

Lessons from CODI on **CO-PRODUCTION**

by Somsook Boonyabancha and Thomas Kerr

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SUMMARY: Somsook Boonyabancha, former director of CODI (the Community Organizations Development Institute in Thailand) and now an advisor to the CODI board and chairperson of the Baan Mankong Program Committee, reflects on the evolution of CODI, the management of its fund and the community-driven activities it has supported since 1992. The paper explains how substantial and large scale changes can be brought about in the lives of the poor by supporting a community-driven process that opens space for negotiation and collaboration with government and other partners on housing and other aspects of community development. It describes the transitions that have had to be managed as both the community networks and the support institution have navigated various challenges and opportunities. A center-piece of this co-production is the Baan Mankong Program, which represents a dramatic change in the role of government – from a provider of housing to a facilitator of community-driven local housing co-production.

I. INTRODUCTION

The Community Organizations Development Institute (CODI) in Thailand offers a primer packed with lessons on how a government institution can support community-driven co-production at scale. Since it was set up in 1992, CODI has been engaged in continuous learning about how substantial change in the lives of the poor can be brought about through a process that opens space for poor communities to work with their local governments and other public and private stakeholders to deliver various development goods. Although co-production, as a term and a concept, was not familiar in Thai development until decades later, CODI's work has manifested the principles of co-production all along. This has been most notable in the delivery of housing - that toughest and most complex of public goods. But the co-production mechanisms CODI has helped build have addressed and linked together many other dimensions of poverty as well.

II. Background

The Urban Community Development Office (UCDO) was established in 1992, as a special program under the National Housing Authority, with an initial grant of 1.25 billion Baht (US\$ 34 million) from the Thai government as a special revolving fund to provide low-interest loans to community organizations for housing, livelihood and other purposes. This new fund was to be accessible to all urban poor groups that organized themselves to apply for loans for their development projects. Eight years later, over half of Thailand's 2,500 urban poor communities were UCDO members, linked into 103 networks through a broad range of activities, including housing, income generation, environmental improvement, community enterprise and welfare.

In 2000, UCDO was officially merged with the Rural Development Fund to become the Community Organizations Development Institute (CODI), an autonomous legal entity with the status of a public organization (under the Ministry of Social Development and Human Security), providing direct access to government resources, more flexibility and greater freedom than a conventional government institution. UCDO's development activities continued under CODI in an unbroken progression of work, but the scope was greatly expanded, and the way the organization worked and related to the poor groups it supported continued to evolve. For simplicity, we will use only the term CODI in this paper, letting it be understood that this refers also to all of UCDO's and CODI's work since the UCDO was formed in 1992.

From the very beginning, CODI positioned itself as a demand-driven institution. Its central guiding principle has always been that communities (the "demand side") are the greatest and least-tapped development force, and so should determine what they need, lead the development process and set the direction and

nature of CODI's support. From the very beginning, the organizational structures, the working culture and the ways of thinking built within CODI were all in line with this demand-driven principle: people are the center, the key doers in all projects, and CODI's role is to support them.

For a public institution to operate in a demand-driven way, however, in a society as centralized and hierarchical as Thailand's, is not easy. There are no manuals, no models, no acquired wisdom to draw on. Most institutional templates and organizational knowledge are top-down and supply-driven. CODI is a new kind of institution, but at the same time, it is obliged to work within existing social and public structures. So we've had no choice but to find our own way by trial and error: we look, we plan, we try things, and when we encounter problems, we analyze them and adjust. When something gets stuck, we change it, and in that dynamic process we all learn.

Beyond the organizational principle of "demand-driven", several other elements were essential to CODI's formulation from the beginning, built intentionally into the institution to make it less hierarchical and more collective. These elements also laid a foundation for the creation of a co-production mechanism and a co-production culture within CODI:

1. Learning from what was already happening and building on what worked: Before CODI was established in 1992, we made a quick study of good housing projects and community development practices already happening in Thai cities, in a scattered way, from both the community and the government side, to address the serious problems of urban poor housing and poverty. We also studied how community finance systems worked, in Thailand and other countries. Then came the question: how can we merge the positive roles of all these actors and scattered good initiatives - from government to the urban poor, and all the stakeholders between - to bring them together into a national program of community-driven development and housing for the poor?

2. Flexible finance: The next crucial element was flexible funding to support what communities – the demand side – wanted to do. From the start, the rule was that people set up collective savings and loan groups as a mechanism for managing money collectively within their community. Once they had a working savings group, which functioned as small community bank, communities could access loans and grants directly from the CODI fund. The system was designed to give people freedom to develop their own solutions and to get funding with as little red tape as possible. This is important for co-production, because simple, flexible finance can be a friendly tool for the group to manage together.

3. Keeping the institutional arrangements light, flexible and participatory: When UCDO started in 1992, as a special project under the National Housing Authority (NHA), its status gave it the flexibility to form an unconventional organization that could facilitate a demand-driven process, and operate with a degree of independence. At the same time, the NHA's legal status provided a platform for administering community projects, using government budgets for development initiatives by the communities. Later, when CODI was formed as an autonomous legal entity, with the status of a public organization, under the Ministry of Social Development and Human Security, the new status made it possible to access significantly more government funds, to operate with greater freedom, and to keep adjusting its systems to best support the demand-driven development process.

All of CODI's structures and programs are designed through an intense group process, involving both professionals and communities. That culture is now embedded in the organization and helps keep CODI as flat and unhierarchical as possible. There are disagreements now and then, and factions push for this or that decision, but that's a sign of health in a big, messy, collaborative process.

4. Building partnership and collaboration at all levels: Whether it be housing, secure land, settlement upgrading, community welfare or community finance, co-production of these public goods invariably involves more stakeholders than just the communities and CODI. Space is made for these other actors – other government agencies, NGOs, civil society organizations, activists, architects, academic institutions and support professionals – to take part with communities in the doing, and to bring their expertise and support to the complex task of creating solutions through a community-driven change process. This kind of collaboration and partnership-building is an important aspect of CODI's working culture.

Collaboration is also built into all of CODI's decision-making and management structures. CODI's board, the highest decision-making body, has representatives from government agencies, civil society, NGOs, academics and communities. Almost all aspects of CODI's work are managed by joint committees with representatives from all the relevant stakeholders and sectors. This is true of all sorts of working groups, issue-based committees, thematic committees and regional committees (many with their own set of joint sub-committees). The idea is to achieve agreement and a common understanding from these different

actors, but also to build a broader base of support for a community-driven, demand-driven development process.

5. Working at scale: CODI's work touches the lives of people across the country - initially only in cities, but since 2000 in all the country's urban and rural areas. A crucial role in working at this scale is played by community networks. CODI supports community networks at almost every level: 77 province-level networks, 5 regional-level networks, 200 active city-level networks, several issue based national-level networks and more than 6,000 ward-level community councils. There are also issue-based community networks on issues like welfare, housing, a common landlord or tenure situation and organic farming, among others. This web of area-based and issue-based networks linking Thailand's communities provides innumerable platforms for sharing, learning, mutual support and negotiation about a whole range of development issues, allowing people to get together on a large scale to talk, plan and do things, and to unlock a possible big change with other key development agencies.

The existence of all these platforms also means that all CODI's operations are being scrutinized all the time, from all directions. The spotlight is never off. When some aspect of CODI's support work causes friction, or when something gets stuck or has problems, everyone knows, and those many platforms offer people a chance to have their say. There are always opposing factions, letter-writers, radio call-ins, angry phone calls to ministers and mayors - lots of clamorous politics. We take this as a sign of vitality. As an institution open to control from the demand side, we must have the capacity and courage to deal with all that, with tact and an open mind. Most government organizations, of course, are not inclined to deal with all the messy, difficult stuff that comes with participation. They tend to avoid it and decide things themselves, so no energy is unlocked from the people's process.

6. Linking the people's system and the government system: Being a demand-driven institution and also a government agency means CODI has to straddle two difficult and wildly different worlds. Linking the people's system and the government system, the informal and the formal, into a co-producing mechanism at scale is CODI's most difficult - and most important - task, and it generates considerable tension. The way CODI manages that tension internally (in its management, personnel and budgeting systems) and externally (in its relations with communities and other stakeholders) is crucial. For when the scale and creative force of a people's process and the resources, structures and legitimacy of a government system can move together, large-scale, systemic change can actually be achieved.

On the one side, CODI supports the people's process - messy, informal, illegal, unpredictable and constantly in flux - and this requires sensitivity, understanding, flexibility and a light organizing touch. At the same time, CODI must answer the demands imposed by government - bureaucratic, hierarchical and inflexible. Because its budget comes from the public purse, CODI must report to the Ministry of Finance, the Budget Bureau, the Ministry of Social Development and Human Security and the National Audit Office, all with different sets of rules, regulations, procedures and hierarchies. As the political winds keep shifting in Thailand, CODI must also maneuver with tact and persistence to ensure it isn't eliminated. Despite its unconventional ways, CODI's work is now accepted by government because of the wide-scale change and clear results in the people-led projects it supports.

Because CODI works with a large number of people and communities, in constituencies around the country, cultivating political support for that people-driven process is crucial. Politicians have a role to play in the change process, and so we have to understand the nature of politics and how to negotiate proactively and positively with whatever kinds of politicians, government officials and administrations may be in power, including those who may be supportive, neutral or more difficult.

CODI has had ample opportunities to refine those skills, through the course of three military coups d'état and 18 changes of government since it was established in 1992. All this political uncertainty may sound like the worst possible circumstances for any government institution to function, but in fact situations of political crisis have opened up unexpected space for new possibilities that would have been stopped dead by all sorts of bureaucratic obstacles under a normal government. UCDO was set up during the civilian administration appointed by the generals shortly after a coup and mandated to address poverty and other important issues in the country. Because the military could ease bureaucratic complexities, a number of unconventional and potentially progressive programs and funds were established in a short time, including UCDO. CODI was formed during another political crisis, when the government elected to power after the 1997 Asian economic crisis was tasked with addressing severe economic hardship in the country and strengthening support mechanisms - like UCDO - that were seen as being effective in supporting vulnerable communities at scale. So UCDO got a shot of new funds from the government, a new autonomous status and a marriage with the Rural Development Fund, so that CODI could now work without boundaries across the country. Thailand is now under another military junta, which also came with a reform agenda, including alleviating poverty, and

CODI has received strong support. This is the first time housing for all has been a primary government agenda and the first time a 20-year strategy for solving housing problems has been built into the national and provincial planning process. Committees have been set up in each province to deal with land problems and given power to seize public land illegally appropriated by rich families and politicians and to redistribute it to the rural landless poor. CODI is now partnering with the Land Reform Department to use this land reform process to build new and more sustainable rural communities.

7. Keep adjusting the institution's response to changing realities on the ground: The people-driven development movement in Thailand – along with the larger socio-political climate - is always moving, changing and presenting new challenges and opportunities. CODI has to be dynamic as well, and keep examining its roles, systems and working mechanisms, adjusting and reinventing itself to remain effective. This has never been easy. It is not in the nature of institutions to keep reformulating themselves. The pace of change on the ground requires substantial adjustment to our functioning and regular reform within the institution, sometimes every six months. Without those adjustments, some aspect of the work invariably stops functioning properly or becomes inactive. These constant changes and adjustments are a real pain in the neck for CODI staff. It takes time to learn and adjust, and as soon as they get used to one idea, things change. People may be uncomfortable with this constant adjusting, but that discomfort means they are being challenged and are learning.

8. Linking scattered projects into a more comprehensive structural change: Another principle embedded in CODI's work is the attempt to connect all the good progress and scattered projects on the ground into something greater than the sum of its parts: a more comprehensive and more structural change. This is an important aspect of co-production, because scattered mini co-productions that are linked together can become the constituents of a wider-scale maxi change and maxi co-production. CODI tries to support both the small acts of co-production on the ground and the larger platforms and linkages that make structural change possible. Unless the good projects and support organization are linked together into a process which aims at structural change, they will always be small and isolated.

When CODI started its Baan Mankong citywide community upgrading program, for instance, we started by supporting upgrading projects in as many poor communities as possible, bringing in as many local actors and supporters as possible. All that citywide upgrading activity in turn strengthened and expanded community networks and led to new collaborations. Eventually, the momentum began to create changes in many cities that were much greater than the benefits enjoyed by the families in those upgraded communities: the projects brought about changes in the city system and in the way poor communities and their city governments related to each other. This was more possible because CODI is part of the government, but also supports that people-driven and citywide process. That's why it is so important and useful to be an institution that links both sides to achieve systematic change.

Up to now, CODI has supported the following key community processes at scale:

- Citywide slum upgrading in 1,051 projects (covering 105,000 families, in 2,557 communities, in 370 cities)
- Community welfare funds in 5,949 wards (of about a total 7,825 in the country) with 5.3 million members and combined resources of US\$ 420 million (about 64% of which comes from people's own contributions)
- Community Councils in 6,645 wards (85% of the total)
- Community network platforms in five regions, in all 77 provinces in Thailand

III. Baan Mankong: Co-production of housing at scale

One of the most substantial applications of the principles of co-production has been CODI's Baan Mankong ("Secure Housing") Program, launched in 2003 as part of the government's efforts to address the housing problems of the country's poorest urban citizens. The program channels government funds, through CODI, in the form of infrastructure and housing subsidies, soft housing and land loans and technical support, directly to poor communities, which plan and carry out improvements to their housing, environment, basic services and land tenure and which manage the budgets themselves, through their savings groups. Instead of delivering housing units to individual poor families or individual communities, the Baan Mankong Program (BMP) puts Thailand's poor communities (and their networks) at the center of a process of developing long-term, comprehensive, citywide and varied solutions to problems of land and housing. As part of this unconventional program, poor communities work in close collaboration with their local governments, professionals, universities and NGOs to survey themselves, identify possible land for communities that can't redevelop their housing in-situ, and then plan a housing process aiming to improve all the communities in

that city. Once these citywide plans are finalized and community upgrading projects are developed and approved, CODI channels the subsidies and loans directly to the communities, and off they go.

This housing program in Thailand grew out of a process that had been evolving since the early 1990s, starting with CODI's support for community savings activities around the country, then forming and strengthening large-scale networks of poor communities, then supporting a range of scattered community-driven housing projects, and finally using these peoples' managerial skills to address housing problems at citywide scale. By creating space for poor communities, municipalities, professionals and NGOs to look together at their cities' housing problems, the BMP has changed how the issue of low-income housing is perceived and dealt with in Thailand: as structural issue that relates to the whole city and that can be resolved. The local partnerships that the program helps create can integrate poor community housing needs into the larger city's development and then resolve other issues of poverty as well as future housing problems, as a matter of course.

Because communities are empowered to plan and implement the improvement projects themselves, according to needs and priorities they identify, and because the program gives communities control over the finances and the form the housing takes (on-site upgrading, reblocking, reconstruction or building a new community on land that is leased or purchased elsewhere) the BMP makes more efficient use of state resources for the poor, and promotes variation rather than standard solutions.

The Baan Mankong Program represents a dramatic change in the government's role, from being a "supply-driven" provider of housing to being a facilitator of a demand-driven local housing co-production mechanism, in which communities, their local governments and other local stakeholders are the essential partners in that solution-making mechanism.

The BMP brings together poor communities, local governments, local stakeholders, universities, architects and landowning agencies, as well as the crucial resources and support of CODI, to create a housing co-production mechanism that can be replicated in any city. CODI is both a partner and a facilitator, and brings government funding to the housing projects: the essential fuel for this process of change. All the ingredients of the citywide process (networks, surveys, inclusion of all, etc.) and all the BMP tools are there to help communities find solutions. The program also provides a legal government policy umbrella for the informal communities, so the projects they undertake to improve their housing, tenure and environment are legitimized. This merging of public policy, government funding, local partnerships and the creative energy of large numbers of poor communities creates not only a lot of good housing projects, but an inclusive, citywide platform for collaboration that can address many other urban development issues as well.

In BMP's first six years, the performance graphs all zoomed upwards. After the first ten pilot projects tested the model and showed what variations were possible, the citywide upgrading process was launched in 13 pilot cities. New collaborations flourished there, and then in many other cities. Agreements were reached with three of the largest public land-owning agencies (the Crown Property Bureau, the State Railways of Thailand and the Treasury Department) to lease public land to communities doing BMP projects around the country, at nominal rates. Community savings groups were strengthened and housing cooperatives were registered as important managerial and legal mechanisms within communities for planning and constructing their housing projects.

The concepts were all being tested and proved through this implementation: people-driven, citywide, partnerships, using government funds, large scale change and co-production led by poor communities. This was no longer a scattered, informal process: it was happening at scale, supported by city governments and by government and civil society institutions. Since 2003, the BMP has spread to more than 300 cities, in 74 out of the country's 77 provinces. Communities have implemented 1,033 housing projects, providing decent, secure, permanent housing to 104,000 urban poor families. The government has supported all this with policy, nominal leases on public land and housing and land loans (total US\$ 266.5 million) and housing subsidies (total US\$ 221.6 million) through the CODI fund.

The implementation of the BMP generated substantial momentum and led to the emergence of other important demand-driven co-production initiatives which addressed other aspects of poverty and development: community councils, city-based community development funds, community welfare and housing insurance funds, rural Baan Mankong, and national programs to provide housing for the poorest and to make communities greener and healthier. These and other CODI-supported co-production programs are described in Section VI.

IV. The Baan Mankong Program slows down

By 2009, the citywide upgrading process was being implemented in some 260 cities and towns across Thailand, and housing projects covering 80,000 households had been approved. The large scale of the program's operation was a clear sign of success, but with scale came a new set of problems. By then, the CODI Fund had been almost completely drained, with most of its capital tied up in long-term BMP housing loans. To find new funds, an experimental link between CODI and the Government Housing Bank brought a modest infusion of fresh capital into the CODI Fund, by refinancing 20 of the completed housing projects. Soon after that, demonstrations by the national urban community network persuaded the government to inject an additional US\$ 94 million into the CODI fund. But despite these capital infusions, the program began to slow down, and the factors that combined to cause this slowdown offer some important insights and make an interesting preamble to the BMP's later reforms.

1. Decentralization of CODI and Baan Mankong: Since 1992, UCDO had just one office in Bangkok, which dealt with the housing development processes around the country. When UCDO became CODI in 2000, branch offices were set up in the other regions, tasked initially with supporting the new rural development work. Much of the urban work, including the BMP, was still managed from Bangkok. By 2013, though, the BMP had grown so large that everyone agreed it was time to decentralize its management and let the regional CODI offices deal more holistically with all the issues within that region, including urban housing. But as the program management decentralized, the deep, historic knowledge of the citywide and urban community-driven process that had accumulated over years in the central management team was not so easily decentralized to the regional CODI teams, who came mostly from rural backgrounds. A long period of adjustment and transferring capacity to the regional offices was necessary.

2. Stronger government influence on the program: At the same time that the CODI regional management teams were struggling with this knowledge and capacity deficit, they were barraged with demands from the government side. With the Ministry budget came demands for proof that certain targets were being achieved, certain numbers of units constructed, certain indicators met. Without a deeper knowledge of the process on the ground, the regional teams lost the balance that is so crucial in CODI's role, and opted instead for finding quick answers to the demands. The effect was that the BMP became more and more like a conventional, project-based housing delivery program.

The irony is that the more you worry about delivering X number of units, the slower the production will be, while the more you focus on the process on the ground and the people's delivery mechanisms, the more your numbers will zoom up. Development is that mechanism on the ground. Without doing that work to build that robust mechanism on the ground, there will be problems, stagnation and single-project cities. If you want numbers, you need a mechanism on the ground that can make those numbers. We at CODI are not the ones who achieve the numbers. The people and the city achieve the numbers.

This is the same dynamic that bedevils so many NGO-driven projects and so many government programs, which all come with their lists of indicators and targets. Accountability to those indicators leads only to one project here and one project there, then everything may die when the project ends. Worse still, those isolated projects may have too many problems to be successful. Even community leaders can get stuck in that way of thinking. People need a very active ground mechanism to make their own change. Once people understand how the mechanism works, after the first few projects, they realize it's not too difficult, and they have the confidence to do more projects. Then the demand side naturally generates those numbers the government wants to see.

3. Greater involvement and control by the national community network: The key to the BMP work is community networks. However, when more aspects of the program are done by community network, then the room to broaden involvement of other actors diminishes. At the same time CODI was going through these internal management adjustments, the national network of urban communities was becoming stronger. The network leaders were all experienced veterans of difficult, complex housing projects in their communities and were full of confidence and energy. Their victory in persuading the government to approve additional funds for Baan Mankong gave them a greater sense of ownership and confidence in the CODI Fund. The national urban community network, which links all the regional and city networks, had played a key role in BMP activities and decision-making from the start. Network leaders played an important assisting role, visiting other cities to advise, suggest, support and help the communities with their housing plans, and were involved at all levels: surveying, planning, selecting pilot projects, assisting in construction, auditing and linking with the regional CODI offices. These national leaders became the main supporters for most housing projects around the country, and were almost constantly on the road. Many of the national network

leaders also sat on committees at regional and national levels, which resulted in a more vertical network process.

4. Less involvement of city governments: Because the national network was so strong and could access CODI funds directly to finance whatever housing projects they identified, their motivation to work with local governments and build partnerships and consensus with other local stakeholders diminished - it was just too much trouble, too many steps. And there was no city committee or joint mechanism to enable that to happen. As a result, the original collaborative, citywide development concept faded, and BMP became a more in-house, network-driven process that was less about co-production and more about producing projects. New projects continued to be proposed and approved, but without the crucial involvement of city governments and other local partners, the process became fragile. Some housing projects couldn't be completed and we saw more and more cases of cities with just one single project and then no expansion. Projects implemented in isolation like this invariably meet with problems. A housing project in which a poor community moves from informality to secure, legal housing is always complex, because it involves structural issues of land, finance, construction standards, building bylaws, permits, planning regulations, municipal infrastructure, house registration and citizen rights. All these urban structures involve different agencies and departments, different rules and ways of working, different local actors. To deal with those complex structures, a community needs allies. Dancing alone is much more difficult, even with a strong community network behind them.

5. Other programs deflect energy from Baan Mankong: When it was launched, Baan Mankong was CODI's largest, most prominent program, and it took up a lot of staff-time and energy. Later, when the BMP's achievements proved the people-driven concept worked, CODI and the community networks began developing other important programs, like community councils, city funds, community welfare and insurance programs, the healthy communities project, disaster rehabilitation and housing for the poorest. These other national programs took off in a big way, and all required energies, staffing, facilitation and the development of new management structures by CODI. Instead of being an only-child, the BMP now found itself having to share CODI's finite attention and energies with a large family of programs. And all that diversification and added work came during the challenging decentralization to the regional offices.

All of these factors combined to slow down the BMP and the housing co-production mechanism in most cities. Many newly approved projects stalled for various reasons. Of the total number of approved BMP projects in over 400 cities, about 45% are complete, 35% are still underway and about 20% have been cancelled.

Meanwhile, the pace of urban development in Thailand keeps accelerating, land prices keep increasing and development pressures are intensifying. Problems continue to grow in those cities with just one housing project. A quick survey by the network found some 500 urban communities around the country face the immediate threat of eviction, and thousands more potential evictions loom in the not-too-distant future, as powerful forces of urban development keep pushing poor communities out. The time had come for the BMP to be reviewed and reformed, to keep pace with real needs and changes on the ground.

V. A new stage of reform for Baan Mankong

But sometimes it's useful to get into some serious hot water, if the crisis can move everyone into a new way of thinking. The stagnation in the BMP has led to much collective reflection by the community networks and CODI staff, and there is now a common understanding about what changes are needed to bring it back to vigorous life, and a national reform process is under way.

In the past, the city-based community networks would survey all the slums in a city and select a few as pilots. But other communities were left behind, as many cities settled for one or two projects, and then the process stalled. Now we are getting back to the BMP's original concepts of citywide partnerships and co-production, with clearer understanding and more maturity. When community networks survey all the slums in their city now, as many communities as possible start actively working on their housing solutions right away: planning, saving, negotiating for land, setting up cooperatives, linking with helpers, setting up task-forces to deal with various aspects of their housing projects. In the process, the community networks in each city develop clear plans for solving all that city's housing problems within three to five years. Working at this citywide scale is the way to deal with actual and potential evictions, find solutions and cultivate the local partnerships that can make secure housing possible for all. Every city has to set up a joint city committee now, with representatives from the local authority, communities and other actors, and that committee has to discuss and approve every single housing project, and review the citywide survey

information and citywide upgrading plans. The idea of this joint mechanism at city level is to somewhat institutionalize the citywide aspect. The expansion of BMP into rural areas is also bringing in a lot of new possibilities, and this rural side of the program will be more fully discussed below.

VI. Other Co-production initiatives supported by CODI

a. Community welfare funds

For many years, urban community networks around the country have run their own community welfare funds, with savings members contributing about \$1 a month. Some urban poor community members cannot access any government social welfare programs, and these community-managed and community-funded and managed funds allow communities to provide quick, responsive help to their own neighbors in times of need. In 2005, CODI began supporting these efforts with small seed grants to sub-district-level welfare funds which cover such things as medicines, hospitalization, elderly and handicapped needs, children's scholarships, HIV programs and health promotion schemes. In 2007, the Thai government recognized the potential in this people-driven welfare movement and initiated a national policy whereby local governments would match what people contributed. By January 2018, community-managed welfare funds were operating in 5,600 rural wards and 67 cities. Some cities broadened the welfare concept to include supporting housing for the poorest families or those affected by disasters, or to support income generation and community enterprises.

b. City-based community development funds

Some networks had set up other kinds of community funds as well - housing savings funds, children's savings funds, environmental savings funds. These funds gave community members more ways to save, participate and build community-based systems for addressing their immediate needs, using their own pooled resources. Then, CODI's 2009 funding crisis made it clear that CODI, like all government institutions, is vulnerable to the whims of national politics, and that community networks should develop their own independent financial mechanisms. A series of national meetings were convened to explore ways for networks in each city to stand on their own feet, as much as possible. City-based community development funds (CDFs), managed by community networks and linking all the savings groups in a city, are not just locally-controlled financial systems for the poor, but are a way to pool local resources, strengthen relations and collaboration with local governments, and pull other poor communities into the citywide development process. CDFs allow community networks to respond flexibly to urgent needs and provide scope for addressing poverty in more locally-driven, partnership-based ways.

The first city-based CDFs were set up in 2009 by two pioneering community networks in the town of Chum Phae and in Bangkok's Bang Khen District, where the smaller funds they were already running were brought together under one umbrella and topped-up with small capital seed grants of \$30,000 each from ACHR's ACCA Program (see *note below*). Five more cities followed in 2010, with ACCA seed grants of \$20,000 each. These first city funds generated a lot of excitement, and the concept was taken up by community networks across the country. CDFs are now fully functioning in 116 Thai cities.

[NOTE: The Asian Coalition for Community Action (ACCA) Program was a five-year program of the Asian Coalition for Housing Rights (ACHR), which supported a process of people-driven and citywide slum upgrading in 215 Asian cities. An important part of the ACCA support was providing grants to seed community development funds in those cities, which include these seven cities in Thailand. The ACCA Program was the subject of seven articles in the October 2012 issue of Environment & Urbanization (Vol. 24, No. 2).]

When the CDFs started forming, it seemed natural to bring the community-managed welfare funds under the CDF umbrella, and CODI began channeling seed grants of \$670 per city for community-managed welfare through these new city funds. Little as this sum was, it was sufficient to bring people together to discuss needs and set up their own community welfare system. Community networks also began adding their own regular contributions to these funds to finance other community projects, including housing, upgrading, livelihood and community enterprises. Most of the Thai CDFs are now composed of several distinct funds, for specific purposes, which are managed together under the umbrella of one city-level CDF. In most cases, these funds are kept financially separate, with separate community contributions, membership, accounts and audits, but managed by a single committee of representatives from the member communities and networks. Many CDFs started with the welfare funds described above, and many also include savings funds for both community savings groups and individual savers.

c. Community housing insurance funds (*Raksadin Raksabaan*)

Since it was launched in 2003, the BMP has helped 104,000 poor families get secure land and housing in 1,033 projects, mostly financed by CODI loans. It's no surprise that some of this large number have faced difficulties repaying their loans, leaving their tenure and housing in danger. So in 2010, a new scheme was launched: a national housing insurance fund called Raksadin Raksabaan ("Keeping the land and house"), which is owned and operated by networks of community borrowers around the country. CODI seeded this fund with a \$670,000 grant, and each family that borrows for housing or land contributes \$6 per year. Half the money is kept at national level, and half goes into city-level housing insurance funds, managed by the urban community networks under the umbrella of their city-level CDFs, where all decisions about local insurance pay-outs are made. If a community member cannot make repayments (because of problems like illness, loss of jobs, accidents, death or disasters), and if nobody else in the family is earning enough to take over, then the insurance fund will cover the repayments and keep the family in their house, until someone can resume making payments. The 128 housing cooperatives registered with the insurance fund so far have 17,217 members, and the fund has supported housing loan repayments for:

- 166 families whose main income-earner died (\$277,500)
- 18 families whose main income-earner was ill and couldn't work (\$21,875)
- 746 families who faced disasters (\$71,250)

d. Community Councils

Community councils are platforms that strengthen the network of communities within a rural or urban ward, giving residents a legitimate, collective platform to discuss development issues, work together and initiate development projects of their own. Initially organized on an informal basis, the 2008 Community Councils Act gave legal status to these citizen bodies, which include representatives from communities within the ward, which typically includes several rural villages and small towns as well as all kinds of community groups. Besides meeting regularly to discuss local issues and develop policy recommendations for local government, community councils develop community master plans and implement their own development projects, including welfare programs, livelihood projects and programs to support sustainable agricultural production. Through CODI, which supports the national community council process, councils have access to the national government and cabinet. Today, community councils are registered in more than 5,000 rural wards around Thailand.

e. Housing for the homeless

The homeless network in Thailand links city-based networks of homeless people in three cities so far. It has been supported for many years by the Bangkok-based NGO Human Settlements Foundation (HSF) and the Four Regions Slum Network. Since 2003, HSF and the network have made frequent surveys of homeless people, and most recently, they counted 1,093 homeless people in Bangkok, 136 in Chiang Mai and 166 in Khon Kaen. Without a secure place to live, bathe or cook, and without ID cards, these most vulnerable of all Thailand's poor are shut out of most government welfare and health-care programs and face many dangers: being raped, robbed, beaten-up, chased by the police and forced to sleep in the rain. In 2007, Bangkok's homeless network designed and built their own shelter in Bangkok's Taling Chan District, in collaboration with CODI, the State Railways Authority, the municipal government, HSF, the Four Regions Slum Network and the local community network. A departure from the government-run shelters, this shelter represented a new co-production strategy for addressing homelessness: the government provides the land and finances the construction; the homeless people run the shelter, make their own rules and develop their own programs, according to the real needs of the residents, with support from partner NGOs and networks. Inspired by this shelter's success, the government has allocated \$3.1 million for similar homeless shelters in Chiang Mai, Khon Kaen and other parts of Bangkok. Land has been acquired in both cities and the new shelter in Chiang Mai was inaugurated in June 2018. Meanwhile, twelve pioneering families from the Bangkok homeless shelter have moved into the country's first permanent housing project designed and built by (formerly) homeless people themselves, on land leased inexpensively from the State Railways Authority, with housing loans from CODI.

f. Canal Improvement Program in Bangkok

One of the most visited BMP housing projects in Bangkok is along the Bang Bua Canal, where a network of 13 canal-side squatter settlements have been redeveloping their houses in the narrow strips of public land along the canal, with canal-side walkways. In this win-win solution, canal-side squatters get secure housing in-situ on long term collective land lease, and the city gets improved canal access for flood control and canal maintenance. Many other Bangkok canals are also lined with informal settlements, where thousands of poor

families live. For decades, the government's only idea was to evict these settlements, but the Bang Bua project has shown another way. In 2015, as part of its efforts to deal with increasing problems of flooding in the city, the government allocated a substantial budget to CODI to implement a special canal improvement project. Housing projects, some on-site and some nearby relocation, have been approved and are underway in 31 canal-side communities, home to 3,091 families. An additional \$6.7 million has been allocated to CODI to explore similar canal redevelopment in other cities.

g. Housing for the poorest (Baan Paw Pieng)

In 2017, the Thai government launched a housing program for the country's poorest citizens, urban and rural, called Baan Paw Pieng ("Sufficient Housing Program"), in which 9,000 poor families (about 200 per province) get a small subsidy of \$554 to improve or rebuild their houses. Normally, such a program would involve government-designed model houses and construction contracts with commercial developers. But perhaps because the subsidy was so small, the new program was passed to CODI. And for CODI, that small subsidy was an opportunity to demonstrate a more community-managed, collaborative way of addressing the housing problems of the poorest families. Big meetings were organized in each of the country's 76 provinces for all the community networks in each province to discuss the program and set plans. Networks then surveyed their own communities, identified their own poorest members and developed plans for housing them. Because the subsidy was too small for even a minimal house, they did a lot of leveraging and collaborating to raise enough funds to build good houses for those families. Local governments, district authorities, provincial governments, local businesses, NGOs and all sorts of civil society organizations chipped in an additional \$9.4 million, and in the first year alone, 10,370 housing units were built all over the country - 370 more than the target. The government increased the 2018 grant to US\$ 10.4 million to subsidize another 15,000 houses. By February 2018, 14,000 units had already been approved and were under construction.

h. Healthy Community Program

In 2013, the government's Thai Health Promotion Foundation entered into an unconventional partnership with the national network of urban poor communities to develop community-managed projects to grow safe, healthy, organic vegetables and fruits in the common land and around people's houses in poor communities. The foundation provided budget and training for community members (and especially school children) on growing organic produce in small spaces, and the community network coordinated the project. In the first year, the 100 communities in the program were mostly veterans of Baan Mankong housing projects, but it has since expanded into a more strategic citywide program with over 400 communities in 40 cities and a few rural areas now working with their networks, CODI and local governments. They survey local food security problems and needs, and work together to develop a citywide culture of greater self-sufficiency in healthy food production.

i. Rural Baan Mankong

One of the most exciting recent developments has been the expansion of BMP into rural communities, where a lot of families have lost their land because of debt, family crises, eviction, infrastructure projects, disasters or sheer poverty. BMP can now work with rural community networks, local governments, NGOs, community councils and other stakeholders to help these families secure enough land for housing and livelihood. The differences between urban and rural are blurring, as cities expand, rural settlements urbanize and people move back and forth all the time. Focusing on one set of housing problems while ignoring another no longer makes sense. Rural areas also offer scope for working within a much greater variety of contexts. Besides villages and small towns, there are forests, watersheds, coastlines and mountains. BMP planning can be ward-wide, district-wide or forest-wide, and the program can be flexible enough to promote a broader form of housing security, including such things as secure livelihood and access to healthy food, and building on the range of work already been done by rural NGOs and government programs.

Over the past year, CODI has been organizing regional meetings around the country, and its central team has attended to assist each region's community networks to use Baan Mankong to explore new ways of linking together and working with other actors. The principles are the same: community networks survey their area, identify the insecure and landless people, search for land and develop comprehensive plans to solve problems of landlessness and insecurity. It's similar to the citywide concept, but with more fluid constituencies – the whole ward, whole district or whole watershed. One possibility being discussed is allowing the Community Councils already in 5,000 rural wards to take charge of implementing BMP in their wards. In urban BMP, each family gets a subsidy of \$2,500 toward infrastructure and housing construction. In the rural BMP, the same subsidy can be used in more flexible ways, according to the particular context.

Twelve pilot projects have already been proposed by the various regions (covering 1,145 families) and CODI has approved a budget of \$1.6 million to implement them. These early projects show a lot of variety and potential - many taking advantage of the government's rural land reform scheme.

j. National 20-year housing strategy

Thailand's government is now drafting a national strategy for solving all the country's housing problems in the next 20 years. Every province and ward will be responsible for developing plans to address different kinds of housing needs - including those of the poor - within their constituencies. These plans will then be brought together under the national housing plan. Multi-stakeholder committees are being set up in each province to oversee this planning process, chaired by the provincial governors. Besides the National Housing Authority, local government and private sector actors, CODI has been able to negotiate an agreement that two poor community representatives - one rural and one urban - also be included. The policy is overseen by a national committee, chaired by the Deputy Prime Minister, with representatives from the key government organizations involved in housing, as well as CODI and community representatives. There are also three sub-committees on finance, housing policy and construction.

Nobody is clear yet how committed the government is to this new policy, but it is useful to have a national policy umbrella to support all the work already being done by poor communities under the BMP, and to allow for new programs, collaborations and links to strengthen the community-driven and citywide aspects of housing. This policy could influence the crucial issue of access to land, for instance, by coordinating different public land-owning agencies under the housing policy umbrella, and creating room for many poor people to negotiate secure tenure for the land they occupy.

VII. CONCLUSIONS

All these CODI support programs described above will continue to be adjusted and refined, as circumstances change and as new programs, new partnerships and new opportunities for co-production continue to emerge. Poverty has many more dimensions than the ones being addressed by the programs described above. But a small reality check may be useful here, by way of conclusion: no matter how many projects we're able to co-produce, the only real achievement will be that *it's people's change*, not CODI's. An intermediary institution like CODI can use the tools of finance and various support programs to open up the demand-driven change process to scale, to citywide and to a great big overlapping field of networks, to make room for a lot more ideas from the community side, a lot more collaboration and a lot more action on the ground. Those of us on the support side can certainly play a part in facilitating the unlocking of that great development force that exists within communities, with support and resources - but only up to a certain point. The shift in power and the change in relationships and structures that comes with empowerment - *and which constitutes real development* - is something that can only be done by people themselves.

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Authors:

Somsook Boonyabancha is a Thai architect and planner who worked with Thailand's National Housing Authority from 1977 to 1989, with the Urban Community Development Office (which she helped set up) from 1992 to 2000, and with the Community Organizations Development Institute (CODI), where she was appointed Director and continued in that post until 2009. Somsook was also one of the founders of the Asian Coalition for Housing Rights (ACHR) and between 2009 and 2014 was active in facilitating ACHR's Asian Coalition for Community Action (ACCA) program. e-mail: somsook@achr.net

Thomas Kerr is an American architect who has worked in Asia since 1989, first in India and from 1996 in Bangkok, Thailand with the Asian Coalition for Housing Rights (ACHR), where he helps coordinate their English language publications. e-mail: achr@achr.net

Address: ACHR, 73 Soi Sonthiwattana 4,
Ladprao Road Soi 110,
Bangkok 10310, Thailand;
e-mail: achr@achr.net
website: <http://www.achr.net>