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for Urban Equality

# NAKHON SAWAN COMMUNITY DEVELOPMENT NETWORK

## ADDRESSING URBAN INEQUALITIES THROUGH A PEOPLE'S PROCESS

By Supreeya Wungpatcharapon  
& the Nakhon Sawan Community  
Development Network

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## Overview

Located in central Thailand, Nakhon Sawan used to be a critical transportation nod and trade center that attracted many migrant workers in the course of its urbanization. However, much like other cities in Thailand, the city has been characterized by an unequal distribution of resources, most notably land, leading to a housing deficit and the proliferation of informal settlements to accommodate low-income populations. In the early 1990s, a grassroots women's group expanded its functions and formed the Nakhon Sawan Community Development Network, an organization that has since been leading the upgrading processes of many of the city's slums. Through several ups and downs, the community network has implemented numerous housing projects as part of the governmental Baan Mankong program, securing land, housing, and services to 60% of the city's poor. Supported by state and non-state allies, the communities have built their capacity by surveying, mapping, and coming up with their settlement plans and designs. Their work has secured them increased recognition from local and national authorities and inclusion in the city development plans, leading to more equal outcomes for Nakhon Sawan.

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## List of Acronyms

- ACHR - Asian Coalition for Housing Rights
- ASEAN - Association of Southeast Asian Nations
- CAN - Community Architects Network
- CDC - City Development Committee
- CDF - Community Development Fund
- CODI - Community Organizations Development Institute
- MoU - Memorandum of Understanding
- NHA - National Housing Authority
- NSCDN - Nakhon Sawan Community Development Network



An aerial view of Nakhon Sawan Municipality in 2012 ©Sanguansak Voravitrattanakul





# CHAPTER 1

## Contextualizing urban inequality in Nakhon Sawan



# Contextualizing urban inequality in Nakhon Sawan

## 1.1 Urban inequality in Thailand and Nakhon Sawan

Phongpaichit and Baker (2016) have pointed out that rising inequality in Asian countries has resulted from five factors, which are: (1) neoliberalism and entrepreneurial capitalism; (2) rapid urbanization and globalization; (3) unfair distribution of public goods and services; (4) embedded notions of social hierarchy; and importantly, (5) political structures that protect privilege and resist change. A study by Somsook Boonyabancha and Thomas Kerr (2015) on how urban poor communities define and measure poverty reveals that social and structural injustice is the root cause of poverty in Thailand. According to their study, in collaboration with leaders from slum communities nationwide, the old systems of patronage politics ensure the poor remain isolated and dependent and are prevented from organizing and participating in politics in meaningful ways. Along similar lines, Kevin Hewison (2015) argues that the structure of the social, political, and economic system has contributed to and maintained inequality in the country. He indicates that there is a long-standing rural-urban divide of policies. State-promoted industrialization resulted in a larger working class, but with high capital intensity, the sector could not absorb the rural migrants who moved to urban areas for work. The result was a large informal sector where workers remained outside the state's welfare system.

Through much of the country's rapid economic growth since the 1950s, authoritarian regimes dominated, promoting capitalism and incubating capitalist and middle classes while restricting political rights. Growth reduced poverty, but inequality remained high because laborers were repressed while capitalists were granted favors. While the

global agricultural prices fell, leading to decreased incomes for farmers in the mid-1970s, globalization and urban property values boomed in the 1980s, especially in central cities. Moreover, it has been argued that taxation policies have played a role in widening inequality (Hewison, 2015). High rates of manufacturing protection discriminated against agriculture, and, for decades, a regressive rice tax transferred wealth from the countryside to the cities (ibid.). Until the 1990s, a range of regressive taxes meant the rich gained from the tax system. For the following decades, the state's fiscal policies and expenditure remained pro-rich. The impact of these policies has been redistributive, *from the poor to the rich* (ibid.).

The Global Wealth Report 2018 published by the Credit Suisse Research Institute showed Thailand scoring 90.2 on the Gini coefficient (also the Gini index), making it the country with the widest income inequality in the Association of Southeast Asian Nations (ASEAN) (Figure 2). The report identified that the distribution of adults by wealth range in Thailand is heavily concentrated at the lower end of the wealth spectrum. Specifically, 91.7% of adults belong in the under-10,000 USD wealth band, 7.5% lies between 10,000 and 100,000 USD, and 0.7% lies between the 100,000 and 1 million USD band. Only 0.1% of the adult population falls in the over-1 million USD wealth range. This translates into the high-income inequality value of 90.2 on the Gini coefficient (Table 1). Data from 2007 show that the top 10% of families controlled more than 51% of the wealth while the bottom 50% held only 8.5%.

The enactment of the first Thai National Economic and Social Development Plan in 1957 was intended to create prosperity, regulate revenue distribution, and reduce regional economic disparities and spatial

ORIGINAL CL HOUSING	DISTRIBUTION OF ADULTS (%) BY WEALTH RANGE (USD)				GINI
	UNDER 10,000	10,000-100,000	10,000-1 MILLION	OVER 1 MILLION	%
Thailand	91.7	7.5	0.7	0.1	90.2
Indonesia	85.4	13.7	0.8	0.1	84.0
The Philippines	89.0	10.2	0.7	0.1	82.6
Malaysia	60.6	36.2	3.0	0.2	82.0
Laos	93.6	5.9	0.5	0.0	79.7
Brunei	43.0	51.2	5.4	5.4	78.6
Singapore	13.8	38.2	44.0	4.0	75.8
Vietnam	93.1	6.6	0.3	0.0	70.8
Cambodia	94.8	5.0	0.2	0.0	70.4
Myanmar	98.9	1.1	0.0	0.0	58.2

Table 1. GINI Index 2018 in Asian Countries by the Credit Suisse Research Institute  
 (Source: <http://livingasean.com/explore/thailand-income-equality-wealth-report-2018-indonesia-economy/>)

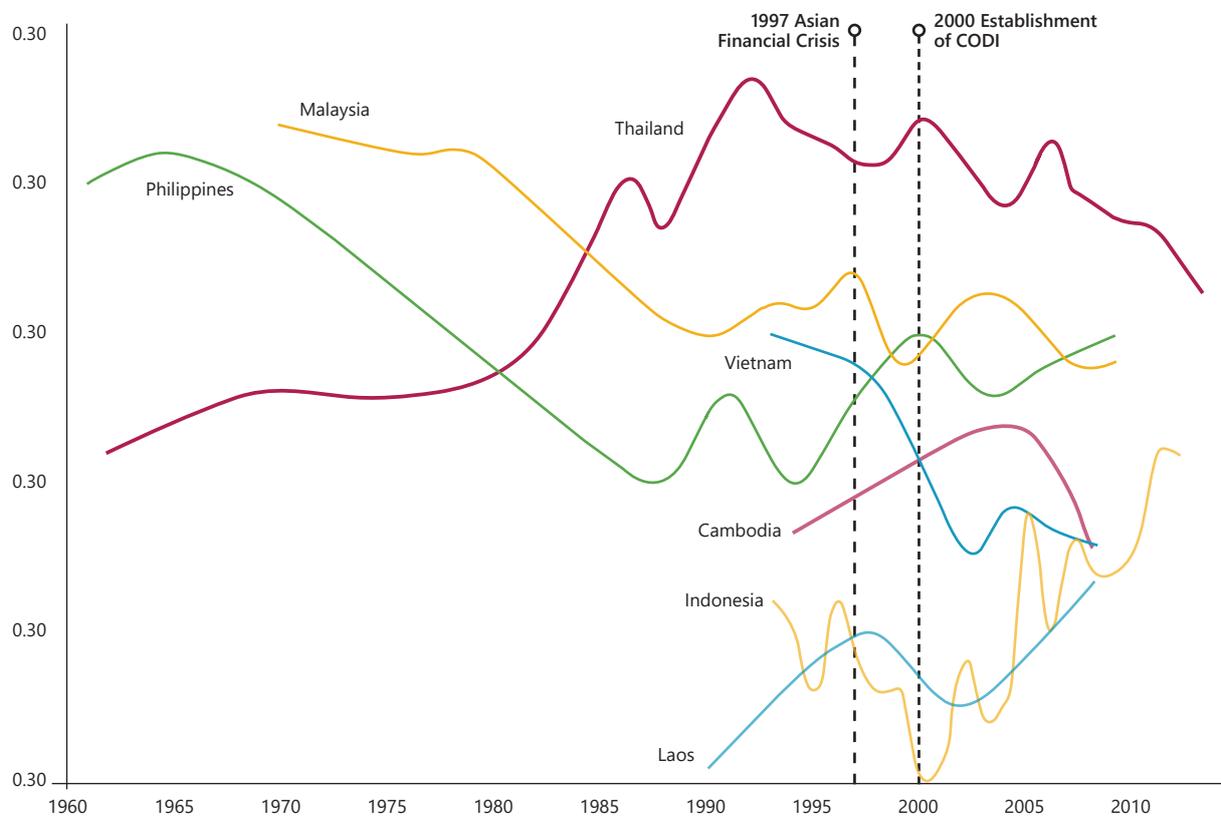


Figure 2. GINI Indices for selected ASEAN countries from 1962–2013 (Source: Pasuk Phongpaichit and Chris Baker 2016, p.14)

inequality between urban and rural areas. Partly as a result of that, the absolute poverty of Thailand has decreased gradually ever since (Figures 3, 4). However, inequality in its multiple dimensions has increased—in terms of resources distribution, social recognition, and quality of life. The physical manifestations of that inequality are most evident in urban contexts, where the richest coexist with the most deprived. Development policies focusing primarily on the economy and industrialization—and following the logic of trickle-down economics—

have failed to distribute prosperity among people for decades. The Thai governments have not been able to create equality—neither at the national level nor the regional one. This is evident in the disparities between the capital and other towns in rural areas or even within the same region. The National Economic and Social Development Plans show that, since the 1960s, growth has been highly concentrated around Bangkok and other big cities, such as Chiangmai in the North, KhonKaen in the Northeast, and Phuket in the South.

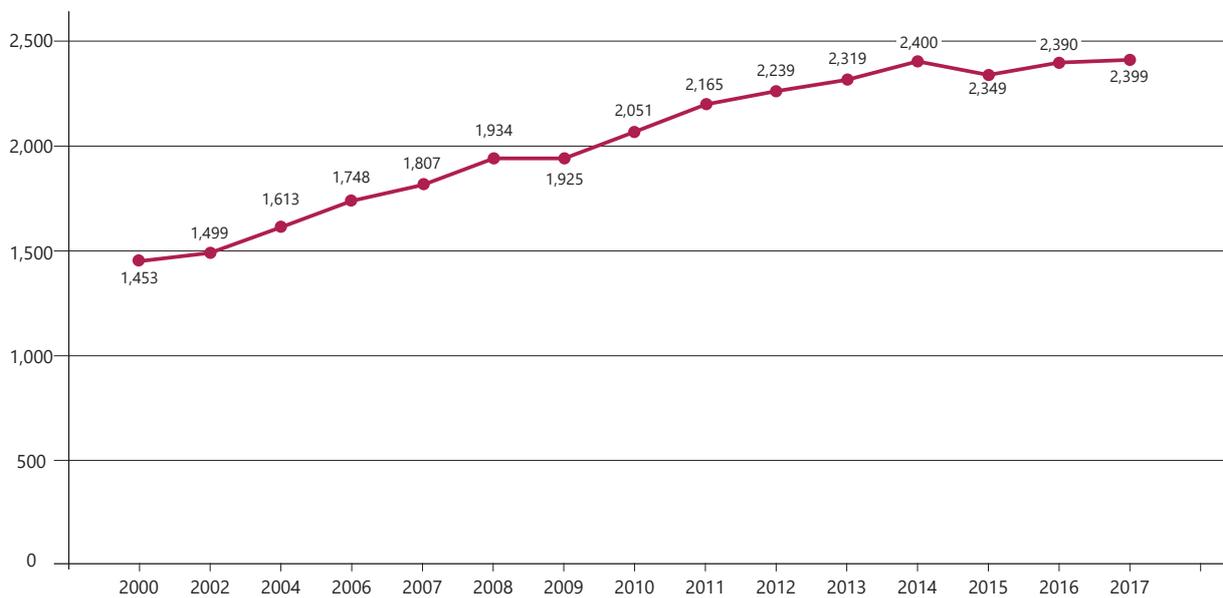


Figure 3. Poverty line in Nakhon Sawan 2000-2017 (Source: <http://social.nesdb.go.th>)

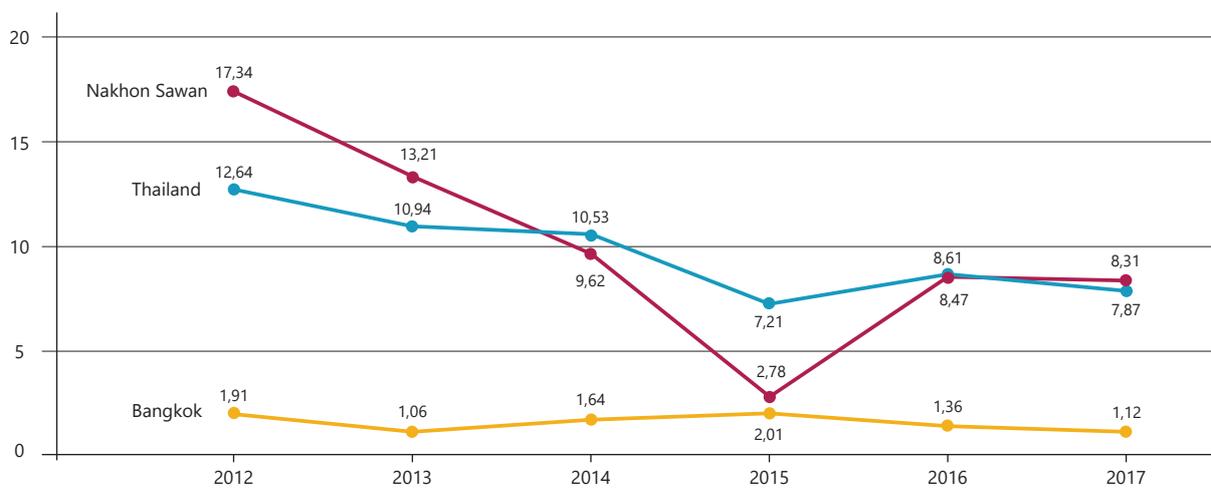


Figure 4. Percentage of the poor population 2012-2017 (Source: <http://social.nesdb.go.th>)

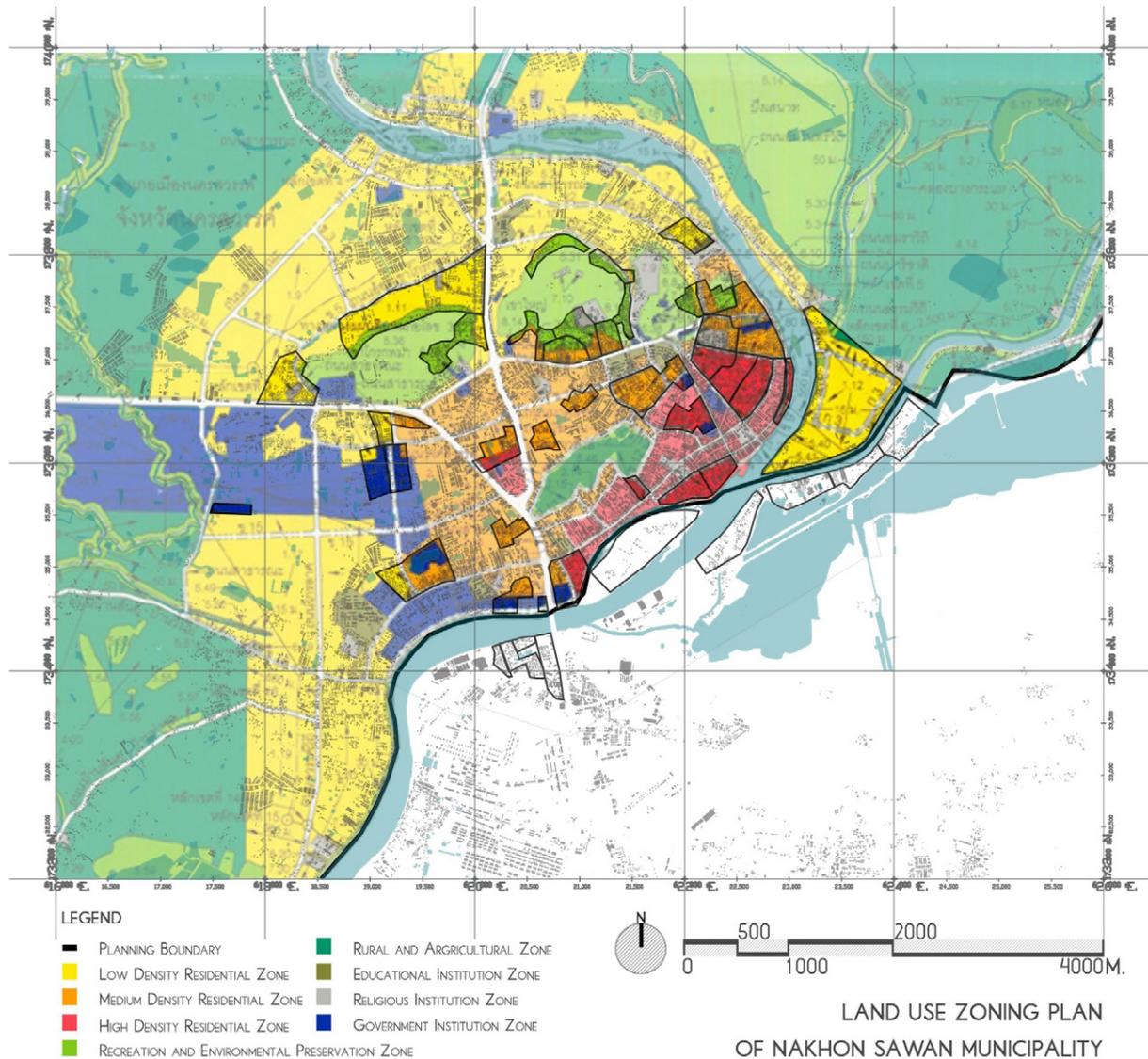


Figure 5. Land use zoning plan of Nakhon Sawan Municipality

The patterns of land distribution make up an extreme manifestation of wealth inequality in Thailand. According to Hewison (2015), just 10% of the population owns about 90% of all privately owned land. In addition, a significant study by Duangmanee Laovakul (2016) on land distribution nationwide identified around 14.3 million hectares of regularly titled land in 2012, belonging to about 15.9 million owners. The top 10% of all holders hold over 60% of all land, and the bottom 10% own just 0.07%. In the same year, the Gini Index for the distribution of all titled land nationwide was 0.886. At the same time, government allocations are invested

in promoting industrial, business, tourism, and economic development, but while economic growth was beneficial for most, it was the capitalist class and its allies who captured the gains. Poverty reduction did not address inequality because income increases have been concentrated with the already privileged groups.

The poor in Thailand also have restricted access to public healthcare, free education, and basic services due to their lack of formal titles and secure well-paid jobs. In addition, they often lack access to finance and credit to improve their livelihoods and

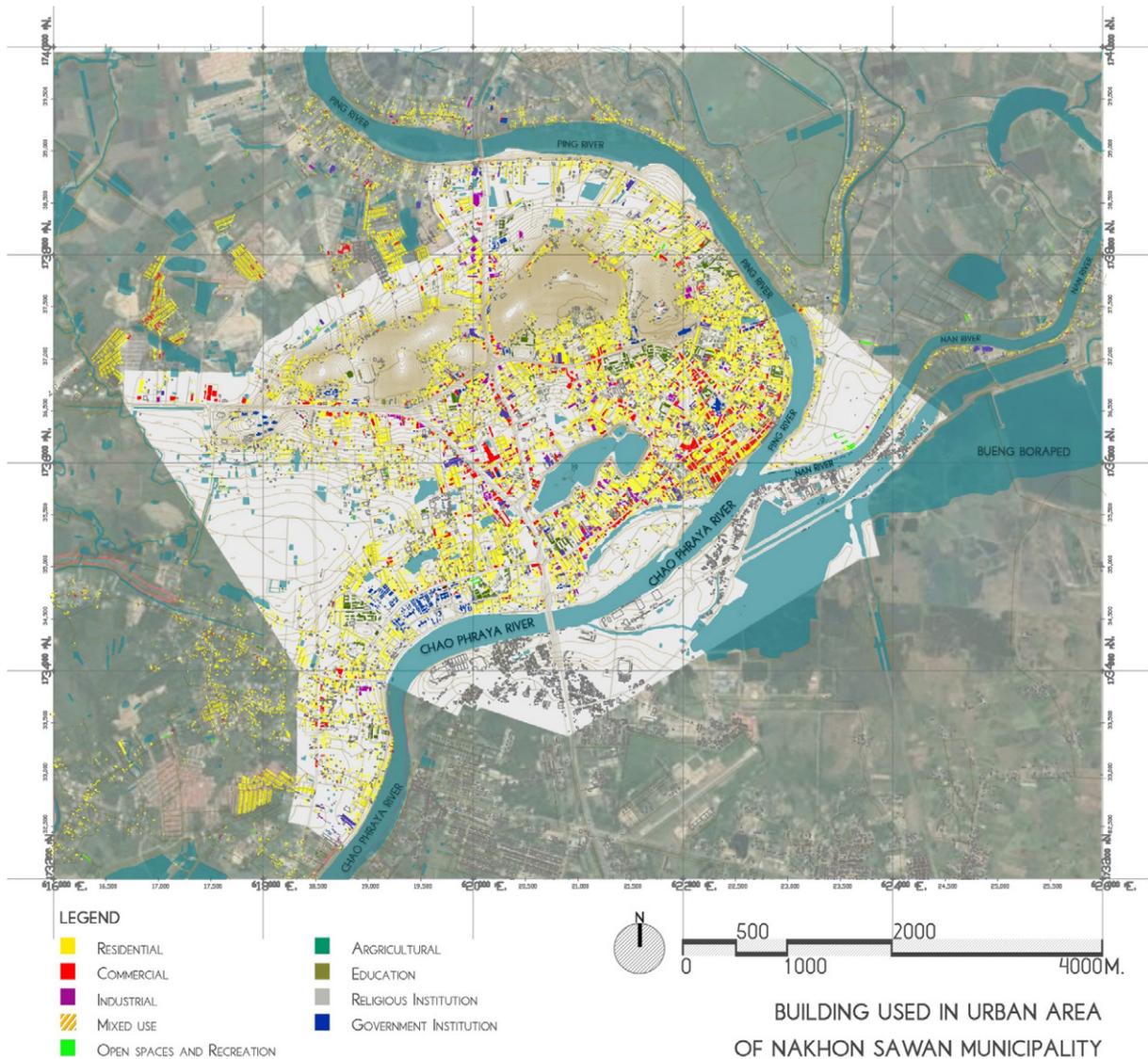


Figure 6. Building use in the urban area of Nakhon Sawan Municipality

housing. Instead, they depend on informal loans with high-interest rates, resulting in higher debts. Despite such vast disparities, access to healthcare, education, low-cost housing, and micro-credit schemes has increased thanks to policies of the elected government in 2001. Pro-poor programs such as the nationwide Baan Mankong program by the Community Organizations Development Institute (CODI), the Baan Ur-Arthorn housing by the National Housing Authority (NHA), and the 30-Baht universal healthcare schemes were launched during that time. Some programs have arguably improved the lives of poor people significantly and addressed some

dimensions of inequality.

### ***Urbanization and Inequality in Nakhon Sawan***

The urban area of the Nakhon Sawan municipality is concentrated along the Chao Phraya River. It comprises commercial buildings, shop houses, and medium-density residential neighborhoods surrounding Sawan Park, this city's most prominent green space. The western part of Nakhon Sawan is occupied mainly by governmental offices, while low-density residential areas extend to the north and east of the center, bordered by agricultural fields outside

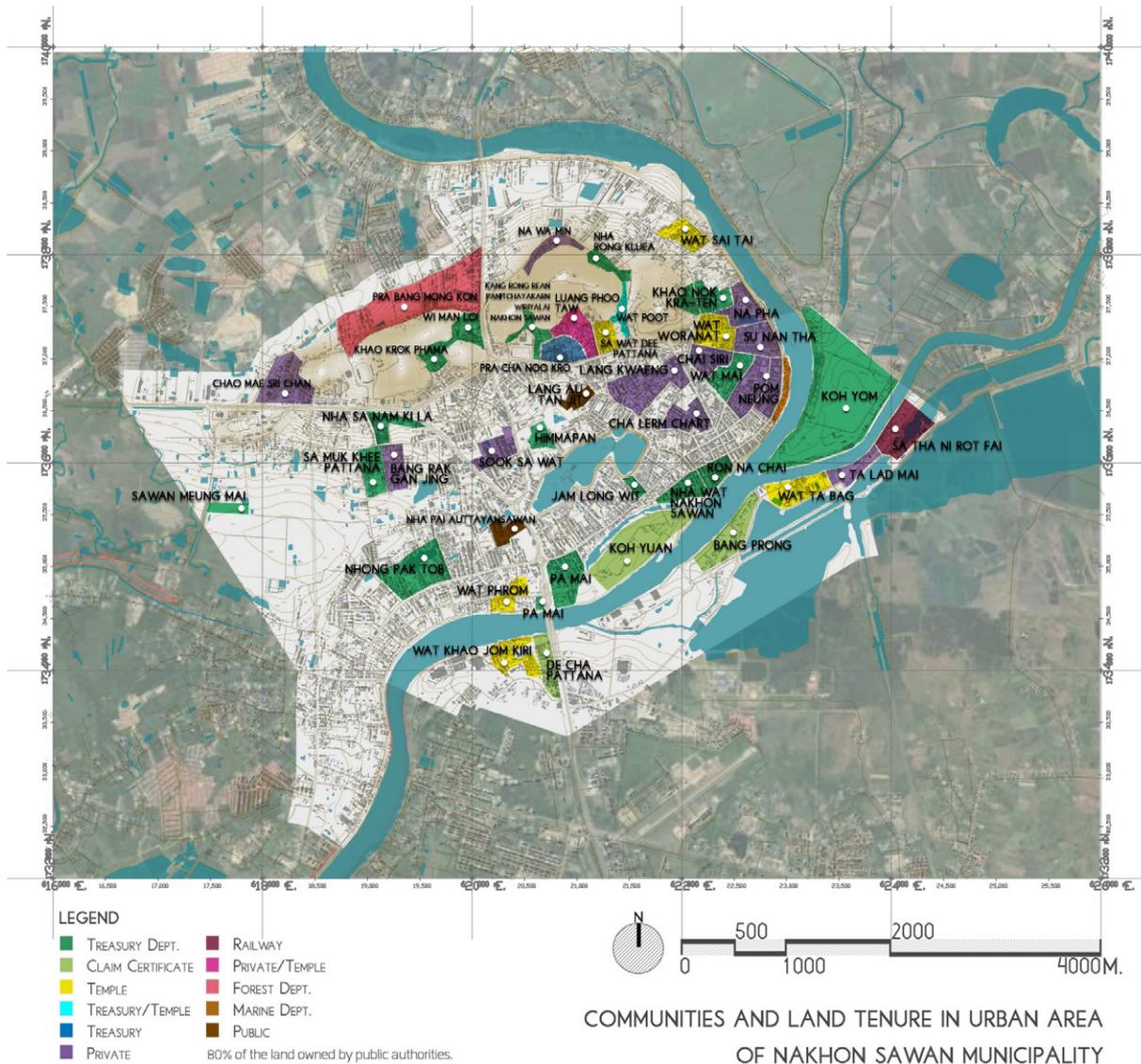


Figure 7. Slum communities and land tenure in the urban area of Nakhon Sawan Municipality

the administrative boundary of the municipality (Figures 5 and 6). While 49.2% of Thailand's total population lived in urban areas in 2017, the urbanization rate of the Nakhon Sawan municipality is approximately 22.8%. It is estimated that its population increases by 2.76% per year. Much of that growth is attributed to migrants from the rural and neighboring provinces who arrive in Nakhon Sawan searching for jobs. Without adequate measures to absorb these populations, the city has been facing a lack of appropriate housing and facilities for those laborers.

According to NHA's survey from 1999, it was estimated that 36.47% of the municipality's population was considered poor. In addition, out of the city's total housing stock, 74% was formal and 26% was informal housing. Those informal settlements were scattered in the municipality, occupying unused public land, the riverfront, and the hills, without basic facilities. Meanwhile, publicly owned land in the inner city was left empty without a proper development plan. A citywide slum community survey conducted in 2007-2008 identified more than 50 slum communities in the urban area of Nakhon Sawan. Further, the survey showed that approximately 80% of the land in the

municipality is owned by the government or public agencies, such as the Treasury Department, the Forestry Department, the Marine Department, or the State Railway of Thailand (Figure 7). Over the past decade, however, the ratio of poor population and informal settlements has gradually decreased, as seen from statistics shown in Figures 3 and 4.

Unfortunately, the lack of adequate housing and secure land tenure is not the only challenge Nakhon Sawan is facing. Natural disasters are another major threat as the city is located in a flood-prone area and is surrounded by hills. Floods are an annual occurrence. Therefore, the environmental issue is another concern as Nakhon Sawan is the origin of the Chao Phraya River, the most important river of central Thailand. At the same time, Nakhon Sawan is possibly the only province that self-generated a water treatment system and water supply to serve the whole city at a low price.

In this complex and highly unequal context, the poor residents of Nakhon Sawan have been organizing themselves to develop self-help solutions to their problems and counter the systemic injustices. The beginnings of the Nakhon Sawan Community Development Network (NSCDN) go back to 1995, long before the Baan Mankong program arrived in the city in 2005 to become the first pilot project of CODI. At that time, the network was started by a loosely organized women's group.

Today, the NSCDN is considered one of the best examples of people-driven development in Thailand. It showcases a successful approach to negotiating the long-term rental of state-owned lands for the Baan Mankong projects citywide, developing different forms of housing (in-situ upgrading, reconstruction, relocation), and self-organizing collective funds and community welfare. By now, the community welfare funds have reached 591,304 Baht from over 1,188 members. The network additionally established a "Housing and Land Insurance Fund" of approximately 390,556 Baht with 1,085 members to support families in the case of natural disasters or economic crises.

Moreover, the network has established partnerships with local and national networks, including the public sector and civil society, such as the National Health Assembly and the Thai Health Promotion Foundation.

## 1.2 Research approach and methodology

The NSCDN was selected as a case study for the Knowledge in Action for Urban Equality ("KNOW") research project in Thailand. The accumulated knowledge from this community-led initiative and the experiences of the network in addressing inequality and paving a path to an inclusive city make up an excellent subject for investigation and documentation. Aiming to unify the learnings of their long collective effort, expand development directions and transfer the methodology of Baan Mankong to rural areas, the research design and process were guided by two main objectives. First, we wanted to synthesize knowledge from the network's roughly 28 years of experience (1995-present) that has been consolidated through the Baan Mankong program. Second, our goal was to create a learning process based on the exchange between the NSCDN and other national and international networks. With that in mind, our research questions were shaped as follows.

**1. What are the roles of the NSCDN in the process of Baan Mankong and beyond in tackling inequality?** To respond to that question, we proceeded to document the trajectory and development of the community network, its successes, and its challenges.

**2. To what extent has the implementation of the citywide Baan Mankong program triggered change? How has the principle of co-creation built knowledge and capacities at an individual and collective level?** Here, we explored the transformation of households, communities, and the network across various aspects, such as economy



The survey team conducted their on-site visits to Baan Mankong communities during October 2019-March 2020. They regularly updated the collected information, and discussed problems they faced while conducting the survey.



and finance, social welfare, and quality of life, and compared their status before and after their involvement in the program.

**3. How to co-create an inclusive city of Nakhon Sawan?** To answer that question, we explored together with the community network what resources, knowledge, and partnerships are required to sustain the path toward inclusive city development plans and policy for Nakhon Sawan.

### ***Research Methodology***

The process of this research project was used to mobilize the community movement, strengthen its cohesion, and include those who had not yet participated in the Baan Mankong program. It also aimed at expanding the work of the community to reach other stakeholders to co-create an inclusive city. The research employed both quantitative and qualitative methods, including a comprehensive survey, direct observation, semi-structured interviews, and focus group discussions with key members of the community network.

Reflections on the development of the community network and the progress of Baan Mankong were facilitated through focus group discussions with 26 network members and CODI staff. Members from different generations narrated the story of the NSCDN with old images, and the recording was transcribed. Next to that, a historical mapping of the network was conducted in another workshop in collaboration with the Community Architects Network (CAN) Thailand, culminating in the production of the documentary telling the story and achievements of NSCDN. Finally, a questionnaire survey was conducted in the 30 communities participating in the Baan Mankong program (approx. 3,000 households) by network members themselves. It is aimed to expand the study to the rest of the urban poor residents of Nakhon Sawan at a later stage, as a part of the Baan Mankong citywide program with CODI.





## CHAPTER 2

# Community-led slum upgrading in Nakhon Sawan



# Community-led slum upgrading in Nakhon Sawan

## 2.1 Baan Mankong: Low-cost housing and slum upgrading

Baan Mankong (meaning ‘secure housing’) is a nationwide slum upgrading program launched in 2003 by CODI (Figure 8). The program employs participation as a tool and empowers local people as the leading subjects of change. In this scheme, the government subsidizes infrastructure and gives housing loans to community cooperatives, while the people use their savings as collateral to access loans collectively. Flexible finance is provided, allowing community organizations and local partners to plan, implement, and determine their priorities according to each community’s needs (Boonyabancha, 2005).

Community organizations and their networks are the key actors who control funding and management. Upgrading can take many forms, from minor improvements to reconstructing houses or relocation to nearby lands. The solution is based on the mutual agreement of everyone involved. Once the communities successfully negotiate their tenure arrangements, the land and the newly constructed houses are collectively owned and repaid over at least 15 years, according to the terms of the loans granted by CODI. A common rule is that if anyone wants to sell their house, they must sell it to the community cooperative, not to outsiders.

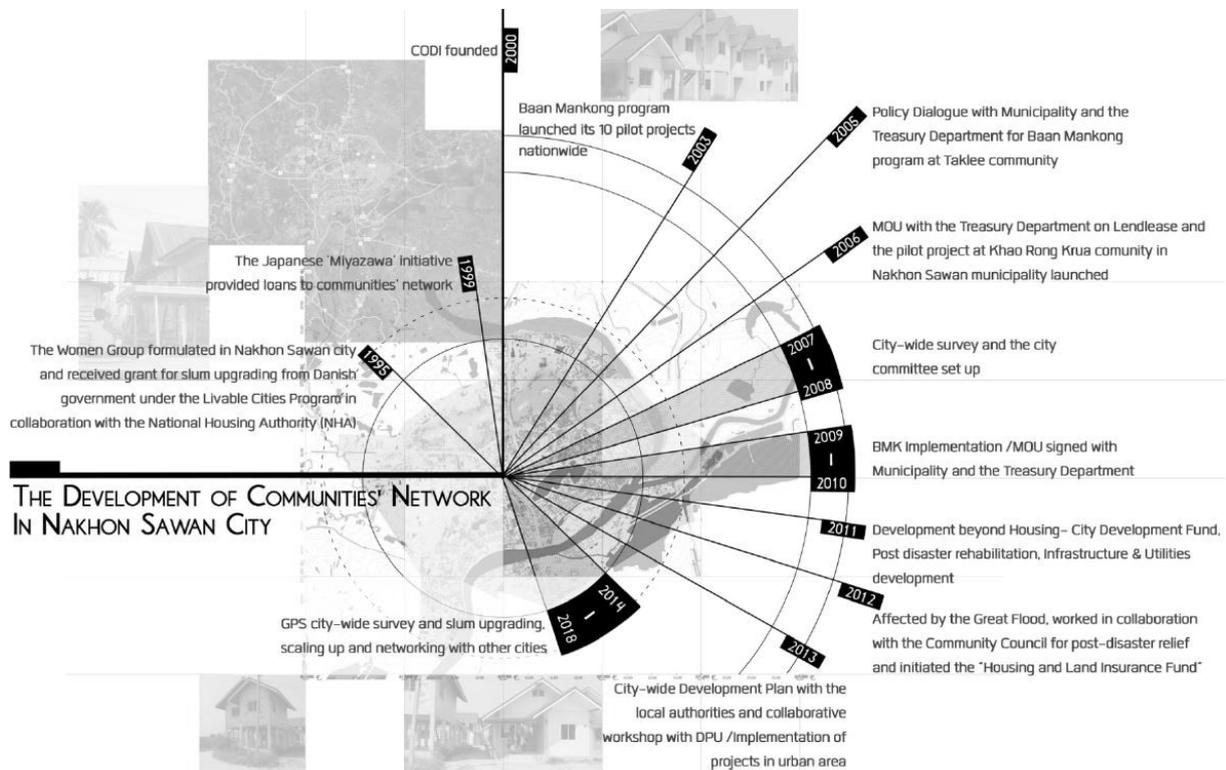


Figure 8. The development of the Baan Mankong program in Nakhon Sawan



(a) On-site upgrading



(b) Reconstruction of the Ronnachai community



(c) Relocation at the Sawan Muang Mai community



### ***A brief history of the NSCDN***

In Nakhon Sawan province, the practice of slum upgrading started already in 1995, before the arrival of the Baan Mankong program (see Figure 9). First, the Women's Group of Nakhon Sawan city received a grant for slum upgrading from the Danish government under the Livable Cities program by the NHA. Then, in the aftermath of the Asian financial crisis, the Japanese 'Miyazawa' initiative also provided individual loans to community network members in 1999. However, the network faced difficulties in managing the fund and repayment together. Many members left the network and stopped their debt repayment. At that time, the network wasn't well-organized and received misleading information from the local municipality that monitored this loan. The lack of trust and cooperation obstructed the progress

of the urban poor network in the city. The relationship amongst the community members and between the network and the municipality was inactive due to that incident for almost 4-5 years.

Things started changing for the better when another opportunity presented itself. When CODI launched the Baan Mankong program in 2003 with ten pilot projects across the country, it also started a policy dialogue with the Nakhon Sawan municipality and the Treasury Department. The objective of this dialogue was to explore the prospects of implementing the Baan Mankong program in the Taklee community in 2005. Later in 2006, the pilot project of the Khao Rong Krua community in Nakhon Sawan province was successfully granted a land lease from the Treasury Department. During 2007-2008, the Baan Mankong community network initiated a citywide survey of

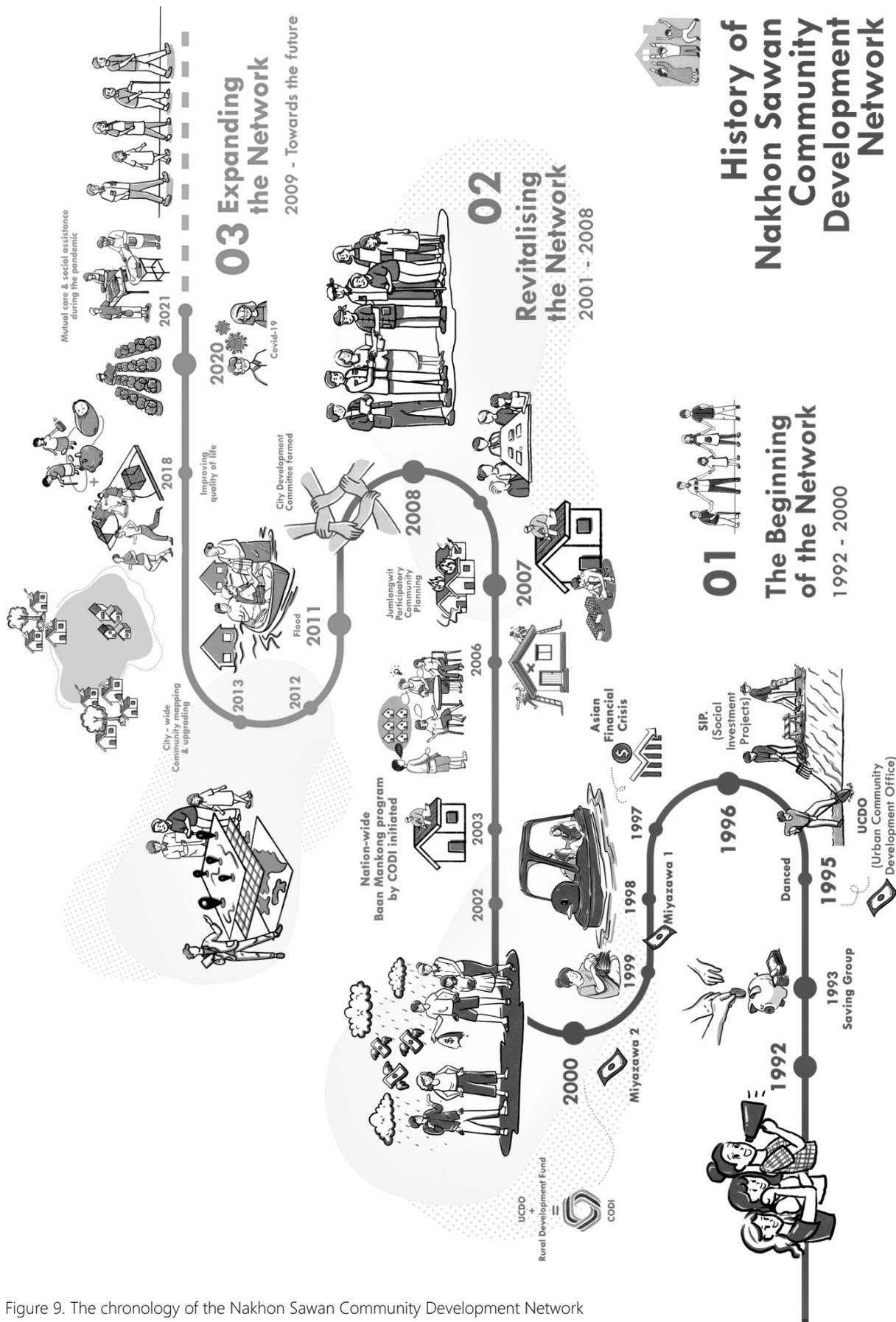


Figure 9. The chronology of the Nakhon Sawan Community Development Network

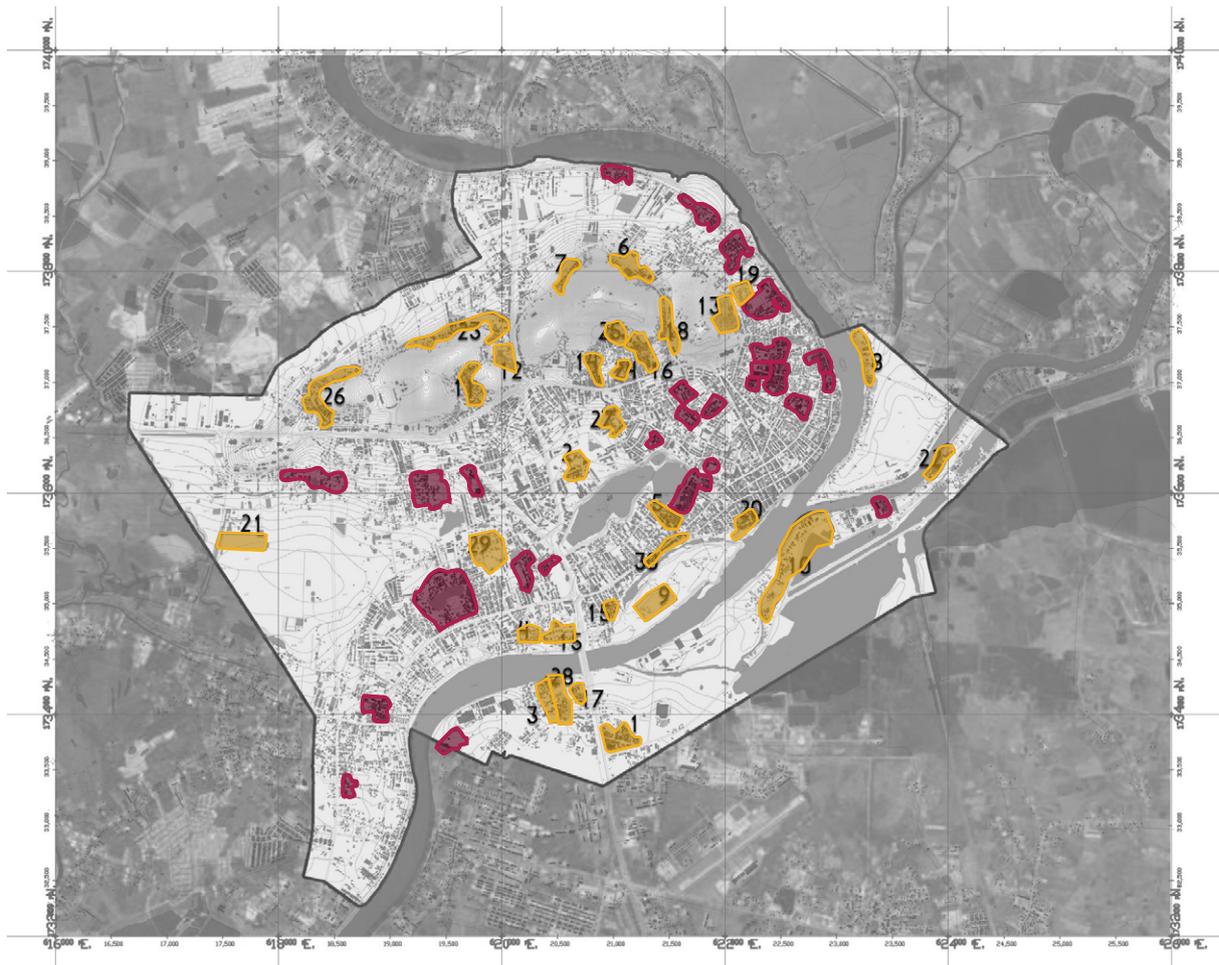


Figure 10. Existing slum communities (●) and communities with Baan Mankong projects (●)

slum communities in the Nakhon Sawan municipality and formed a committee to approve Baan Mankong projects and plan for citywide development. By 2010, the implementation of Baan Mankong was ready to start. A Memorandum of Understanding (MoU) was signed between the Nakhon Sawan municipality and the Treasury Department, granting a lease to all projects on land owned by the Treasury Department. The communities were empowered through the upgrading process of their own houses and neighborhoods.

Another catalyzing event was the great flood in 2011. Impacted by the disaster, NSCDN collaborated with the community council for post-disaster relief to the affected families. This included establishing a communal evacuation center, delivering food, and

other necessary assistance—all organized by the network members themselves. Soon after that, the community network initiated the “Housing and Land Insurance Fund”. This move came as people realized that the threat of natural disasters, other acute shocks, or chronic stresses like economic crises or unemployment profoundly affect their income and consequently their housing security.

From 2013 onwards, the community network started working on the Citywide Development Plan with the local authorities and implemented further Baan Mankong projects in urban areas. Additionally, a community-led GPS citywide survey with technical support from CODI was initiated to digitize the data of all slum communities and utilize them as a tool to negotiate with government agencies and

BAAN MANKONG IN NAKHON SAWAN		COMMUNITY	LANDOWNER	HOUSE-HOLDS	NO.	SQUAT	LAND LEASE	HOUSE RENTING	BMK SCHEME	YEAR	NOTE
	1.	Khao Rong Krua	TREASURY	156	64	64	–	–	UPGRADING	2006	
	2.	Himmapan	TREASURY	122	39	29	10	–	UPGRADING	2006	
	3.	Wat Khao Jom Kiri	TEMPLE	246	48	–	48	–	UPGRADING	2006	
	4.	Wat Phrom	TREASURY	289	146	20	114	12	RECONSTRUCTION	2006	
	5.	Jam Long Wit	TREASURY	81	81		81		RECONSTRUCTION	2006	FIRE
	6.	Nha Rong Kluea	TREASURY	236	138	138	–	–	UPGRADING	2006	
	7.	Nawamin	TREASURY	244	107	96	11	–	UPGRADING	2006	
	8.	Koh Yom	CLAIM CERT.	189	100	–	–	–	UPGRADING	2007	
	9.	Koh Yuan	CLAIM CERT.	124	60	–	–	–	UPGRADING	2007	
	10.	Bang Prong	CLAIM CERT.	197	100	–	–	–	UPGRADING	2007	
	11.	Krog Phama	TREASURY	186	120	34	86	–	UPGRADING	2007	
	12.	Wiman Loi	TREASURY	157	157	59	80	20	UPGRADING	2014	
	13.	Khao Kob	TREASURY	194	119	42	150	–	UPGRADING	2014	
	14.	Kang Rongrean Panitchayakarn Wirtalai Nakhon Sawan	TREASURY	168	111	4	103	4	UPGRADING	2015	
	15.	Pa Mai	TREASURY	210	103	19	80	4	UPGRADING	2015	
	16.	Sawatdee Pattana	TEMPLE	290	125	3	125	7	UPGRADING	2015	
	17.	Decha Pattana	CLAIM CERT.	128	95	0	95	4	UPGRADING	2015	
	18.	Wat Poot	TREASURY	233	169	12	169	8	UPGRADING	2015	
	19.	Khao Nok Kra-Ten	TREASURY	420	127	6	127	10	UPGRADING	2015	
	20.	Ronnachai	TREASURY	56	56	56	–	–	RECONSTRUCTION	2016	
	21.	Sawan Meung Mai	TREASURY	419	419				RELOCATION	2016	PHASE 1 = 102
	22.	Sathani Rotfai	TH RAILWAY	215	145	–	145	–	UPGRADING	2017	
	23.	Pra Bang Monkong	TEMPLE	324	126	126	–	4	UPGRADING	2017	
	24.	Pracha Noo Kro	TREASURY	232	103	11	92	–	UPGRADING	2017	
	25.	Luang Phoo Taw	TEMPLE	278	169	–	169	12	UPGRADING	2017	
	26.	Chao Mae Sri Chan	TREASURY	392	268	85	201	–	UPGRADING	2018	
	27.	Lang Au Tan Jit	PUBLIC	137	136	123	–	–	UPGRADING	2018	
	28.	Tewada Srang	TEMPLE	190	133	–	133	–	UPGRADING	2018	
	29.	Bang Rak Gan Jing	TREASURY	284	165	72	54	–	RECONSTRUCTION	2018	
	30.	Nha Wat Nakhon Sawan	TREASURY	42	43	–	43	–	RECONSTRUCTION	2018	

Table 2. Upgraded slum communities through Baan Mankong in Nakhon Sawan (Source: NSCDN)

landowners (Figure 10). Furthermore, the Nakhon Sawan team expanded its work to reach rural areas and networked with neighboring cities to scale up the Baan Mankong program.

At present, there are 30 upgraded slum communities in the urbanized area of the Nakhon Sawan municipality (Table 2). Out of these, 24 projects are upgrading on-site, five are reconstruction projects, and one involves relocation. Next to that, housing insecurity was resolved in 6 out of 15 districts

of the Nakhon Sawan province thanks to the implementation of 42 Baan Mankong projects that benefited 54 communities, or approximately 4,315 households. The case of Nakhon Sawan and the demonstrable capacity of the network to manage their financial resources collectively sets an example for other poor communities. As a result, people feel more empowered to negotiate with landowners and the municipality around significant structural issues like land acquisition, infrastructure, employment, regulations, and other city development issues.

## 2.2 The tools and processes of the network

**Collective finance:** Over time, the network extended its capacities in other development agendas beyond housing, such as social welfare and collective funds. Notably, the network initiated the Community Development Fund (CDF) at the city level. The CDF links scattered savings groups into a larger whole and provides a horizontal support system and a cross-checking mechanism that strengthens the individual savings groups and protects their members. According to an ACHR study (2017) on community finance in Asia, CDF adds an essential layer to people's collective finance systems, allowing them to gather their own funds into a larger financial pool and mobilize additional funds from outside sources. This extensive financial pool can energize the community savings groups to be more active and expand what they can do to address their development needs. Moreover, the citywide scale of a CDF provides an additional platform for collaboration, allowing poor people's organizations to work together with the administrative and political institutions in their cities or districts as full development partners.

Apart from organizing saving groups, several collective actions in the citywide approach have helped transform the inequitable distribution of resources and hierarchical power embedded within the practice of bureaucratic city development.

**Learning from the alliance:** After the network had weakened for years, CODI started restrengthening the community's cohesion by organizing field visits to other cities in northern Thailand in 2005. The community members learned from the experiences of other cities and gained the know-how to start the housing upgrading.

**Citywide survey:** The next step was to create a shared understanding of the actual slum situation in Nakhon Sawan. The network started the citywide survey and mapped all the city's squatter settlements

in 2006 as a part of the Baan Mankong program officially launched in that year by CODI. Besides counting every family, the survey identified tenure conditions for each settlement and inventoried vacant land in the city as possible future housing sites. According to network members, this process is vital in building reciprocal recognition and mutual care of the urban poor through visiting informal communities, interviewing people, and networking among the groups. At the same time, the citywide survey presents an opportunity for spreading the methodology of the saving activity, transferring knowledge and practices from one to another, and expanding the city's urban poor network. It additionally promotes the recognition of urban poor communities by the state and its different agencies by 'putting them on the map' and revealing the actual housing demand in the city.

**Screening the right to stay:** This process is essential in determining who has the right to be part of the new upgrading, reconstruction, or relocation project. It was mutually agreed that people occupying secure land (disaster- and tenure-wise) would upgrade or reconstruct their housing in situ. On the other hand, families inhabiting flood-prone areas, facing eviction from private properties, inhabiting lands that have been earmarked for development, or even extended families wanting to move out of overcrowded settlements would relocate to public lands of their choice, where they would design and build their new communities. Some overcrowded settlements could also de-densify, with some families staying and reblocking their houses and others moving to a different plot to start a new project there. Collective decision-making and reaching consensus have been essential to ensure self-determination.

### **The role of NSCDN**

One of the objectives of this research was to understand the role of the NSCDN in facilitating changes towards urban equality from the perspective of its members. In this regard, the survey reveals that the communities' involvement in the Baan Mankong



housing program has catalyzed many improvements and helped consolidate good practices. Changes at the household and community level are concentrated on the provision of housing security, initiating social welfare for the poor, cultivating the community cooperative to financial institute, building capacity, and income generation, such as the community builders' network. More specifically, the residents considered the following aspects as the most significant changes that have been possible through their engagement in the Baan Mankong program.

1. Improved housing & livelihood (76.05%)
2. Stronger community cohesion (52%)
3. Increased pride and self-esteem (35.25%)
4. Stronger family relations (34.43%)
5. Stronger network of mutual support (33.67%)

Additionally, the questionnaire survey demonstrated how the community members perceive the role of the network, ranked in order of priority.

1. The network understands the problems of its members and acts as a good mentor. It facilitates great teamwork and good human relations.
2. The network has improved secure access to housing and land tenure, infrastructure, and a better livelihood for the urban poor communities in the Nakhon Sawan municipality.
3. The role of the network has strengthened the community's cohesion through communal activities and working tasks.

Lastly, the survey gave space for recommendations directed at the network, including the roles it is expected to fulfill and the areas it should strengthen to amplify the benefits to the communities and strengthen its position.

1. Increasing the welfare and community funds to cover the poorest, elders, and the network's working group.
2. Improving the working process to cope with diverse situations through better monitoring procedures.
3. Initiating more communal activities and supporting more affordable housing projects.

The achievements of the network in addressing inequalities would not be as successful without the community-led processes and a citywide approach. As Somsook Boonyabancha stated, "Housing projects are a way of addressing micro-level inequities in existing slums, where people have unequal land, unequal housing tenure, different incomes, different status and different degrees of poverty. The power structure that exists in informal communities is never equal. These deep inequities are not something that can be solved simply by some technical housing design. The idea of the Baan Mankong process is to transform those communities so that they emerge in a new, more equal form, where everyone has security, everyone has a place, and everyone has a say in the community. This is the real transformation, the real upgrading."



## CHAPTER 3

# The work of NSCDN towards urban equality



## The work of NSCDN towards urban equality

### 3.1 Redistribution: accessing resources with a citywide approach

NSCDN has demonstrated some of the best practices for land management and securing housing on public lands at the city level. This is pretty significant since land distribution is one of the most persistent examples of inequality in Thailand and the Nakhon Sawan municipality. As stated earlier, the centralized control of land, resources, and building regulations in provincial cities like Nakhon Sawan plays a big role in deepening wealth inequality in the country. Local governments and citizens still find themselves powerless to use vacant land in their cities to deal with urgent local development needs since decisions about land use management are made in Bangkok. It was estimated that 80% of Nakhon Sawan's municipal land area is under the control of central government agencies like the Treasury Department, the State Railway Authority, and the Forestry Department. As a result, the local government has been unable to cope with the city's growing needs for housing. Even in a place with such wealth and economic vitality, miserable housing conditions for the poor persist. This serious structural problem creates poverty and deepens inequality.

As shown in Figure 10, the Baan Mankong housing projects are located around the urban area of Nakhon Sawan Municipality. An MoU was signed with the city, CODI, and the Treasury Department to facilitate the leasing of public land for upgrading settlements on public land in Nakhon Sawan (both in-situ and relocation). 19 out of 30 communities were developed in-situ on land owned by the Treasury Department. The only relocation project in the Baan Mankong program in Nakhon Sawan was also implemented on a plot of the same state agency. By January 2019, 30

of the city's 52 informal communities (translating to about 60% of the city's urban poor) had solved their housing problems and were living in fully upgraded communities with secure land, suitable housing, and complete infrastructure. In addition, the network has been expanding the Baan Mankong projects to its adjacent cities (Figure 11). Currently, there are 11 ongoing projects in 5 more cities that started with support from the NSCDN.

According to the survey results gained from 2,673 of overall 3,748 households, equivalent to 71.32% of all Baan Mankong members in the city, the average household's income is approximately 18,444 Baht/month, and the average expenses are 10,202 Baht/month. In contrast, the most recent national survey from 2019 revealed that the average household's income and expenses in the Nakhon Sawan province were 22,137 Baht/month and 16,001 Baht/month, respectively. These figures indicate that an average Baan Mankong household's savings are 4,600 Baht/month higher than the provincial average, thanks to their community savings activities. In addition, the average land and housing debt among Baan Mankong members ranges between 2,000-3,000 Baht/month, which is more than ten times less than that of the average provincial debt rate at 39,877 Baht/month. The cost of housing in the Baan Mankong program is cheaper than a typical rental room in the city.

The role of the network has been important in promoting the equitable distribution of resources. With 30 Baan Mankong cooperative housing projects in the city since 2003, it is undeniable that the access of urban poor inhabitants to secure land tenure and affordable housing has increased. That has, consequently, generated a better livelihood and quality of life in terms of their social welfare and saving.

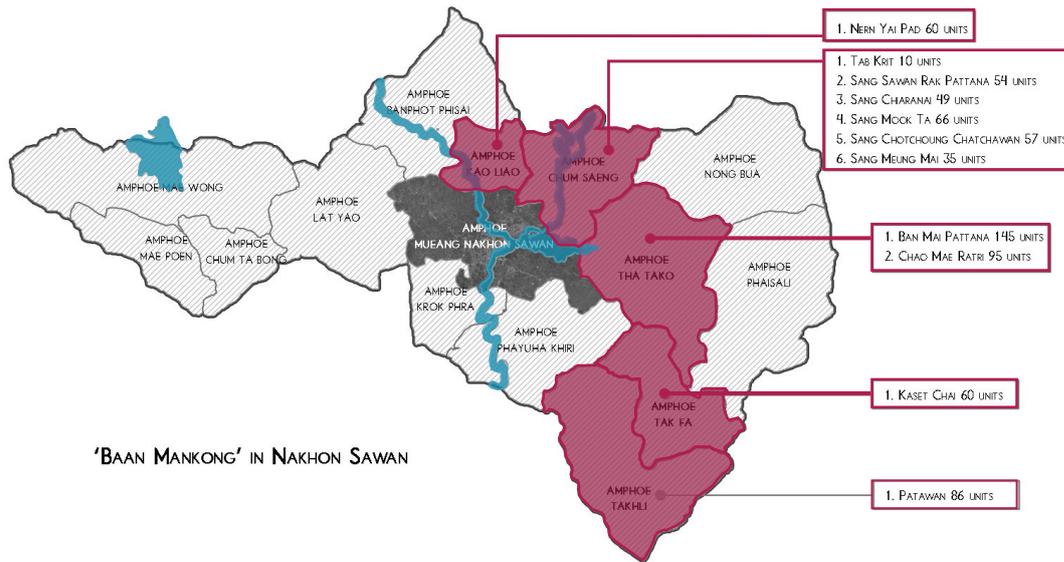


Figure 11. Expansion of Baan Mankong projects in other districts of Nakhon Sawan Province

Typically, their occupations in the informal economy barricaded the urban poor from accessing the social welfare system. To battle the rising inequality record of the nation, the previous government initiated a National Welfare Scheme in 2018 to support poor and low-income groups whose income is less than 100,000 Baht/year<sup>2</sup>. Those registered to the program regularly receive 245-345 Baht/month to cover household expenses and an additional 500 Baht/month for commuting in Bangkok and metropolitan areas. Nonetheless, this scheme is criticized as a populist policy that might not be sustained if there is a change of government or a lack of national budget to cover this scheme in the future.

Indeed, more than half of the community network's members have access to this national welfare scheme due to their low salaries. Interestingly, although the subsidy is conceived as household-based support, the community network prefers to use it collectively. This derives from the solid belief that a collective welfare fund is beneficial in strengthening community

cohesion and mutual dependence. According to a focus group discussion, an important lesson learned from receiving individual loans from the Japanese 'Miyazawa' initiative in 1997-2000 is that the lack of shared accountability weakened the community's bonds. Hence, the collective savings groups proved to play a much bigger role than securing people's access to funds since this practice proved essential for unity and collaboration.

Another premise of upgrading through the Baan Mankong program is redistributing the available resources through participatory design. This is very important to achieve equality from within through the physical planning of the settlements. It needs to be understood that the previous condition of each community may not be characterized by even relationships and social harmony. Often, conflicts of interest and inequalities manifest in the spatial organization of slums. A few influential members may hold a bigger plot within the community and accumulate wealth by informally renting out the land or additional rooms at their disposal.

This is exemplified in the case of Jumlong Wit, the city's first reconstruction project that was completed in 2010 with 81 households. When a fire occurred in

<sup>2</sup> This rate is calculated based on the poverty line of 2,000 Baht/ month. The program categorized income levels into two groups; those whose income is between 30,000-100,000 Baht/year belong to the low-income group and those whose income is less than 30,000 Baht/ year are classified as poor.



The Jumlong Wit settlement burned to the ground in 2007 (top) and was eventually reconstructed on site in 2010 (bottom).

2007, more than 100 houses were destroyed, mainly on the public land portion of the community. Under Thai law, land leases and occupation rights on public land cease to be valid after a fire—which is every informal community's greatest fear. Indeed, after the fire in Jumlong Wit, the land was declared a fire zone, and notices were posted forbidding the community to re-occupy the land. Besides losing everything they owned, the residents found themselves homeless and camping in temporary shelters around the nearby lake. With support from the community network, CODI, and the Municipal government, they immediately set out to hold meetings, survey the affected families, and develop plans to reconstruct their settlement on the same land. With their survey data as evidence, they were able to petition the central government for permission to stay in the same area on the condition that they submit a reconstruction plan following all the planning codes within fifteen days. With the support of a team of young community architects from CODI, the dwellers

could develop and submit a complete housing redevelopment plan for Jumlong Wit on time.

Throughout the settlement and housing design process, which involved mapping, sketching, and cardboard models, people made important collective layout decisions. In the cramped old community before the fire, some families had large pieces of land, while others were squeezed onto tiny plots. Those kinds of land inequities are typical in informal settlements. But after considerable—and sometimes complex—discussions, the people decided that in the new layout for Jumlong Wit, everyone would have the same plot size with different housing typologies according to their requirements. They also agreed that there would be no fences between the houses, which illustrates the process's trust- and community-building effect. Considering people's different needs and aspirations, residents and architects developed seven types of dwellings for the Jumlong Wit project. The residents' consensus on the community planning,

housing typologies, and location of their plots led to the equitable redistribution of resources at the community scale. But also at the city level, the projects are illustrative of the distribution of public resources to those who have been voiceless, especially in terms of allocating land to address the transformation of urban low-income groups citywide.

### 3.2 Recognition: Co-producing knowledge and shifting perceptions

It can be argued that the success of the Jumlong Wit community reconstruction significantly affected the network itself. During a focus group discussion, the participants claimed that this particular case restrengthened the network's collective power, which had been less active after 2000 when challenges emerged from the Miyazawa loan repayment and the relationship with the municipality office weakened. The cooperation between the community network and the municipality subsequently increased after the completion of the Jumlong Wit housing. The network re-started its citywide survey in 2008 and worked together more closely.

*"After the transformation of the community through this collective housing project, the quality of life of the people in the community has improved. But also, Jumlong Wit is now recognized by the local authorities and the wider public in Nakhon Sawan. That makes us feel proud and that we are part of the city."*

The network members also reflected their sense of ownership of the collective housing project, without cooptation by other agencies, as had been the case with development projects they engaged with in the past.

*"The projects were initiated by the municipality officers and belonged to them, not us. They took too long bureaucratic procedures",* said one

community member reflecting on their initial development projects.

*"We are currently accepted by almost all public authorities in the city. Compared to the past, they didn't welcome or even talk with the poor like us. I am very proud of being a part of our network."*

According to a focus group discussion with the network's members, there is a shared belief that the production of knowledge by the people themselves is crucial to the community-led development process. It brings people to think, act and plan together to solve the inequitable access to urban land and resources for low-income communities.

*"The existing community map we co-created is very useful. We can show it to the governmental authorities and use it to defend or discuss, especially with the landowner, as we labeled every house number. The Treasury Department or the Provincial Electric Authority don't have a detailed map of an informal community like ours."*

In 2011, during the third citywide survey, the network produced digitized GIS maps identifying informal settlements in Nakhon Sawan. The community data team was trained by CODI staff. The map was acknowledged by the local authorities and utilized as a tool to negotiate with the government agencies and landowners.

*"Community-owned information is also a very important tool for our community-led process. When we faced a legal issue claiming a land right for the Ronnchai community, we searched all kinds of documents and even learned how to read the aerial maps. We needed to interview elders, document the conditions of all houses, and employed that as our evidence at the court."*

At the same time, the production of the GIS maps became another way to engage the young generation of the community network. The network mentioned its critical challenge in sustaining community-led



The process of mapping informal settlements at a citywide scale





activities since the first generation that had fought for land and housing rights is aged. This is a big challenge for all communities at the national level since they are also aware that the people's relationship may be easily inactive once the houses are completed.

The Nakhon Sawan network has attempted to transfer its practice and knowledge to the younger generation and employed new members to work on various tasks. For example, a youth group with IT skills was set up as the data collection team and trained by CODI and GPS/GIS experts to support the community planning process. In addition, 100 volunteers were trained as a survey team to visit and interview other low-income communities that are not yet part of the Baan Mankong program. Further, the network acknowledged building leadership skills among younger members as essential.

*"The community-led practice needs not only people's ability to take actions and make changes*

*but also to think strategically and move forward,"* one member noted.

One essential resource required to upskill the network is increasing its access to information to influence decision-making at the city level. The community-led survey has proved to be one of the mechanisms to generate that power collectively, and it has been one of the components of the KNOW research, aiming to strengthen mobilization. One hundred residents from all Baan Mankong communities volunteered to set up a survey team to conduct this structured questionnaire and on-site visits. Orientation and training were provided to all participants, including new members of Baan Mankong. Additionally, 60 students from the Nakhon Sawan Rajabhat University supported the network members during the survey. Specifically, the students helped the volunteer teams to document the GPS coordinates of each household and mark every settlement's boundaries.

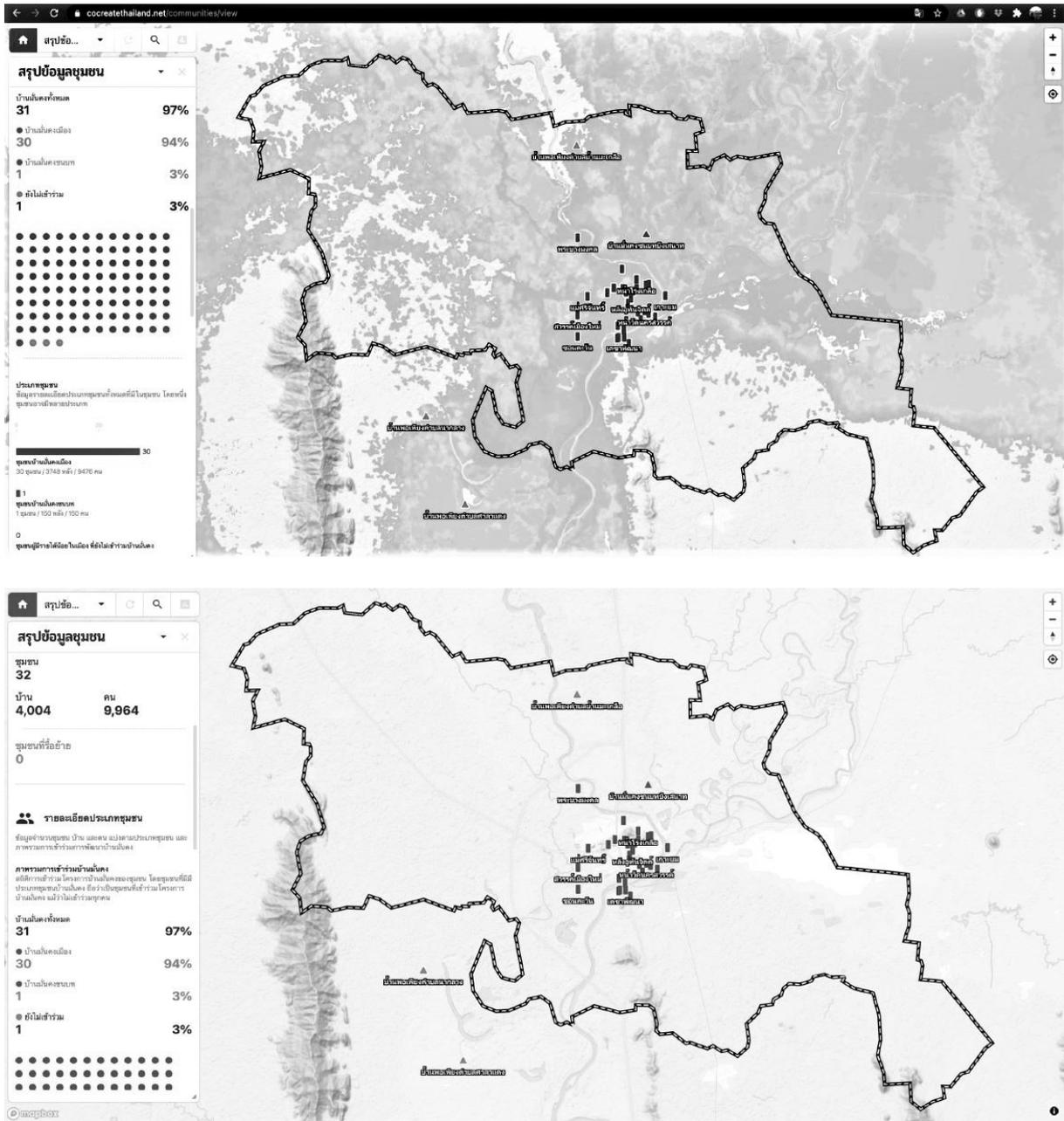


Figure 12. The digital platform "CoCreateThailand" launched by CAN and CODI

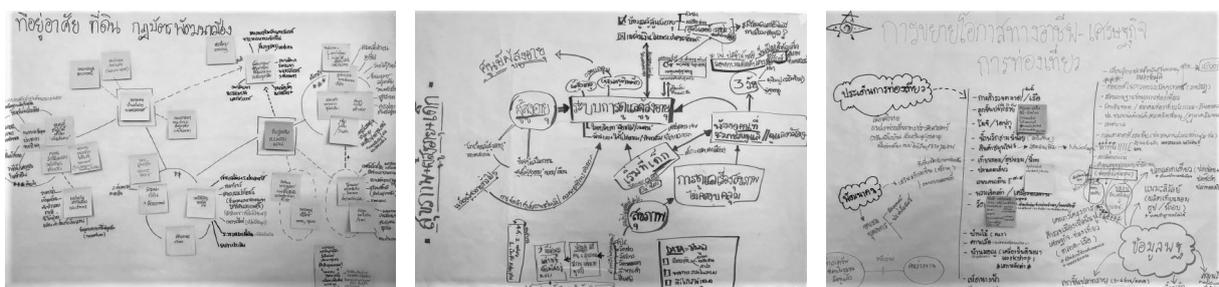


Figure 13. Posters on the network's future housing and city development, economic opportunities and elder care.

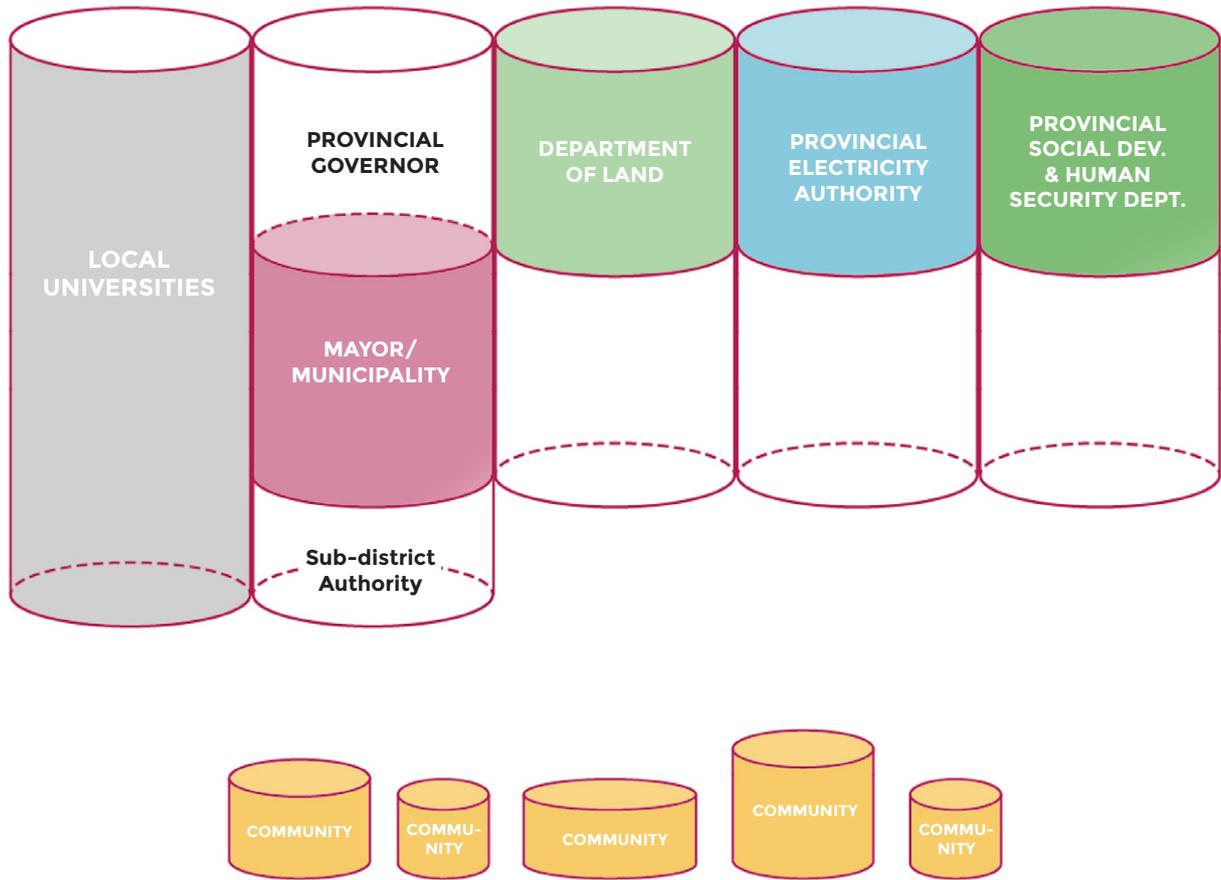


Figure 14. Government organizational silos vs. unorganized informal communities under the 'traditional', centralized bureaucratic system

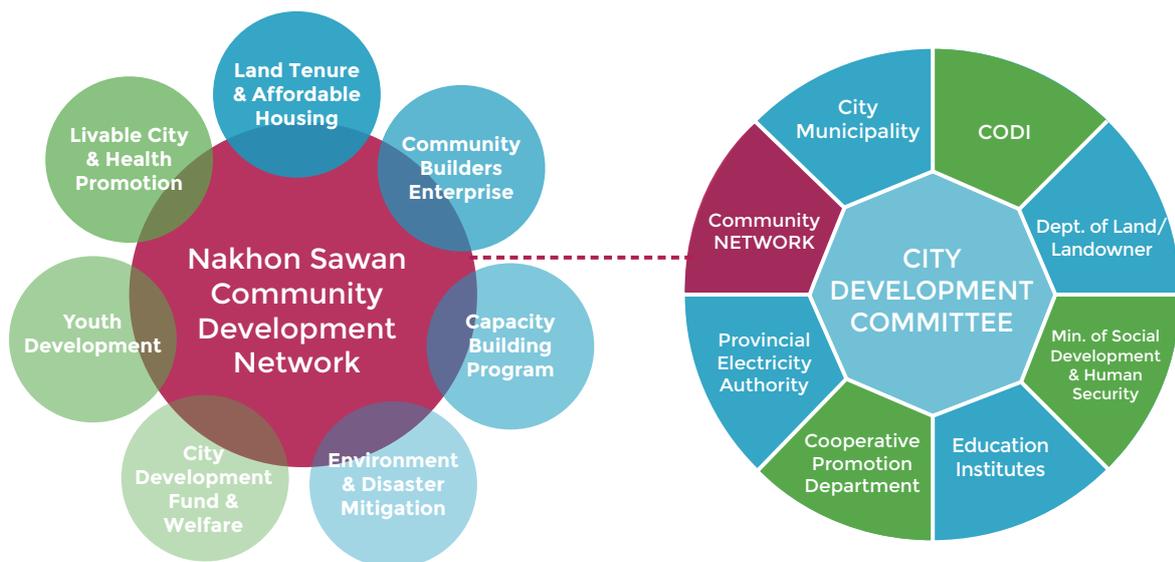


Figure 15. The organization of the community development network and its integration within the City Development Committee.

Complementary to that survey, CAN and CODI are also developing an online platform called “CoCreateThailand.net” to document the profiles of the Baan Mankong communities nationwide with the engagement of the community networks (Figure 12). CAN and CODI organized collaborative training for the community network in Nakhon Sawan on using the online platform. Later, this was followed by a discussion and workshop on how to utilize this platform in the future. During these sessions, the network expressed its aspiration for this database to be employed for future development in three main aspects: housing and city development, economic opportunities and local tourism, and strengthening the eldercare system (Figure 13).

The information gained through the community-led survey will eventually be uploaded on this open platform so that everyone, especially the community, can get access to and utilize it as a tool to think, plan, and take actions strategically and collectively. For example, the updated location and basic information of all Baan Mankong communities can be overlaid with flood maps to determine risk areas. Then, people can predict where and how many households or communities may be affected by natural disasters. According to network members, one cause of urban inequality is that private investors have gained better access to insights and can influence urban development much more than the poor, who lack power and are voiceless. Therefore, the community-led practice requires open and fairer access to updated and integrated information on urban resources. Hence, this open-access tool can be a catalyst to more inclusive discussions in the city, thus, influencing democratic decision-making by empowering all the citizen groups.

### 3.3 Participation: Inclusion and de-hierarchization of power

The Nakhon Sawan municipal government supported the community (and many others) at every stage

of planning and construction. The municipality's contribution includes assisting the survey process, providing some of the common infrastructures within the project, providing access to off-site public utilities like water and electricity, integrating the community's proposed housing plans into its annual administrative and fiscal plan, and helping negotiate an MoU agreement with the Treasury Department. The latter paved the way for Jumlong Wit and other communities developing housing on public land to get 30-year collective leases to their land. In addition, the Nakhon Sawan municipality subsidized the construction of the main internal road, with a public water access line, at the cost of approximately 2 million Baht (US\$ 62,500) in the reconstruction of the Jumlong Wit community, and for up to 26.4 million Baht (US\$ 880,000) on the relocation project of Sawan Muang Mai community. Furthermore, the Provincial Electricity Authority covered the cost of electric poles and lines inside both newly built settlements. This cooperation could never happen if the communities still had the status of ‘squatters’ on public land and were not recognized as citizens.

According to the interviews and focus group discussions, the key mechanism behind these successes is undeniably the City Development Committee (CDC). It is a system that was set up at the city level to facilitate the Baan Mankong housing program and other community projects by integrating all relevant stakeholders into this committee. This includes public landowners, members from the Department of Electricity and Water Supply, officials from the Ministry of Social Development and Human Security, academics, and, of course, the community network. The Mayor is the head of this committee, which holds meetings regularly. Representatives from the municipal government also took an active part in the joint CDC set up in Nakhon Sawan to oversee the citywide community development and housing process (Figures 14, 15). The roles of the CDC are initially intended as follows:

1. Discussing the issue of housing and land tenure for the urban poor.

2. Developing an annual action plan to manage housing and other dimensions of development.
3. Monitoring the Baan Mankong process, progress, budget, and arising problems.
4. Mediating between the community network, other local authorities, and the Nakhon Sawan provincial boards.
5. Integrating the community network's action plans into the local government's annual administrative and fiscal plan.

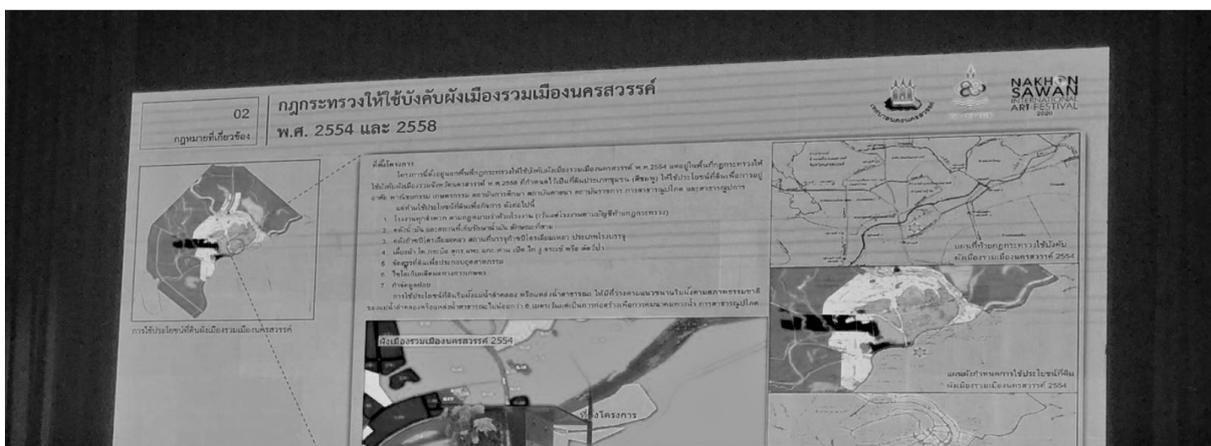
However, despite being a pre-condition of the CODI citywide program, the CDC is not present in every city implementing the Baan Mankong program. According to an interview with a CODI staff, its establishment mostly depends on the relationship between the communities and the city. A few municipalities or local authorities have been reluctant to establish this committee. This may be due to different reasons, like not prioritizing equality of land and house tenure; a lack of understanding of the community-led approach; a lack of recognition of CODI's role and mission if they have not witnessed its tangible impact; and the loss of control especially over the budget, as it is directly transferred to the communities without going through the municipality. Reciprocal recognition between stakeholders is again important here to create this horizontal collaboration at the local level.

For many years, this CDC of Nakhon Sawan has played a vital role in resolving the struggles faced during the implementation of Baan Mankong projects, especially dealing with the hierarchical structure of the Thai government. Challenging these rigid structures can be considered a mechanism to reduce inequality, according to Göran Therborn (2013). The network, nonetheless, notes that the bureaucratic administration of the Thai government is still a part of its obstacles. To certain degrees, though the municipality actively supports the network, other government authorities' rigid form of fiscal rules and regulations do not comply. Therefore, genuine decentralization is needed at the local level.

Despite limitations, the Nakhon Sawan community committee has led to significant changes at the policy level. For instance, its practice powerfully demonstrates how to negotiate with government authorities for vacant public land utilization. The people's network is also politically empowered as they have actively participated in other city development efforts. Firstly, the network has been recognized as a representative of low-income people in the city. It has also been involved in the recent Provincial Housing Board set up in 2019 for the development of Nakhon Sawan's provincial housing plan. This move was in response to the central government's 20-year national housing policy. Furthermore, the network is recognized as a development partner at the local level, primarily through a good relationship with the Mayor, the municipality, and other agencies. For example, the NSCDN's proposal on low-cost housing development is currently included as a part of both municipal and provincial development plans.

In addition, the network recently participated in another research for the development of the Nakhon Sawan Charter. This research activity proposes a 'smart' development area for the city, comprised of a MICE-conference center, new commercial spaces, hotels, and a residential area. The plan included 41 Rais of land owned by the Treasury Department that could potentially be developed for accommodating low-income people under the Baan Mankong program. This has prompted the network to continue gathering information on the poor who still need secure land tenures and housing.

Another evidence demonstrating the network's political participation is when the communities successfully negotiated the allocation of 25 rai (4 hectares) of unused land of the Treasury Department for the Sawan Muang Mai community relocation. However, it emerged that zoning restrictions would prevent some of that land from being used for residential purposes, which would shrink the space available to the network to 15 rai (2.4 hectares). After the project's first phase was completed in 2019, a nearby private organization made a complaint and



questioned the plot’s use for residential purposes (yellow code), rather than it being a government institution zone (blue code) as indicated in the city zoning plan of B.E.2554 (see Figure 5). The community network and the CDC, under the MoU signed by the municipality, CODI, and the Treasury Department, are currently applying to the urban planning office to revise the zoning regulations of that plot. Specifically, they try to convert the blue code to a yellow one (low-density residential area) so that the project can enter its second phase of relocation for 317 households. If the revision succeeds, this could be an example of how the community-led practice leads to political participation in the urban planning system.

At the national level, the NSCDN, the Nakhon Sawan municipality, and the National Health Assembly<sup>3</sup> have

collaboratively fostered the healthy-city approach by promoting the vision of a pilot city with the motto “Nakhon Sawan People towards Well-being and Self-Reliant City.” This initiative aims to enhance economics, strengthen the community and society, and promote the health and well-being of people. All in all, the practice of community-led development and citywide transformation of low-cost housing in Nakhon Sawan has become a pathway to co-production and urban equality carved by the low-income group itself, with increasing support from various other stakeholders.

3 Stipulated in the National Health Act 2007, the National Health Assembly is one of the most significant social mechanisms to facilitate evidence-based policymaking with great emphasis

on inclusive participation. The Health Assembly is a process and platform of developing participatory public policy based on wisdom. It seeks to bring together three sectors from health and non-health backgrounds—the government, academia, and the people—to dialogue for healthy public policies and solutions.

### 3.4 Solidarity and care: Dealing with crises

At the community level, social cohesion has gradually increased through the people's engagement in the process of collective development. As Boonyabantha et al. (2012:444) noted, social capital is the collective power, the interdependent relationship the poor people created and utilized to resolve their needs.

The Sawan Muang Mai community, the first relocation project in the city completed in 2019 for 102 households, demonstrates this aspect. This community cooperative was established in 2010, not long after the second citywide community survey. At that time, the network identified people living in vulnerable and squalid conditions across 12 squatter settlements throughout the city to form that new cooperative. Many of these families were facing the immediate threat of eviction and had no relationship with each other before the project began.

Their experience of horizontal mobilization through saving together, forming a cooperative, securing their land, dealing with delays, and then planning and building their new housing has built strong friendships and a robust collective spirit in the new community. Even though it took nine long years for that project to be completed because of land disputes, the community's collective sense is strong as ever. It is the backbone to tackle many issues, including livelihood, health, food security, welfare, and addressing the needs of the elderly and the youth.

*"Living in this new community feels like having a new family. The neighbors have become our sisters and brothers. We can talk about everything, support each other and find solutions to problems we face together. We all worked together to design our common rules for the community, on how to live together,"* a young resident at Sawan Muang Mai said in an interview.



The Sawan Muang Mai community housing was the first relocation project in the city

At the city level, the communities also gained mutual trust and confidence through their active engagement in upgrading their houses and communities and making tangible change. During the focus group discussion, one member revealed that his community left the network after their dispute during the Miyazawa loan incident in early 2000 and lost touch until recently, as they witnessed the network's achievements and changes in many low-income communities. His community is currently a part of the network and re-establishing its own savings.

The benefits of these funds include fundamental social welfare and post-disaster relief, increased awareness for financial management, and social support. Importantly, this fund proved very critical during the pandemic and enabled quick responses from the network to care for its members in times of crisis. Much like other places around the nation, low-income communities in Nakhon Sawan were affected heavily due to the COVID-19 pandemic and imposed lockdowns. The number of COVID-19 patients remained low, with just nine confirmed cases from March to September 2020, and four cases detected for the second wave of the pandemic from December 2020 to February 2021—amounting to a total of thirteen patients in the province without any deaths. However, the city was severely affected in social and economic terms. The daily fresh markets were closed, informal vending was constrained, and general trading stopped within and between the cities, resulting in reduced daily income and unemployment. At the same time, the purchasing power decreased, resulting in lower revenue and reduced or no income among specific careers. According to a preliminary survey by the network, the livelihood of 68% of traders/self-employed and 32% of employees was severely affected by the pandemic.

However, the NSCDN has proved its capacity and, more importantly, solidarity in coping with this crisis. Capitalizing on its self-reliance, the network initiated various forms of support directed at its members as a

short-term relief and prepared a long-term recovery plan for its organization.

### **Short-term relief plan**

The network started supporting its members partially from its own city development fund. At the local level, each community used its collective saving fund to buy one bucket of rice per household and provided compensation of 1,000 Baht to its members. In addition, volunteer caregivers in each community visited every family, distributed face-masks, conducted active case finding, monitored the situation, and coordinated with the city's health agency. The network's immediate responses were initiated before any actions were taken by the government and without waiting for external support.

*"We had been coping with the situation before other agencies approached us. Things that we did, such as dry food distribution, the communal kitchen, and the caretaker network, are what we could decide by ourselves. So, we had an advantage over other groups that had not yet organized as a social group and didn't realize the problems. We had an advantage at this point so we could work for the benefit of our network members and also of local people who weren't members. The enthusiasm of the network had caught the eye of government agencies. So, they started to come in and support the communities."*

*"While government agencies were still trying to figure out their rules and regulations, we didn't care at all about when they would come to help us. We decided to be the first ones to take care of our people. If we had chosen to wait for the government, our people would have starved to death."*

At the city level, the network used its City Welfare Fund to distribute more than 2,000 sets of survival kits to all 31 communities, equivalent to 3,748 members of all the Baan Mankong projects, to alleviate their suffering during the pandemic. In addition, since



Some of the communities' responses during the COVID-19 pandemic



many members could not have a regular income, the network came up with an idea to generate jobs that they could perform at home, such as making key chains or cloth face-masks.

To effectively organize these immediate relief actions, the network decentralized its operation by setting up four centers serving around eight communities each, to cover all geographical areas of the city. These were in charge of monitoring the processes, coordinating with other agencies, and providing space for communal kitchen projects. There, community members cooked collectively and distributed food to the families within the network, and even extended the program to 1,200 urban poor households outside the network with a 100,000 Baht fund received by CODI and private partners. These quick and comprehensive responses demonstrate the network's learnings from past experiences of coping with floods and natural disasters and self-managing crises.

### ***Long-term rehabilitation plan***

CODI not only delayed its housing loan's payment for three months but also granted a special fund to all Baan Mankong communities in Thailand for the rehabilitation process. For the long-term rehabilitation of the Nakhon Sawan communities, the network invested in strengthening local institutions and impactful interventions. With 145,000 Baht that the network received from CODI, it targeted two fronts. It decided to support its newly established four coordination centers to become central hubs working closely with both public and private actors in the rehabilitation process. The city network allocated 80,000 Baht towards the coordination centers to self-manage immediate relief within their respective jurisdiction and also designated a key coordinator in each center. Another task of the centers was to gather information about people's health situation in each community and note how they are affected and what kind of support they need. This new administrative

layer is envisioned to continue its operation in the post-COVID-19 future and play a role in the next phase of the citywide Baan Mankong program.

The remaining 65,000 Baht from the CODI fund was spent to set up organic gardens in the communal space of each community. This initiative was taken in cooperation with the Rajabhat University, which provided guidance and training during the design workshops. The home-grown vegetables were distributed within the community, and the surplus could be sold to outsiders and contribute to the common funds.

The people further reflected on their coping with the pandemic and concluded that the existence of the community network has significantly alleviated their struggles thanks to solidarity and self-reliance.

*"What we have understood as representatives of the communities is that we've learned to adapt to live together in times of crisis. We've learned the importance of networking that leads to people helping one another. Without a network as a starting point, it would be impossible for us to come together. I think the network is the most important thing. People in the network have learned to live, help and work together."*

*"The advantage of our network is that each group*

*consists of healthcare volunteers and people from all walks of life. Thus, different knowledge and perspectives were shared, and all communities benefited from that... We had accurate information about every issue, and we also had weekly assessments to discuss the efficiency of our work."*

Furthermore, the City Development Fund has proved to be an essential tool for the network to launch its immediate response with their shock of the pandemic. Since it is collectively organized, the network can decide how and when to utilize it. The network also suggested that the government should understand the benefit of this tool and support community organizations by contributing grants to this type of collective community fund, apart from the nationwide individual subsidy program.

*"One thing is that our network can be a good example for others. It's the fact that we have a small community fund. This fund is for the purposes of financial stability, welfare, and disaster relief. The money comes from each members' savings, even if it's a small amount. When there's a crisis, we don't have to wait for a budget from the government. Governmental agencies should take part in supporting this fund."*





# CONCLUSION



## Conclusion

This research was an excellent opportunity to reflect on the long process of the NSCDN and understand its work's impact on its members, but also on the city. One thing that becomes clear from this assessment is that community-led development ought to be understood as a process that experiences different turns according to several internal and external factors. This mentality has allowed the incremental consolidation of learnings that have played an important role in advancing the network's strategies and coping mechanisms and strengthening people's voices and claims. Another essential principle of their work has been the collaboration with various actors, most notably the state, in order to co-produce systems that cater to people's needs and increase the impact of the network's operations.

In a context that remains highly unequal, it becomes even more critical to have preparedness for the moments of political opportunity and increase one's leverage. This preparedness comes from the collective organization of communities and their increasing capacity to develop solutions that address their issues and aspirations. It is what enabled them, for example, to advocate for on-site reconstruction after the destructive fire in Jumlong Wit, even though the building codes and regulations typically prohibit that. But equipped with their maps, data, and a reasonable reconstruction plan, they could convince the authorities to accept their alternative proposal. Along similar lines, the network's different experiences of responding to crises—like the flood of 2011—and working together for so many aspects of their development prepared them to deal with the pandemic shock much more effectively than the authorities could do. In each of these moments, besides addressing their own immediate needs, they strengthen their voice and position in the city by demonstrating the capacity and resourcefulness

of the low-income and poor communities that so often used to be dismissed in city-making practices. Their claims and arguments have more weight when they can demonstrate that their community-led development model is effective and inclusive. For example, the relief packages that the network organized from their common fund during the pandemic became a strong point for advocating for a City Development Fund with more substantial support from the government.

The network has already accumulated many accomplishments in this regard. With time, they have managed to secure government-owned lands to develop further Baan Mankong projects. Importantly, most of these involved upgrading on-site and rarely relocation, which comes with different challenges. Thanks to their collective organization and savings, the network members also have much better access to finance, and their levels of indebtedness are much lower than the city's average. The community network has also made significant advances in terms of recognition. By becoming part of the City Development Committee that includes other urban stakeholders, the communities have a platform to participate in discussions for the development of Nakhon Sawan and inform the city's administrative and fiscal plans. They are recognized as a representative of the urban poor at the city scale and regularly contribute to housing and urban development plans.

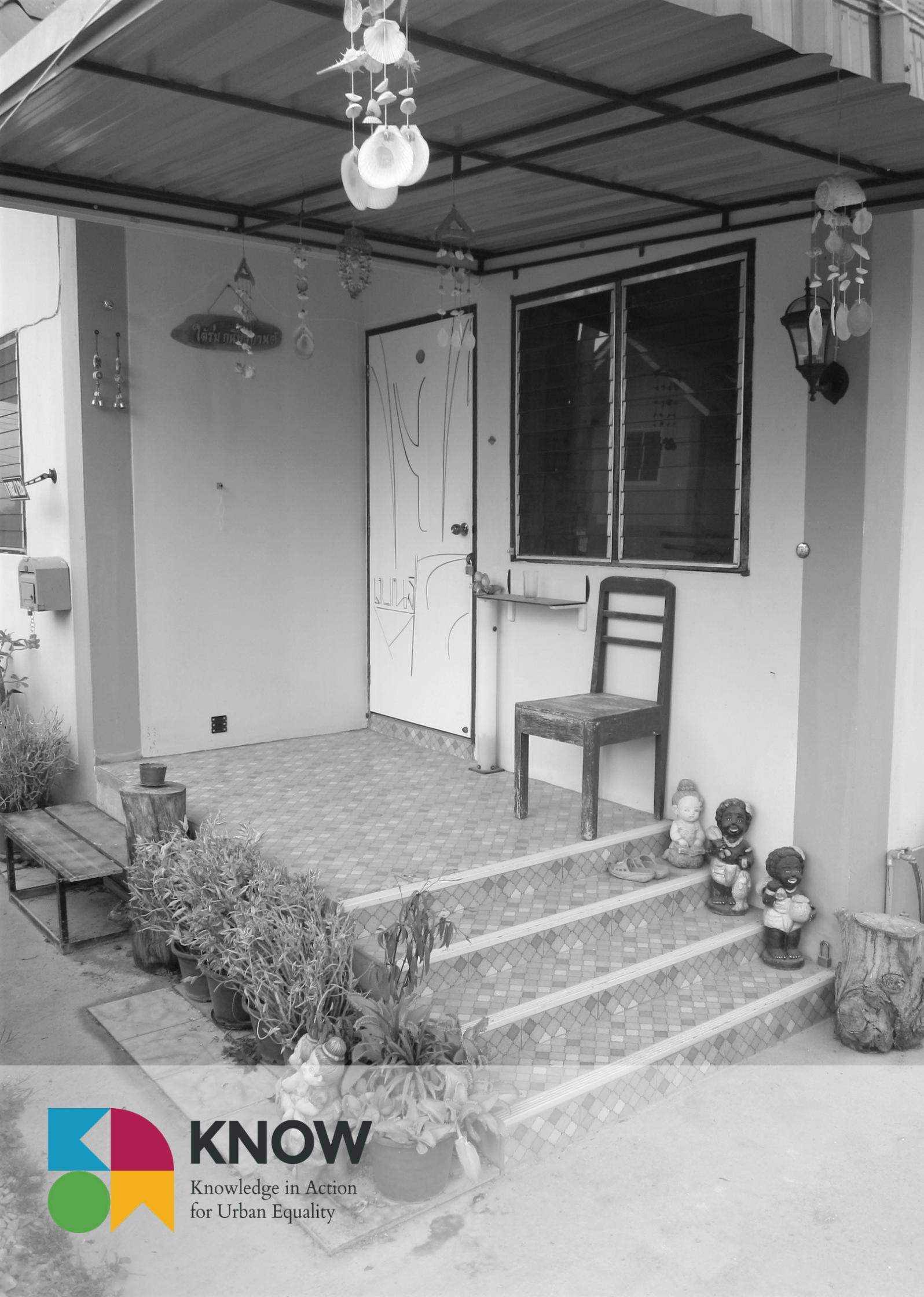
These achievements would not have been possible without the organized and collective efforts of the urban poor network. Thanks to their persistence, unity, and creativity, they have managed to successfully claim resources and rights for themselves and other low-income groups that are not yet part of the network. The transfer of their

experiences and knowledge to communities in rural areas of the province and the continuous expansion of the Baan Mankong program are illustrative of that. Like that, people pave the way for more equitable development, where the marginalized have better access to resources, can participate in the development of their city in meaningful ways, and get recognition for their efforts both from the state, but also from peer to peer. Despite numerous challenges and obstacles, the NSCDN has set an important example for community-led development in Thailand and has become an inspiration to other communities beyond the country's borders.



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