

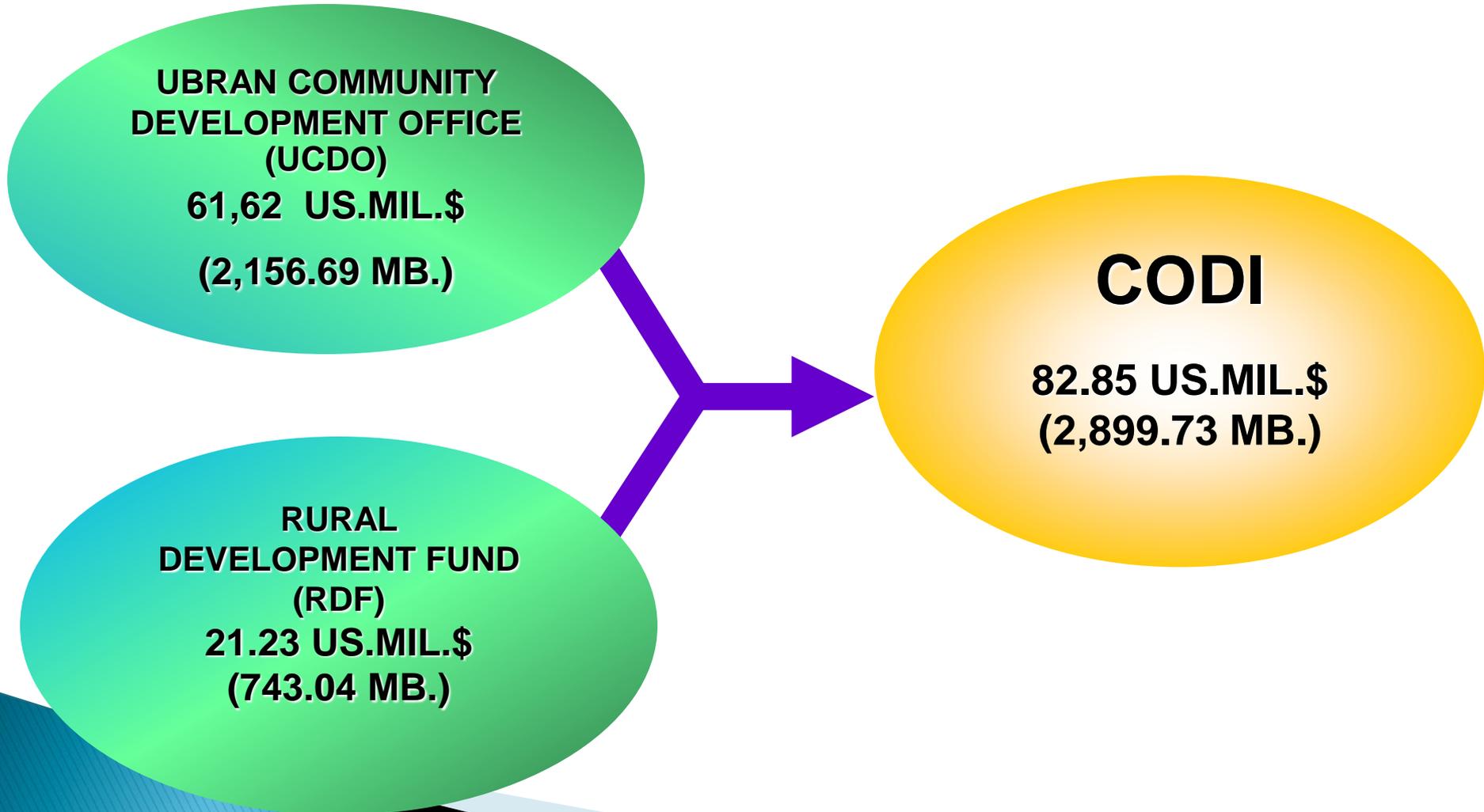


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COMMUNITY ORGANIZATIONS DEVELOPMENT INSTITUTE
MINISTRY OF SOCIAL DEVELOPMENT & HUMAN SECURITY
THAILAND

**COMMUNITY ORGANIZATIONS DEVELOPMENT INSTITUTE (CODI)
(PUBLIC ORGANIZATION)**

THE MERGER OF 2 ORGANIZATIONS IN 2000



MISSION

- 1. Supporting and assisting community organizations and their networks in improving standard of living, income earning, housing and environment development both in urban and rural through integrated development process.**
- 2. Providing financial support to community organization and their networks.**
- 3. Coordinating with offices / agencies both government and non government agencies in providing support and assistance for community organizations and their networks' development.**
- 4. Building cooperation among community organizations and their networks at local, provincial and national levels.**

CODI Strategies

- ▶ To play supporting role in community development process
- ▶ People, not CODI, are the owners and key actors of the process
- ▶ To coordinate with govt. agencies, NGOs, other civic groups
- ▶ To promote community-based savings
- ▶ To use finance as a tool for development

CODI Revolving Fund

- : Financial tool for people's own development, an intervention to make change
 - ▶ to deal with all kinds of development issues
 - ▶ to encourage communities to link and work together / or with other partners

CODI credit facilities

- ▶ Loans for housing and development
- ▶ Loans for community enterprises/income generation
- ▶ Loans for holistic development
- ▶ Short-term revolving funds

Baan Mankong

City-wide slum upgrading

Slums and Squatter Settlements

- Total 5,500 Low-income communities in 300 cities, population 8.25 million
 - 3,700 insecure land
 - 65 % land rental with no secure contact
 - 35 % squatting
 - 445 communities having threat of eviction
 - 70-80% cannot afford housing in market & public system
- 

Baan Mankong Program

- ▶ **Launched in 2003**
- ▶ **Objective -to solve problems of settlements and human security for poor communities countrywide**
- ▶ **Target -200,218 units**
- ▶ **Communities' role - key actors/project owners**
- ▶ **CODI - program facilitator**
 - long-term housing loan
- ▶ **Government - provides subsidy**

The new paradigm shift

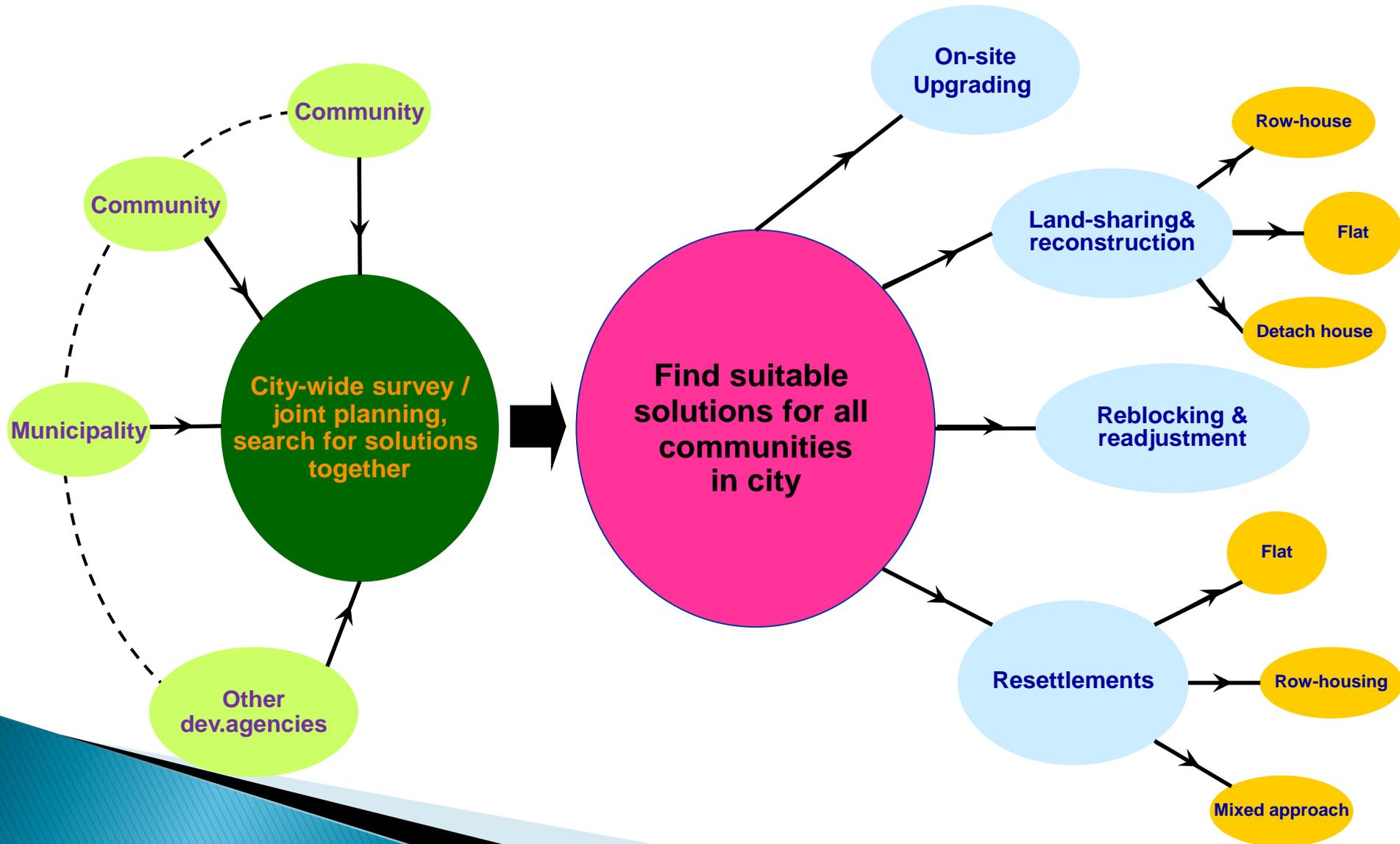
For housing development by people *in action*

1. Community organizations are the **owners** of projects / *main actors (surveying, planning, designing, savings / management)*
2. Change from supply driven to "*Demand Driven by communities*"
3. Change the approach from construction management to *flexible financial management* allowing community and local partners to work together
4. **Urban land reform** for urban poor housing by land survey and community negotiation
5. **holistic upgrading process** to build strong and secured community organization and managerial capacity as a collective group for integrated physical, economic and social improvement
6. **City-wide** development process covering all communities in the city

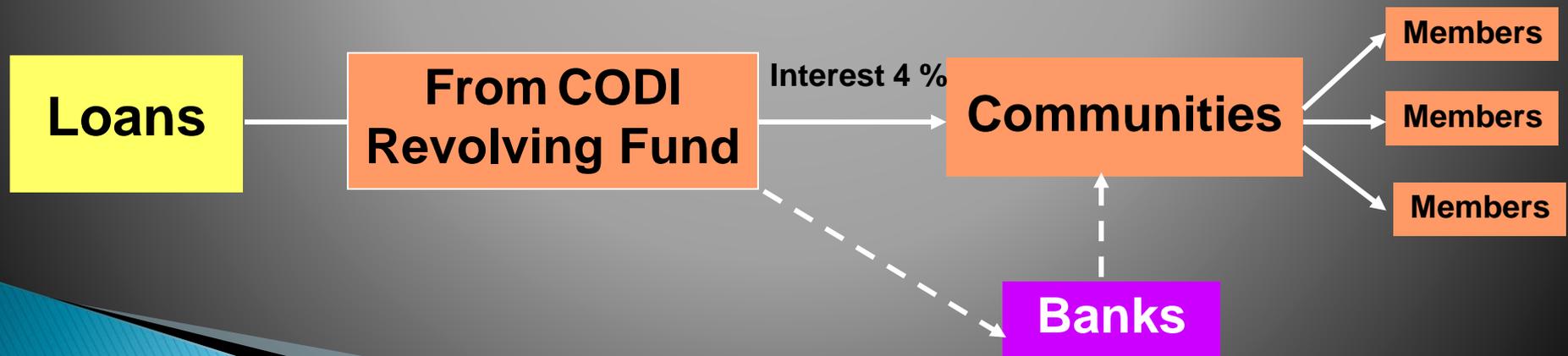
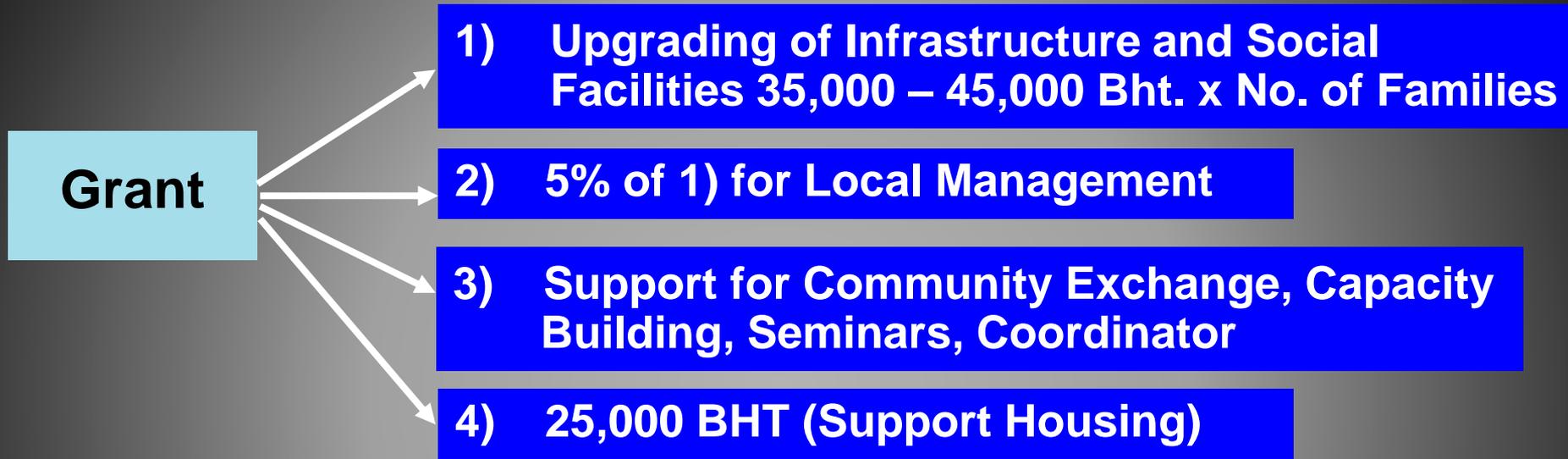
BMK participants

- ▶ **Poor communities are key actors, having the roles of;**
 - ▶ studying the physical problem in their settlements,
 - ▶ Form savings groups
 - ▶ developing their own plans for resolving these problems
 - ▶ implementing those plans themselves
- ▶ **Local authorities, NGOs, professionals, educational organizations collaborate in the planning process in order to solve the housing problems in a wider scale.**

City-wide upgrading involves several actors in finding most suitable solutions for urban poor communities in the city



Providing Flexible Financial Support for City-wide Upgrading by Communities



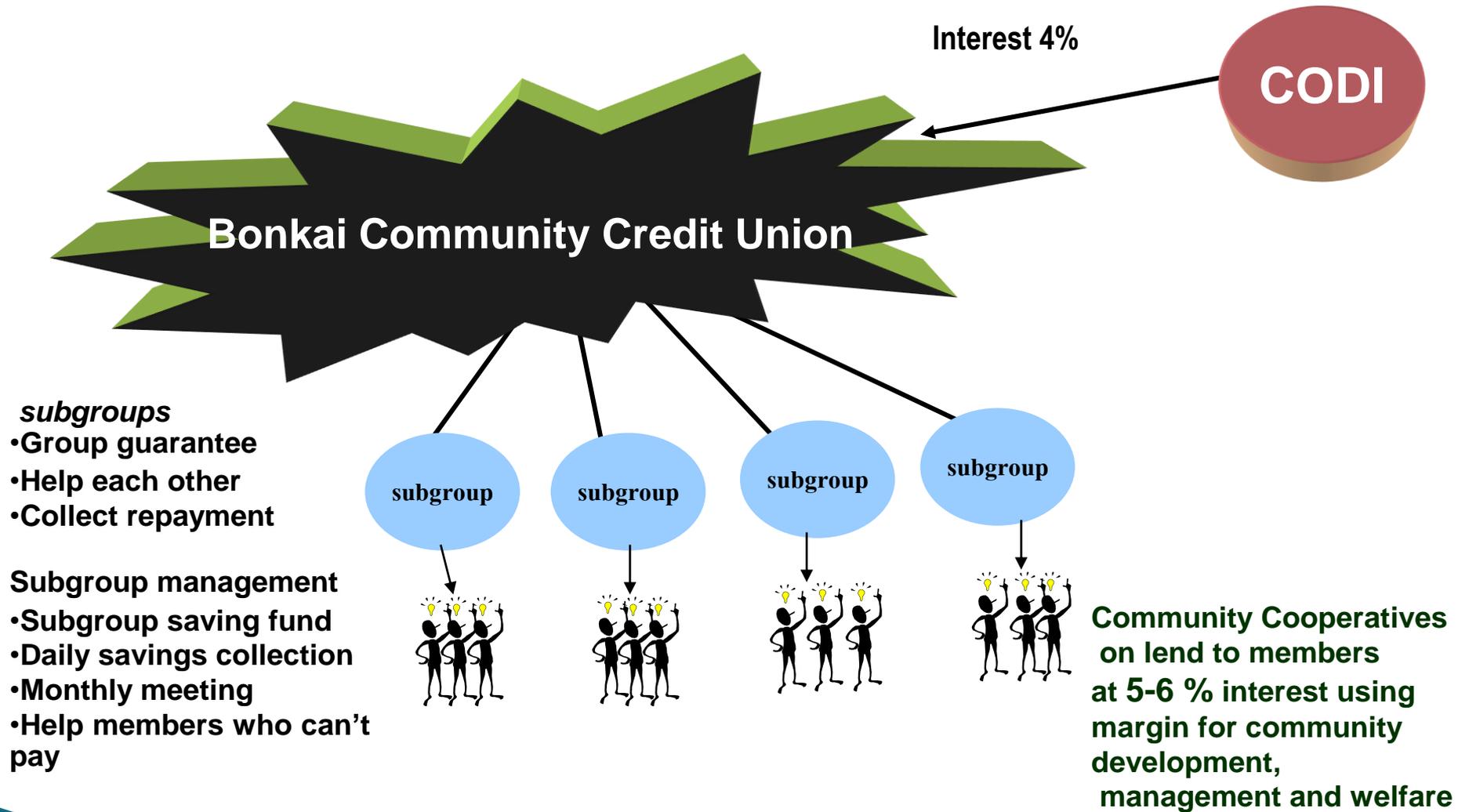
CODI loan

- ▶ **Loan type : Term loan**
- ▶ **Maturity : Up to 15 years**
- ▶ **Interest rate: Fixed at 4% p.a.**
- ▶ **Maximum loan amount: not exceeding THB 300,000 (~USD10,000) per household**
- ▶ **Loan portion: CODI will finance up to 90% of the project cost.**

Re-lending to members

- ▶ **Re-lending terms**
 - ▶ **Tenor : 15 years, payable monthly**
 - ▶ **Interest rate : Plus a margin of 2-3% to the interest cost.**
 - ▶ **Purpose of margin : loan administration, community welfare, cushion for non-payment by particular member**
- 

Wholesale loan from CODI to community cooperatives and Development of sub-groups in new com. management



Community Survey all communities in districts and city

Community survey of all households
In the community and all communities in the city
carried out by community people



Participatory planning process





Beginning of housing design process

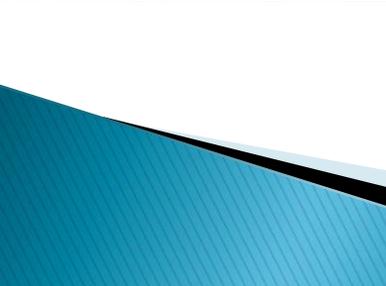


Comparative Measurement



Ratio comparing for better understanding





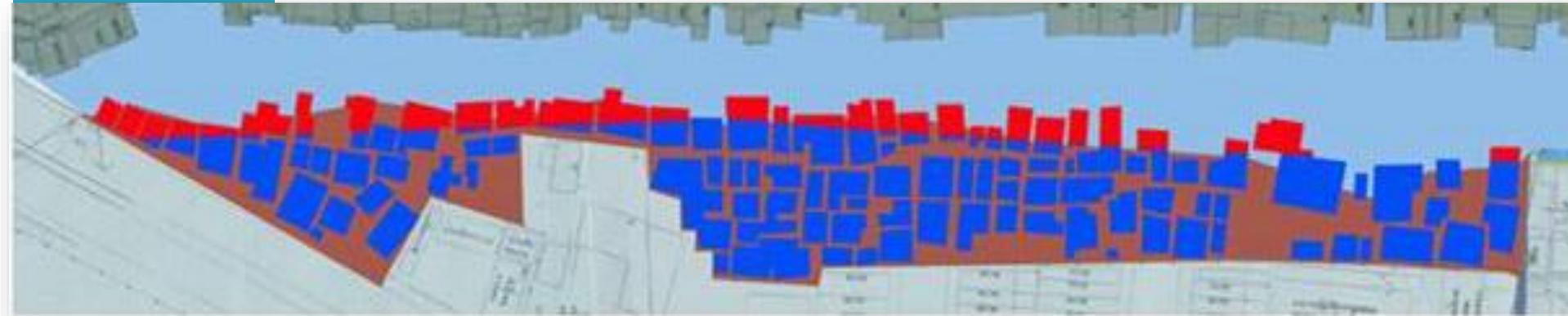




Housing Model : by Community

BANGBUA : SAMAKKI RUAMJAI COMMUNITY

BEFORE



AFTER

Bangbua Community

BANGBUA (BEFORE IMPROVEMENT)





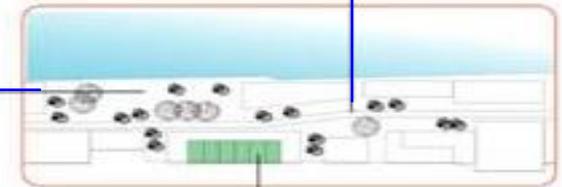


BANGBUA NETWORK



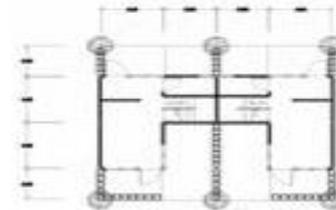
Road in the community

Public space

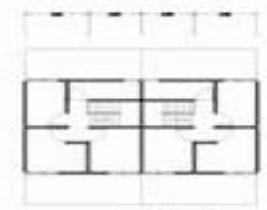


บ้านเพิ่มเติม

Detail Land Sharing



1st floor plan



2nd floor plan



COMMUNITY GENERAL CONDITION



COMMUNITY PARTICIPATION



BANGBUA : BANGKHEN



BANGBUA (AFTER IMPROVEMENT)





THE WORK OF BANGBUA CANAL GROUP 9 COMMUNITIES

Community and Canal Environment Development Network

Community and canal environment development project

1. Garbage Management Project
2. Waste Water Treatment Project
3. Baan Mankong Project

9 Communities from Bangbua Canal Group (2:community)

Sri Patum University

Activities organized by network working team

1. Briefing on housing development
2. Set up saving groups
3. Data survey/collect
4. Presentation on community plan

Bangkhon District Office

Samakkee Ruamjai

Bang Bua

Roonmai Pattana

Roi Krong

Ruamjai Samakkee Nua

Don Muang District Office

Ruammit Raeng Satta

Lak-Si District Office

Kwaw na

Chai Klong Bang Bua

1

2

3

4



Working Structure of Community and Canal Environment Development Network

Community and canal environment development project

- 1. Garbage Management Project
- 2. Waste Water Treatment Project
- 3. Baan Mankong Project

Main coordination



Network Working Team
composed of 30
representatives

Support the work of
community and canal group

Community and Canal Environment Development Network

Hua Lampoang
(7 com)

Lad Prao
(3 com)

Oang Aang
(1 com)

Prem Prachakorn
(17 com)

Bang Bua
(9 com)

Bang Khen
(4 com)

Klong Tung
(1 com)

Klong Kwang
(1 com)

Rang Sit
(2 com)





Every house has its own water treatment and children/youth participation in water clean up

Project Progress : From Jan. 2004 to Feb. 2012

Project Progress	Number
1.Total number of projects approved	897 projects
2.Total number of cities/districts operated	293 cities/districts 74 province
3.Covering no.of communities	1,664 communities
4.Total number of families	95,032 families
5.Total budget approved : -Grant for Upgrading	4,993 mil. Bht
-Loans for Housing	5,188 mil. Bht (~ 31 Bht = 1 US.\$)

➤ **“Baan Mankong”**
is a mean to empower
the urban low-income community

➤ **Demand – Driven &**
Holistics Development Approach

Urban poor housing development is an investment, not only social expenses

Investment :

- ▶ Government subsidy 2,000 \$
 - ▶ Loan for land/housing average 4,500 \$ (to be repaid)
 - ▶ Community contribution 500 \$
 - ▶ Other contribution 500s
- Total investment 7,500 \$**

Social & Economic Return : For urban poor family

1. *Economic Assets* for the urban poor family 7,500 X 3-4 \$
2. *Legitimacy* ,and security
3. Healthy environment
4. Community asset : Community organization ,welfare , better social cohesion
5. *Social and political asset* of active community network and participation / building partnership

Government paid 2,000 \$ per family will get more return by

- ▶ ***Vat 7% of 7,500 = 525 \$***
- ▶ ***Land lease, property tax = 500 \$***
- ▶ ***Tax, fees, income tax, etc. = 500 \$***
- ▶ ***Other contribution, indirect gain from other relevant economic activities***
- ▶ ***Reduce expenses on health, other poverty programs***
- ▶ ***Healthy and more active citizen and community***

Thank you

The image features the words "Thank you" in a large, bold, sans-serif font. Each letter is filled with a different color from a rainbow spectrum: 'T' is purple, 'h' is red, 'a' is orange, 'n' is yellow, 'k' is light green, 'y' is dark blue, and 'o' is purple. The letters have a slight 3D effect with a grey shadow cast to the right. At the bottom left, there is a decorative blue wave graphic with a black outline.