension of urban areas, has driven up land prices. This has encouraged landlords to redevelop land for more profitable uses, threatening communities with eviction.

A survey of slums in Bangkok Metropolitan Region conducted in 1998 reported that only a small proportion of slum dwellers, about 15%, were squatters while the majority rented land informally from the private sector or

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6 Housing security is defined differently by different agencies. Data for 1990 and 2000 refer to the Census where tenure arrangements of ownership, lease purchase (where ownership is transferred conditional on a certain number of payments), and rented are classified as having housing security and living rent free (including as part of an employment arrangement) as lacking housing security.

from government agencies, but this also placed them at risk of eviction (National Statistical Office, 1998).

By 2010, there was considerable progress and over 95% of the urban population had housing security, seven percentage points higher than in 1990. This progress is remarkable as it occurred in the context of increasing urbanisation. Perceptions data too indicate that progress has occurred. While fear of eviction ranked second as a concern for slum dwellers back in 1990 (National Housing Authority, 1992), it had dropped to fifth place by 2006 (see Table 2).

The Baan Mankong 'secure housing' programme contributed to these improvements by providing tenure security for over 96,000 households nationally between 2004 and 2014 and providing loans for housing and infrastructure improvements (CODI, 2014). Interviews with beneficiaries of Baan Mankong conducted for this study reinforce this point: 'Baan Mankong solved the problem of insecure land tenure' (key informant interview: community representative).

It is worth noting that there are often differences in terms of tenure arrangements based on the owner of the land that the informal settlements are situated in. In the case of public land, authorities cannot sell it but can often make long-term lease arrangements (Yap and De Wandeler, 2010). The majority of public land in Thailand is under the control of the Treasury Department, which has generally been cooperative with Baan Mankong communities. In fact, provincial land offices of the Department have also presented communities and CODI with vacant land under their control in some instances to develop relocation projects (Boonyabancha, 2009). The Crown Property

Table 2: Ranking of concerns of residents of urban poor communities in Bangkok

Issue	Rank	
	1990	2006
Fear of eviction	2	5
Income/ financial concern	1	1
Poor housing and environmental condition	3	3
Public utility concerns	5	6
Vices (crime, drugs)	6	2
Other issues	4	4

Sources: National Housing Authority (1992); National Statistical Office (2006).
Note: The surveys are not strictly comparable but illustrative of the changes in people's priorities.

Figure 3: Improvements in durability of housing
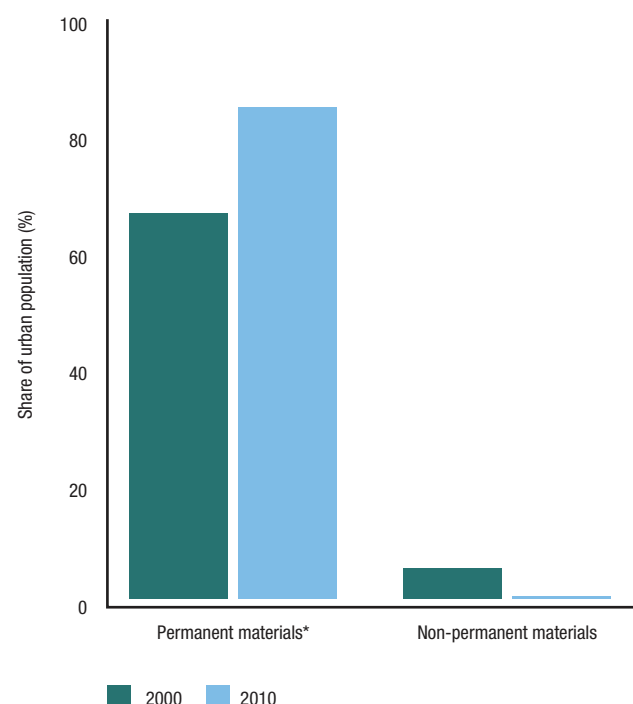
Source: National Statistical Office 2000; 2010.
* Permanent materials include dwellings made of cement, brick or a combination of wood, cement and brick.

Bureau, another big public landlord particularly in Bangkok, has also been accommodating to slum dwellers. The State Railway of Thailand (SRT) has been one of the most difficult public landlords. However, in many instances communities have been able to benefit from a long-term lease due to an agreement between CODI and the SRT, with CODI then sub-leasing land to communities. It can be more difficult to negotiate tenure on sites owned by private landowners (Yap and De Wandeler, 2010).

2.2.2 Housing and living conditions

Over the last decade, there have been improvements in the durability of the materials used for housing (Figure 3). The share of urban population living in dwellings made of cement, brick or a combination of wood, cement and brick increased from 66.2% in 2000 to 84.3% in 2010 (National Statistical Office, 2000; 2010). This has been accompanied by a fall in the share of houses made of non-permanent materials[7] from 9.4% in 1990 to 5.2% in 2000 and all the way down to 0.5% in 2010 (National Statistical Office, 1990; 2000; 2010).

Baan Mankong has helped distribute materials and funding to people that have poor housing conditions and made money available for housing improvements,

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7   The residual is semi-permanent housing structures, such as wood.

such as levelling floors to prevent flooding, replacing rusted corrugated iron roofing sheets with new ones and reconstructing houses. As of September 2014, over 96,000 households had been upgraded under the programme (CODI, 2014). Many of the experts and community representatives interviewed for this case study mentioned that, as a result of Baan Mankong, houses had been upgraded or rebuilt and had become stronger and more hygienic (key informants interviews: experts and community representatives).

Further, Baan Mankong communities often identify particularly vulnerable community members as part of the planning process and build collectively funded rooms or community homes for them. This is generally the case for disabled or elderly people who do not have family members to care for them, to ensure they are not excluded and can continue to live within the community. Upgraded settlements often have rooms that can be rented; while not exclusively for the poorest, this allows those who cannot upgrade to remain within the community and provides useful income for the host family.

Communities can also leverage resources under Baan Mankong to construct common community spaces. Interviewed experts and community representatives have mentioned various creative ways in which communities have used the programme for including community meeting rooms, learning centres, libraries and nurseries where residents can meet and join in community activities.

2.2.3 Access to basic services

Thailand, as a middle-income country, has enjoyed high levels of access to basic services for the past couple of decades. For instance, a study of poor urban people in the Bangkok Metropolitan Region found that 83.4% had access to electricity in 1990, which increased to 99% by 1994 (National Housing Authority, 1990; National Statistical Office, 1994). Similarly, access to drinking water and sanitation in Thailand has also been high for some time now. Even in 1990 – the baseline for the MDGs – about 96% and 87% of the urban population used improved water sources and sanitation facilities, which increased marginally to 97% and 89% by 2012, respectively (World Bank, 2014). It is worth noting that for the short period for which data are available, among those using unimproved water sources in urban areas, 13.5% used an appropriate water treatment method in 2005-06, which increased to 19.2% by 2012 (National Statistical Office and UNICEF, 2006; 2013).

However, these measures of access to basic services ignore issues related to quality and affordability, which are often of major concern in slum areas (Mitlin and Satterthwaite, 2013; Lucci, 2014). In the past, slum communities were often not eligible for the provision of

water, sanitation and electricity services by utilities (CODI, 2008). Households in Thailand often had to buy water and electricity from neighbours' houses, and generally paid higher fees to buy services informally in this way (key informant interview: community representatives).

Baan Mankong communities have used Baan Mankong infrastructure grants to establish drainage systems, communal septic tanks for sanitation and household connections for water supply and electricity and in some instances even grey water treatment units (CODI, 2008). In addition, Baan Mankong has enabled participating community members to have official access to basic infrastructure services, which has brought down their cost (key informant interviews: experts on Baan Mankong and community representatives).

An evaluation of Baan Mankong that conducted research in eight communities in 2011 reported a 10% reduction in expenditure on water (saving an average of Baht 30 or $0.91 per month) and a 5% reduction on electricity costs (saving an average of Baht 35 or $1.1 per month) (TDRI, 2014).

In short, although access to basic services has been high throughout the period under study, there has been significant progress since the inception of the Baan Mankong programme. Tenure security has helped communities living in slum settlements to secure a stable legal relationship between slum households and utility providers, and legally access basic services, reducing their cost (UN-Habitat, 2006).

2.3 Wider progress

As a result of the community-centred approach, Baan Mankong has helped achieve progress beyond simply physical living conditions.

The evaluation of Baan Mankong undertaken in 2011 (TDRI, 2014)[8] found that residents of Baan Mankong communities recorded greater access to credit and increased investment in businesses, and also increased incomes from both business and employment. Households also reported lower debts for non-housing and business activities, possibly due to improving their financial management capabilities through participation in community savings activities. Further, security of tenure (obtained through the programme) has helped some gain formal sector employment for the first time (many employers require a formal address – key informant interview: community representative).

Households participating in Baan Mankong also recorded non-monetary improvements which point to multidimensional progress (TDRI, 2014). For instance, children in participating households were found to spend an average of about 3.6 hours a week more on studying

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8   The evaluation of Baan Mankong was based on surveys of 745 residents from 16 communities in Bangkok and provinces of the country.

and doing homework than those not in programme, with benefits to their human capital. The education expenditure per child per semester increased by an average of 40% from Baht 6,738 (about $204) to 9,409 (about $285), with resources made available through community funds.

Communities participating in the programme have seen improved social cohesion (key informant interview: community representatives and TDRI, 2014). Community savings schemes and the process of planning and implementing slum upgrading has meant that members of Baan Mankong communities are more united and social ties have been strengthened. This enables them to assist each other and resolve community problems better. This was confirmed by the 2011 evaluation, which identified higher

levels of community trust and denser social links (TDRI, 2014).

Improved social cohesion has been accompanied by improvements in the interactions of slum communities with other actors. The programme has helped to build the confidence of people coming from slum communities and recognise them as legitimate members of their city.

Community members eloquently summarise some of the improvements brought about by the programme; these include better living conditions and access to basic services. Moreover, community representatives identify improved social cohesion and perceived social status as evidenced by access to 'official' water and electricity and formal jobs (Box 4).

Box 4: Community representatives' views on the changes brought about by Baan Mankong

'This was a community of squatters living along Bangbua canal. In the early days, both electricity and water supply were not available and residents depended on canal water – which at the time was of satisfactory quality – for daily use and lanterns for light. The walkway within the community was narrow rotting wood above the filthy ground. As an increasing number of people settled in the area, it gradually became crowded. There was no waste management; the canal became polluted and the environment was worsening. Later, households connected water supply and electricity from their neighbours' houses but they had to pay higher fees compared to the official rate. There were frequent quarrels within the community. When people needed to contact the district office, a village head had to accompany them as they lived in a community that was not officially recognised. As a result, they were not eligible for any basic services from the government. After the community was developed under Baan Mankong, their social status has improved. Gradually, people turn to one another and help one another. More community people are employed in the formal sector because they have their housing registration as documentation.'

Community representative, Bangbua, Bangkok.

'The quality of life of urban low-income communities has improved significantly over the past two decades. Ten to 20 years ago, Chumpae was only partially urbanised. There was no electricity; water supply was only available to some, many depended on well or canal water. There was no concrete walkway. Community people lacked secure land tenure as they lived on rental land. With urbanisation, access to basic services improved. However, urbanisation intensified land tenure problems as there was higher demand for land for commercial and economic development purposes. It became harder for new migrants to find a place to live, and they opted to squat on public land and endured hardship. Baan Mankong solved the problem of insecure land tenure by providing a long-term land lease of 30 years. Houses were upgraded or rebuilt and they became strong and hygienic. Every family had electricity and water supply. There were concrete walkways and public light in the community at night. A community centre and learning centre were also constructed for community members to meet, exchange information and to learn.'

Community representative, Chumpae Town.

Community-driven development in the slums: Thailand's experience

> "With the Baan Mankong housing programme, the role of slum communities was transformed … becoming key actors in the development process." Government official

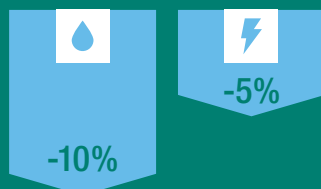## Progress in living conditions in slums

Durability of materials

Homes made from durable materials have increased.

2000: **66%**   2010: **84%**

Source: National Statistics Office, 2000 and 2010

Expenditure on services

Monthly expenditure on water* reduced by 30 baht (US$0.91) and electricity by 35 baht (US$1.1).

-10%   -5%

*Comparing Baan Mankong communities to communities not upgraded
Source: TDRI, 2014

Security of tenure

Although Thailand starts from a fairly high base, security of tenure in urban areas has increased.

88%   95%

1990   2010
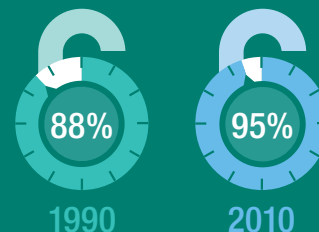
Source: National Statistics Office, 1990 and 2010

How progress happened

> "The first and foremost factor is the community."
> Community leader, Baan Mankong Programme

Citywide surveying and planning

Managing collective savings and loans

Planning and implementing upgrading projects

Knowledge sharing

Community participation

Institutional and financial capacity

Political commitment

Challenges remaining

Preventing new slum formation

Reaching the poorest

Political and financial sustainability of the programme

The small scale and slow pace of change

House construction in Bangkok. Photo: © Dennis Jarvis.

3. What are the factors driving change?

'The first and foremost factor is the community' – Community leader, Baan Mankong programme

This section reviews some of the main factors that contributed to improving the living conditions of slum dwellers, particularly through the Baan Mankong programme. It examines three key factors:

• Community-driven slum upgrading
• Institutional and funding capacity
• Political commitment and leadership.

While the first focuses on key strengths in the design of the Baan Mankong programme, the other two refer to what made the implementation of this programme possible.

3.1 Community-driven slum upgrading

Perhaps the greatest strength of Baan Mankong's design is the high degree of participation by the communities it seeks to benefit. Understanding how this community-driven approach was developed is, therefore, a key part of the story.

The roots of Thailand's participatory slum upgrading policies can be traced to the early 1990s. Up to that point, communities had little say in the design of slum upgrading programmes; relocation, in some cases quite far from communities' initial locations, was prioritised (discussed in Section 2.1). This meant that slum dwellers often faced difficulties in finding employment in their new locations and therefore struggled to make the payments for their plots. Many resorted to selling their land and returning to squat in the city, a clear sign that these early upgrading programmes were failing to address their objectives (Boonyabancha, 2003).

It soon became apparent that an alternative approach was needed and in the early 1990s a new programme – the Urban Community Development Fund – was introduced. This was managed by an autonomous unit within the NHA: the Urban Community Development Office (UCDO). Unlike the NHA's welfare approach, community participation was at the heart of UCDO's practice. It aimed to improve living conditions, support community development and increase the organisational capacity of the urban poor by promoting community savings

groups and providing low-interest loans to community organisations (Boonyabancha, 2003; 2004).

The Baan Mankong programme, under which the CODI extends subsidised housing and infrastructure loans to communities, built upon this community-driven approach. Communities are involved in all phases of upgrading: design, implementation and funding (see Box 3 for more details on how the programme works). Communities have incentives to engage as their participation means that projects undertaken are tailored to address their priorities. There are financial gains as well. As the evaluations referenced in Section 2 show, participating communities have saved money in services as upgrading activities have allowed official connections to utilities, thereby reducing costs.

Networks of community organisations are at the centre of the implementation process of the Baan Mankong programme. In the first instance community organisations from across a city come together to map out slum settlements and identify the ones with the most pressing housing problems, which are to be prioritised under upgrading activities. Community organisations are then responsible for finding land, negotiating tenure arrangements with landowners, designing housing projects, and implementing them. As a result of horizontal linkages between communities within a city, member communities are not isolated; they are often able to jointly negotiate for their tenure and learn from others' experiences.

Communities are also heavily involved in funding the programme, as they are required to save 10% of the amount they borrow in a community savings account in order to qualify for a loan under Baan Mankong. The existence of community-based savings and loans groups, which predated the programme and had been encouraged by UCDO, has enabled communities to play this key role in funding upgrading projects through loans. The early development of a community-driven approach cannot be understood without also exploring the pressure from grass-roots groups (Box 5, overleaf).

Flexibility in programme design, which enables communities to tailor the programme according to their needs, also sets the programme apart from previous attempts in slum upgrading. Meetings to design and implement programmes are held within the community, usually in the evening or at the weekend, to make it accessible for working members to participate.

As discussed in Section 2, fear of eviction was among the main concerns of slum communities, as many rented

land informally from private and public authorities or resorted to squatting. Earlier programmes, including the Urban Community Development Fund, sought to improve security of tenure, but many of its upgrading projects still prioritised relocation.[9] As with previous attempts, this meant that only those with immediate eviction problems moved. To address land tenure concerns while at the same time prioritising on-site upgrading or nearby relocation, wherever feasible, Baan Mankong built in a wide range of upgrading and land tenure options, to provide flexibility in the solutions that would best suit the needs of different communities (more details on these different options are provided in Box 3).

Baan Mankong's national reach is another feature that sets it apart from other slum upgrading interventions internationally, as these tend to be project-based and focused on a particular settlement or city. The lessons from the Thai experience have been shared regionally with slum upgrading programmes in countries across the region (Box 6, overleaf).

To date, about 930 Baan Mankong projects have been implemented in 320 cities/districts across 72 provinces, reaching 1,805 communities, and 96,882 households with a budget of Baht 6.5 billion or $191 million (CODI, 2014: Table 3). This is also a step-up in terms of its reach from previous programmes of community-driven upgrading in Thailand, like the urban fund managed by UCDO (this comparison is just illustrative, as of course the programmes had different objectives and targets). The latter covered 950 saving groups among communities in 45 provinces with a budget of Baht 1.25 billion or $50 million (Boonyabancha, 2003).

The programme makes specific allowances by designating funds for local coordination and capacity building. A grant equal to 5% of the infrastructure subsidy is available under the programme to meet the expenses of NGOs, universities, community architects or other organisations supporting the community (or community network) in the upgrading process. In addition, the programme provides support for national knowledge sharing between cities through exchange visits, seminars at various scales, training and support for community networks. The programme's nationwide scale, and the fact that it encourages the establishment of community networks at city, regional and national level, strengthens communities' bargaining power, not least when negotiating land arrangements.

As discussed in Section 2, the fact that Baan Mankong put communities at the centre of the design, implementation and funding of the programme has promoted more than just physical upgrading that responds to communities' priorities: it has also stimulated deeper but less tangible changes in terms of social structure and confidence among poor communities. Importantly, it has

helped to develop acceptance of low-income communities in the city's larger development process as legitimate partners of the city (CODI, 2012). Below we discuss other factors that have made its implementation possible.

3.2 Institutional and financial capacity

One factor that has enabled the implementation of Baan Mankong has been the institutional flexibility given to the implementing agency, CODI. CODI has more room to manoeuvre than its predecessor, the UCDO, which was part of the NHA. This made it easier for the organisation to adopt an approach that sought to change the relationship between low-income communities and the state to enable pro-poor development. As a result, CODI has operated in a manner that seeks to strengthen

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9   Most UCDO housing loans extended between 1992 and 2000 were used to support community relocation projects. About 30% of projects were located 10-20 km from the city centre, and 27% were 30-40 km from the city centre (Boonyabancha, 2003).

community organisations and civil society when managing community welfare and housing programmes (Yap and De Wandeler, 2010).

In addition, the make-up of CODI's board seeks to institutionalise partnerships and bring different interest groups together. It includes representatives from both government and community organisations. Importantly, its board includes three community representatives, selected through a People's Forum constituted by five senior community leaders from each of the five regions. The Forum also functions as a Community Advisory Committee, which links community networks in each region to CODI.

Given the need for flexible solutions that work for communities, some of the Baan Mankong functions that CODI used to carry out at national level have been decentralised to regional, provincial and city level. The programme adapted as it grew on scale after the first few years of operation and the national level Baan Mankong sub-committee for screening and developing projects was decentralised to regional offices. This decentralisation to regional offices is an important feature, contrasting with UCDO whose staff needed to travel around the country.

In addition, the regional leaders on the Community Advisory Committee draw together regional coordinating teams of NGO and local government representatives, professionals and academics. These teams have decision-making powers and play a key role in the implementation of projects within their region with support from CODI's regional offices. Similar provincial-level committees assist in adapting CODI's programmes to local circumstances (Archer, 2009). The relationships between these bodies has

been kept loose so each region and province can develop processes that best suit their needs and ensure that the agenda is set by communities themselves (CODI, 2003).

Basically, CODI functions through two mechanisms to allow communities to tailor solutions to their needs. At the administrative level, alongside relevant local and state authorities, it advocates secure tenure for poor communities, developing cooperation between communities and government at the city level through Baan Mankong sub-committees. At the community level, CODI's Baan Mankong community taskforce works to empower community networks through participatory processes, by mobilising community organisations, generating and strengthening savings groups, and coordinating upgrading activities with technical partners through city development committees.

As a result of increasing pressures from scaling up the programme and in order to strengthen its people-centred approach, CODI also opted to gradually delegate the activities of its community taskforce to the National Union of Low-Income Housing Community Organizations (NULICO or SOC). NULICO volunteers are reimbursed the expenses of attending meetings, which is paid for by adding a 2.5% margin to mortgage loans from CODI's revolving fund. NULICO works through specialised teams dealing with management, information exchange, social welfare, construction, infrastructure, inspection, and finance.

This institutional arrangement provides vertical linkages for poor urban communities to access and relate to government agencies, as well as horizontal working relationships and coordination between communities, helping

Table 3: Approved Baan Mankong projects, by region (2004-14)

Region	No. of provinces	No. of cities	No. of projects	No. of communities	No. of households
Bangkok Metropolitan Region	4	70	245	355	31,207
Eastern	8	39	60	130	7,049
Central	9	43	88	187	7,916
Western	6	24	41	80	4,842
North-eastern (northern part)	6	15	41	87	3,209
North-eastern (central part)	6	23	109	240	9,779
North-eastern (southern part)	6	16	88	126	8,828
Southern (northern part)	7	31	66	109	6,402
Southern (southern part)	7	20	63	93	7,285
Northern (northern part)	7	15	75	198	5,209
Northern (southern part)	6	24	54	191	5,156
Total	**72**	**320**	**930**	**1,805**	**96,882**

Source: CODI (2014).

to strengthen community networks. As a result, community networks – rather than CODI staff – play a large role in establishing new savings groups, building links between groups, sharing knowledge and setting plans and budgets.

Another strength of Baan Mankong's operational arrangements is that they encourage the active involvement of various actors – including academics and planners, community architects, government agencies and NGOs through its board and different committees, including at the city level (City Development Committee). Although the vast majority of upgrading projects under the programme have been designed and built largely by communities themselves, they require technical support to assist in better, cheaper and more space-efficient design, to create technical drawings for official approval, and during negotiations for land and entitlements (CODI, 2003). A growing number of community architects, planners, academics, and students have been volunteering to support this process and have played a key role in the upgrading process.

CODI has obtained the necessary financial support to implement Baan Mankong. As a separate public entity it can avoid the shortcomings of bureaucracy. It can apply directly to the government budget for funds, instead of through a ministry, and thereby direct resources quickly and directly to community networks instead of it trickling through departments (CODI, 2003).

Further, financing capacity for housing policies, such as Baan Mankong and its predecessor, the UCDO, have been enabled by a period of strong economic growth over the last two decades, which has meant the government has had fiscal space for these expenditures. Government revenue increased from about 14% of GDP in the early 1980s to about 18% in the early 1990s (Jansen and Khannabha, 2009). Baan Mankong is financed through annual government grants to subsidise investments in communal infrastructure and services (such as walkways, drainage and community amenities), as well as CODI's revolving mortgage fund, which extends housing loans that have amounted to Baht 6,515 million or $191 million over an 11-year period (Table 4). CODI's finance provides a guarantee for landowners who would otherwise be sceptical about renting land to slum dwellers on a long-term basis.

The funding of Baan Mankong investments also relies on payments from community members. Economic growth in Thailand over the past two decades has benefitted poor people. Income poverty has fallen significantly at all levels of consumption since 1990 (World Bank, 2014) and the largest proportional reductions have been at the lowest consumption levels. In turn, the share of income held by the bottom 20% has increased from 5.9% in 1990 to 6.8% in 2010 (World Bank, 2014). In fact, some studies have linked the impressive poverty reduction in Thailand to the increased labour incomes of those at the bottom of the distribution (Azevedo et al., 2013; Fosu, 2011). This improved income has increased poor people's loan repayment capacity, which is important given Baan Mankong's model. The repayment rate as per CODI's monitoring system is about 95%, and CODI assists communities that face difficulties in repayment through technical support or restructuring loans to make them more affordable in case of economic difficulties.

3.3. Political commitment and leadership

A programme like Thailand's Baan Mankong would not have taken place without significant political support. This goes back to the late 1980s and 1990s and previous attempts at community-driven slum upgrading. The Sixth National Economic and Social Development Plan (1987-91) emphasised a 'people-centred' development process. It was the first time that community organisations were recognised as legitimate partners, with communities and other stakeholders participating in the development plans for Bangkok and neighbouring cities.

The following National Economic and Social Development Plans (the Seventh and Eighth Plans, 1992-97 and 1997-2001, respectively) saw representatives from low-income communities participating in the drafting of the measures proposed to improve the living conditions in their communities. 'The new perspective regarding the urban poor clearly marked in the Seventh and Eighth Plans made the people enthusiastic and active; they collaborated in a process to find the right solution to housing problems' (key informant interview: policy-maker).

Political commitment to address the housing needs of urban low-income communities has also been demonstrated by the introduction of a range of housing policies targeting this group over the past couple of decades (Table 5, overleaf). In particular, in 1990, a study team was commissioned under the NHA to suggest strategies to address the challenges of urban poverty. The report of the team recommended the establishment of UCDO, and paved the way for community-driven urban policy.

This transition towards a community-driven approach took place in the context of political (and economic) instability. The 1990s started with a coup that led to a series of reforms culminating in the establishment of parliamentary politics, and ended with an economic crisis and further demands to strengthen political institutions, reduce clientelism and encourage people's direct participation in politics. The period following the economic crisis saw the rise of populist politics introduced by Thaksin Shinawatra, a wealthy entrepreneur-turned-politician. Formed in 1998, his Thai Rak Thai party (TRT) rose to prominence as public discontent with the incumbent government, led by the Democrat Party, increased. In 2001, the TRT won by what was then the largest ever victory in any Thai election on a populist promise of universal access to health care, a farmer debt moratorium, community-level soft loans, and housing for the poor (Usavagovitwong, 2012).

While Thaksin's administration has been criticised for its populist stance and corruption scandals, it opened up space in politics for underrepresented actors, ending the domination of politics by urban educated elites. He drew support from poor people in both rural and urban areas,

Table 4: Baan Mankong support from the government 2003-14

| Year | Number of Baan Mankong target households | Grant from government to support community infrastructure development | | |
		Number of households benefitting from the programme	Budget (million Baht)	Budget ($ million)
2003	30,218	1,506	147	3.44
2004		9,389	593	15.10
2005		2,900	220	5.70
2006		1,500	120	3.08
2007	30,000	18,750	1,276	36.68
2008	40,000	25,000	1,700	54.14
2009	50,000	18,295	1,244	34.88
2010	50,000	8,500	680	20.51
2011		2,325	186	6.02
2012		2,200	175	5.64
2013		2,200	175	5.86
Total	**200,218**	**92,565**	**6,515**	**191.06**

Source: CODI, 2014; authors' own currency conversions accounting for different years' exchange rates.

the first time an alliance between the two groups had been forged. As the urban poor are often migrants from rural areas themselves, they understand and share the hardships faced by the rural poor (Charoensin-o-larn, 2013).

The TRT delivered on its campaign policies once elected, including the introduction of universal healthcare and old age pensions schemes (see Box 7). Several public agencies were reengineered or created and a number of housing and other social policies were introduced that benefitted those with low incomes. It is under Thaksin's administration that the nationwide slum upgrading programme, Baan Mankong, was introduced, building on years of work by UCDO and CODI.

Importantly, government agencies that owned land in urban areas, particularly the Crown Property Bureau and the Treasury Department, were amenable to leasing land to slum dwellers on a long-term basis (Yap and De Wandeler, 2010), which eased the granting of secure tenure, a cornerstone of the programme. Further, the leadership of particular individuals within the housing sector proved critical. Somsook Boonyabancha, in particular, played a key role in formulating (and later running) the Baan Mankong programme and in successfully negotiating with different

agencies the utilisation of public land for slum upgrading. She had already played a key role in the early 1990s in the establishment of the Urban Community Development Fund by convincing the National and Economic Development Board to approve it, and she was also instrumental in setting up CODI (Usavagovitwong, 2012).

In the words of one of the interviewees for this study: 'the government declared its battle against poverty, a very clear policy and endeavour to improve the quality of life of the poor' (key informant: policy-maker). The new policy environment gave poor people an opportunity to resolve their problems with the authorities. 'Housing was the third priority of all the problems the urban poor wanted the government to help them find a solution for. This…led to an allocation of budgets for solving these problems... including Baan Mankong' (key informant: policy-maker).

Democracy in Thailand has been precarious in recent years, yet pro-poor policies such as Baan Mankong have been retained. The military coup in 2006 resulted in continuing social and political unrest (discussed in Section 4), but the military government did not change the course of development policies introduced under Thaksin.

Table 5: Key housing policies affecting the living conditions of urban poor communities in Thailand

Year	Key policies	Details
1987-91	Sixth National Economic and Social Development Plan	The plan sought to emphasise a people-centred development process. The urban poor development plans in Bangkok and vicinity cities for the first time recognised and involved cooperation from community organisations and other stakeholders. An NHA slum development plan supported the setting up of community committees as a mechanism for communities to work with the NHA and other stakeholders.
1990	A study team led by Paiboon Wattanasiritham was set up under the NHA to study alternatives to address the problem of urban poverty	As the result of the study, the concept of the Urban Poor Development Fund was proposed and the first steps towards establishing it were undertaken.
1992	The Urban Community Development Office (UCDO) was established as a special project under the NHA	The revolving fund of Baht 1,250 million ($50 million) was allocated to the UCDO to support urban community development activities and provide low-interest loans to community organisations for income generation and housing activities.
2000	UCDO merged with the Rural Development Fund to become a new public organisation, the Community Development Institute (CODI)	As a public organisation, CODI gets greater responsibilities and flexibility as well as wider linkages for collaboration between poor communities in urban and rural areas. CODI could raise additional finance to support low- income communities by applying to the annual governmental budget directly. The budget included over Baht 1.7 billion from UCDO ($45.3 million); around Baht 750 million ($20 million) from the Rural Development Fund; Baht 247.6 million ($6.7 million) from Miyazawa Fund; and Baht 500 million ($13.3 million) from government. Budget: Baht 3.3 billion ($88 million).
2003	Two national programmes launched with different approaches to solving the housing problems of the urban poor: Baan-Eua-Aa Thon programme to be carried out by the NHA, and the Baan Mankong programme carried out by CODI	Baan-Eua-Aa Thon programme involved the construction of new housing units to be sold or rented to own to low-income urban families with a household income of Baht 10,000-15,000 per month. The programme has been criticised for a number of reasons: incurring financial losses, not reaching the target group and allegations of corruption (Yap and De Wandeler, 2010). The government approved the programme to construct 601,727 units. The direct subsidy to project infrastructure and services was Baht 6.94 billion ($162 million) (National Housing Authority, 2006). In contrast, the Baan Mankong programme aims to solve the housing problems of the poorest groups through infrastructure subsidies and soft loans for housing and land which go directly to poor communities. Budget: Baht 6,515 million or $191 million

Source: Elaborated by Thipparat Noppaladarom and Natvipa Chalitanorn.

Box 7: Thailand's move towards universal social protection

It is important to acknowledge that the Baan Mankong programme was introduced in the context of a broader move in Thailand towards pro-poor policies. Over recent years, Thailand has expressed a strong commitment to establishing universal social protection, most notably through the Universal Coverage Scheme and the Non-Contributory Allowance for Older People. Although not strictly targeting urban communities and physical living conditions (access to shelter and basic infrastructure), these policies have helped to improve the well-being of poor urban people (e.g. improving health outcomes and increasing incomes).

The Universal Coverage Scheme (UCS), commonly called the '30 Baht universal healthcare coverage scheme', was introduced in 2001 to provide healthcare coverage to the majority unprotected by existing public health protection schemes. Since the implementation of UCS, the proportion of people with access to health insurance increased dramatically. Out-of-pocket health expenditure as a proportion of income decreased significantly for the bottom 10%: from 8.2% in 1992 to 2.2% in 2006 (Limwattananon et al, 2011). The UCS is commonly quoted as an example of best practice (Sen, 2015). This shift towards universal healthcare provision is reflected in greater public health spending, increasing from $98.7 to $167.7 per capita between 1995 and 2009 (Usavagovitwong, 2012).

The 'B500' non-contributory allowance for older people was introduced in 1993 as an old-age income guarantee. Initially, it targeted older people too poor to meet necessary expenses, unable to work, abandoned, or without a caregiver. Further to several changes in eligibility, benefits and administration, in 2009 it was extended to all Thai people aged 60 years or older not living in public old-people's homes and not receiving permanent income as a salary or pension. In 2012, the system was changed from a uniform pension rate of Baht 500 ($16, equal to 4.5% of per capita income) to a tiered system based on age. By 2011, the programme covered 73% of the people aged 60 years or above (Suwanrada and Wesumperuma, 2012). About 11.4% of Thailand's older people relied on the old-age allowance as their main source of income (National Statistical Office, 2012). Many older slum dwellers benefit from these government policies (Office of National Economic and Social Development Board, 1990-2011).

4. What are the challenges?

Urban housing on the Phra Khanong Canal. Photo: © M. Louis.

'Baan Mankong requires 100% budget support from the government to develop infrastructure and basic services through a community-led process. It is uncertain if the government can provide the same support in the future' – Government official, housing sector

While significant progress in slum upgrading has been achieved over the past two decades, certain challenges remain that may limit further progress. These include the following:

- While Baan Mankong supports slum populations, it does not prevent the formation of new slums
- The poorest people may not benefit from Baan Mankong
- The slow pace of the intervention limits the scale of benefits compared to overall housing need
- The sustainability of the programme could be at risk due to financial constraints and political instability.

4.1 Preventing new slum formation

Successive governments in Thailand have sought to meet the housing constraints of the urban poor through the various policies discussed. However, all of these have been reactive rather than proactive, allocating funds to assist slum dwellers faced with eviction. The Baan Mankong programme too is reactive to housing and tenure deprivations as it focuses on the deprivations of existing slum settlements. While the programme has provided critical support to a large number of slum dwellers, it does not assist in meeting the demand for new accommodation by new entrants into urban areas or other new low-income households that require affordable housing.

Thailand does not have an explicit long-term national housing policy (Na Thalang, 2007; Prachuabmoh, 2007). In the context of increasing urbanisation, driven by the migration of significant numbers of poor people from rural areas into urban centres, very few attempts have been made to prevent the development of slums and squatter settlements by setting aside urban land for housing the poor (Usavagovitwong, 2012). Availability of land for new migrants from rural areas has declined and they find it more difficult to find a place to live, resorting to squatting

on any available vacant land (key informant interview: community representative).

Broadly, the prevention of the formation of slums is dependent on effective urban planning. Spatial planning institutes are vertically separated in diverse ministries. The Urban Planning Division under the Ministry of Interior, the most comprehensive planning unit in the country, has been relatively insignificant, subordinated to public works. In turn, the conception of planning has been limited to broad land use and transport without efficient enforcement mechanisms and without integrating environmental, housing, social or economic aspects (Usavagovitwong, 2012). In the context of the need for preventive measures, the inability of urban planning to adopt a holistic approach and integrate housing into urban or development plans has been a challenge.

Further, weak property and land tax systems have contributed to the accumulation of land among the rich, leading to gross imbalances in land occupancy. For instance, in Bangkok, the 50 top land occupants hold 14,930 hectares while the bottom 50 collectively occupy 512 square metres (Petchprasert et al., 2008). As much of the land purchased lies vacant, some of these have been invaded by slum settlements (Usavagovitwong, 2012).

The Thai government has introduced various rural development programmes that strive to address some of the 'push factors' for migration from rural to urban areas (Boonyabancha, 2003). However, the pull of the city means that rural migration to urban areas continues, and now secondary cities are seeing significant increases too. In the words of one of the policy-makers interviewed: 'The rapid growth of secondary cities has gone far beyond the management capacity of these cities. The same problems Bangkok experienced are now repeating themselves in these cities. Urban growth has brought rural migrants to the cities. Local authorities do not have the expertise or budget to provide appropriate housing and basic infrastructure to the growing poor.' Therefore, an effective housing policy requires not only addressing existing slum settlements but at the same time intervening to prevent new slum formation by ensuring there are affordable housing options for low-income communities.

4.2 Reaching the poorest

The Baan Mankong programme has struggled to address challenges relating to inclusion, both in terms of the communities able to access funds under the programme and the households within communities included in upgrading activities. For instance, government regulations sometimes pose an obstacle to housing development of low-income communities (key informant interview: expert on Baan Mankong). This is because slum dwellers cannot always afford to follow the standard size of a plot or house, the method of construction and the distribution of land as indicated by the regulations, which results in the authority

rejecting their development plan. Although some of the regulations have been revised for low-income communities, a number of them remain regressive to the poor.

The qualifying requirement that a community first needs to establish a savings network, prove its capacity for saving and financial management, and strengthen community ties fails to recognise the heterogeneous nature of urban populations in informal settlements. There may be considerable differences in sub-groups' ability to save (Payne, 2004; Usavagovitwong, 2012) and in their preferences for land tenure or upgrading options. For instance, long leasing and lease purchase, which are the most common tenure arrangements under Baan Mankong, may put an inordinate financial burden on households that would prefer a rental option, if given the choice. Households unable or unwilling to purchase land or whose financial situation requires them to improve their housing incrementally may be excluded (Yap and De Wandeler, 2010).

The programme acknowledges the existence of disparities by encouraging households within a community to safeguard the poorer and more vulnerable members. Among the upgrading options, the programme includes shelter housing for the homeless, the elderly and the poorest (Boonyabancha, 2009). Despite these provisions, given the requirements of the programme, it may still be difficult for the poorest to access long-term secure housing. Moreover, in communities with a considerable share of households with low savings capacity the entire undertaking could be jeopardised (Yap and De Wandeler, 2010).

The programme's reliance on debt mechanisms also remains contested among some housing activists. The programme accepts rather than challenges the view that urban land and decent housing must be available to those who want and can afford to buy or lease (Yap and de Wandeler, 2010). While households are required to save in order to be eligible for loans, there are concerns relating to low-income households' ability to repay the debt burden. In this regard, the programme seems better suited to more homogenous settlements where households require only a little finance or technical support in order to purchase land or obtain long-term leases.

Further, the heterogeneity of urban populations within a settlement also calls into question the idea of 'community' as a unified entity. While the Baan Mankong programme works on the idiom of community and has created social cohesion among participating members, it is important to acknowledge that community building can also be a challenging process. For instance, in some settlements where NGOs or the previous UCDO had already established collective savings groups, CODI sometimes set up entirely new organisations for implementation of Baan Mankong, leading to multiple 'communities' that worked with slightly different objectives (Elinoff, 2013). Further, the bureaucratic production of harmonious communities obscures disagreements and differences in circumstances and priorities within communities. In practice, social

relationships within a settlement or community form and shift over time (ibid.).

On a large scale, if residents are unable to work together they face difficulties in participating in slum upgrading and risk losing their tenure and accessing development funds. On a smaller scale, the difficulties and time involved in organising can dissuade some slum residents from participating in the programme.

4.3 The scale and speed of change

While Baan Mankong sought to reach 300,000 households, so far it has benefitted less than one-third of its original target (CODI website, accessed in February 2015). The very nature and strengths of the programme – collaboration between community, policy-makers and experts – limits the possible speed and scale of change.

Further, the implementation of a nationwide housing programme needs different capacities and skills, such as management, coordination, knowledge of finance and construction. The community has to start learning and practising all these skills in parallel with the implementation process, which can be quite demanding for them. The collaboration and support from other stakeholders, particularly local authorities, varies by city. While cooperation leads to good outcomes, poor coordination can delay project implementation. 'In some cases the poor could not wait that long, so some had to quit the programme and find their own ways' (key informant: policy-maker).

In addition, the long periods of time required to implement the programme mean that at some point community leadership needs renewal. While the leaders who joined the programme at the very beginning have a deep understanding of the concept of Baan Mankong, they are now ageing. 'The challenge is to support new leaders to continue the process of Baan Mankong effectively' (key informant: community representative). In fact, programme participants reported facing difficulties in recruiting new younger community leaders (key informant: community representative).

Another barrier to the future scale and speed of change is land availability. Limited availability of land in Bangkok and surrounding provinces in particular impacts the type of houses that can be constructed under the programme, and high demand for land for economic or commercial use has driven up land prices (key informant interview). Opponents say the programme has privatised public lands and sometimes benefitted communities that may not necessarily be poor (Usavagovitwong, 2012).

Moreover, the military government in Thailand has renewed the focus on infrastructure development, with infrastructure corridors often planned on lands occupied by informal settlements (key informant interview: expert on Baan Mankong), which is likely to put increasing pressure on land availability to house the urban poor.

4.4 Sustainability of Baan Mankong

There are also concerns relating to the financial sustainability of the Baan Mankong programme. CODI's disbursement schedule to the programme exceeds repayments, resulting in cash flow problems (Usavagovitwong, 2012). While CODI can apply for additional funding from the government as an independent public organisation, there are limits to government allocation. In 2008, CODI announced that it had cash-flow problems and asked the government for additional funds. Following lobbying from the Four Regions Slum Network, an estimated Baht 3 billion ($89.9 million) was injected into the programme (Yap and De Wandeler, 2010).

While in 2008 annual government funding for Baan Mankong reached a peak of over Baht 1,700 million ($54 million), more recent reimbursements amounted to Baht 175 million ($5.6 million). Following a drop in allocations after 2009, funding has continued at lower levels. These cuts in funding are also reflected in the ambition of target beneficiaries – 25,000 households in 2008 against 2,200 in 2013 (CODI website, accessed in February 2015). This decline in funding is partly due to prioritisation of other policies within CODI, such as the community welfare programme (also designed to strengthen communities' organisations), and programmes targeting development in rural areas.

The financial sustainability of the programme is closely related to political support for it. Recent political instability could jeopardise the continuity of the programme if support for it weakens. While Thailand has a long history of political upheaval (Usavagovitwong, 2012), recent problems have been characterised by two divided camps, the red-shirts, or the United Front for Democracy Against Dictatorship (mainly comprising low-income workers, students and left-wing activists who supported Thaksin Shinawatra and later the Pheu Thai party led by his sister, Yingluck Shinawatra) and the yellow-shirts, or the People's Alliance for Democracy (largely made up of royalists, ultra-nationalists and the urban middle class). Since Thaksin's populist government was overthrown by a military coup following protests from the yellow-shirts, there have been attempts by each camp to eject the other from power. More recently, the pro-Thaksin government led by his sister ended with another coup in 2014 and more political turmoil. While Baan Mankong and other pro-poor policies introduced by Thaksin's government have so far remained in place, their continuation will depend on the new government's policies and ability to implement programmes and projects.

5. What lessons can we learn?

Construction of social housing underway in Bangkok. Photo: © William Hunter.

'The Community Organizations Development Institute adjusts the government's budgeting system to one where community members are able to access, design and manage it by themselves' – Expert on Baan Mankong

Thailand is one of the few countries that has a nationwide slum upgrading programme with community participation at its heart. The programme design includes a range of upgrading and tenure options which allow housing solutions to be tailored to communities' needs. Implementation has been possible thanks to policy-makers' commitment to addressing urban poverty and using public land to address housing needs – in part driven by pressures from community groups and the window created by the volatility of the political situation in which pro-poor

populism gained widespread support – as well as having a flexible institution to manage the programme and state finance available to fund it.

Further, given that tenure security and access to services in informal settlements in Thailand start from a relatively high base, slum upgrading policies such as Baan Mankong are also good examples of interventions seeking to reach marginalised urban communities, showing a policy intent aligned with the principle of 'leaving no one behind', a principle many argue should be at the heart of the implementation of a new set of international development goals.

While the Baan Mankong programme has a number of characteristics that are unique to the Thai context and therefore difficult to replicate, policy-makers in countries dealing with the challenges posed by urbanisation can learn from Thailand's experience, particularly from a set of principles underpinning the key strengths of the Baan Mankong programme.

- **Progress in the living conditions of slum dwellers is rooted in putting communities at the centre of slum upgrading programmes.** Perhaps the strongest message coming out of the Baan Mankong programme is that having the community at the centre of the upgrading process delivers maximum benefits to slum dwellers in addressing their specific needs and empowers poor communities. Bringing networks of slum communities together has given them greater bargaining power when negotiating for tenure. Previous programmes treated slum communities as mere recipients of welfare. Baan Mankong communities are active participants in improving their own circumstances, strengthening their voice as citizens.

- **Facilitating cooperation between different actors is key to the success of slum upgrading programmes.** Another important lesson from the Baan Mankong programme is the need for cooperation between different actors – the government, academics, community architects and local authorities who support communities in the upgrading process. The programme brings together slum communities to survey and plan citywide upgrading activities and facilitates networks to interact and learn from each other. In addition, technical support from academics, planners and various other professionals has helped communities in designing the most appropriate upgrading projects, and in negotiating for land tenure. The principle of partnership – both in terms of horizontal linkages between communities and between different actors – lies at the centre of Baan Mankong's strengths.

- **Flexibility in design, institutional and funding arrangements can contribute critically to the success of participatory slum upgrading programmes.** One of the reasons why Baan Mankong was able to tailor solutions to different communities is the flexibility built into the programme design, institutional and financial arrangements. The programme covers a wide range of upgrading options (from on-site upgrading and reblocking to relocation) and land tenure options (from short- to long-term leasing to cooperative ownership and homeless shelters). In addition, the managing institution, CODI, is a public organisation with a decentralised system of offices which have considerable operational and financial flexibility. This has enabled the programme to address the individual needs of specific communities through bespoke and flexible solutions, rather than through pre-fabricated policies.

- **In addition to slum upgrading, preventive policies are needed to minimise slum formation.** Thailand's slum upgrading policies are mostly reactive; they improve the living conditions of existing informal settlements rather than planning ahead for urban expansion. While this weakness is hardly unique to Thailand – as demonstrated by the continuous expansion of slum settlements in developing countries – effective housing policies need both preventive and reactive approaches acting in tandem. This not only means linking rural and urban economic and social development, but also giving prominence to access to affordable housing (e.g. developing a rental market for low-income populations) and setting mechanisms to deal with this issue and to coordinate implementation at different government levels.

- **Notwithstanding having an inclusive design, reaching the poorest and leaving no one behind is a challenge.** While Baan Mankong delivers shelters for the homeless and most vulnerable in the communities, the fact that setting up community saving groups is a programme prerequisite means that this is more difficult for those with lower repayment capacity and fund-management skills. This highlights the need to tailor housing solutions for different groups of poor people, particularly taking into the consideration the needs of the most vulnerable.

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