CREATING AND GOVERNING THE URBAN COMMONS

In Thailand's Collective Housing Program, Bann Mankong

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1. Introduction

Access to secure housing is a basic requirement for human dignity, and yet millions of people are under the threat of eviction. Facing the imminent risk of dislocation is not only the problem of the informal settlements in the urban periphery area. Soaring housing prices fuelled by market speculation is making this matter an everyday concern of the majority of urban citizens worldwide. The 2008 mortgage crisis has shown that all tenure forms, even individual freehold, are not free from tenure insecurity. Amidst this global housing crisis, there has been an emergence of social movements defying the hegemonic concept of individualistic property rights. The discussion around the urban commons is in line with this struggle. It is to reclaim the social value of the urban space collectively.

Thailand's slum upgrading program, Bann Mankong, is a great example of practising collective rights over land and housing. Starting from 2003 with ten pilot projects, Bann Mankong has scaled up successfully to 1,231 projects covering 112,777 households as of 2019. Its empowering effect on community and especially the success in going up to scale have been praised by numerous organisations and researchers (Boonyabancha, 2009; UN-Habitat, 2009; Archer, 2012a; ACHR, 2018; Boonyabancha and Kerr, 2018; Das, 2018). It was also welcomed by practitioners and scholars of the urban commons, as it not only created collective tenure as the urban commons, but also successfully managed it on a large scale (Cabannes, 2014). Impressed by its success, a lot of literature on Bann Mankong tried to extract lessons on how to replicate the model elsewhere (Bhatkal and Lucci, 2015; Castanas *et al.*, 2016; Boonyabancha and Kerr, 2018). However, while it stresses its applicability, less has been discussed about the country-specific context of Thailand, which gave birth to this program. Similarly, the focus on the participatory aspect of the program diluted the fact that Bann Mankong is a government-initiated and funded program and the very nature of the CODI, the operating agency of the program, is a government organisation, even if it adopted the flexibility of NGOs.

In this regard, this dissertation is motivated by following main research questions: (1) What socio-economic and cultural context enabled the emergence of a state-initiated *commoning* process like Bann Mankong? (2) How did Bann Mankong organise itself as a governing mechanism of the commons? What differentiates it from numerous NGO-led collective housing projects in terms of organisational structure? (3) Despite its success, what (potential) limitations does Bann Mankong have? Based on theoretical discussions around the urban commons, this dissertation constructs a framework to analyse the governance structure of the urban commons

while emphasising on the socio-economic context affecting the action situation and the necessity of hierarchy in the mechanism.

Section 2 reviews the relevant literature, aiming to critically understand the main theoretical concepts to construct the framework described in section 3. Based on the framework, Section 5 shows how Bann Mankong can be interpreted as the governing mechanism of the urban commons. Section 5 covers the socio-economic context of Thailand as well as the governance structure of Bann Mankong. This is followed by the section 6, which points out the limitations of Bann Mankong in terms of inclusivity, sustainability, and gender equity.

2. Literature Review

2.1. Housing Finance and Community Funds

Housing is a prerequisite of human dignity as recognised by the Universal Declaration of Human Rights (Article 25(1))[1]. Housing is more than just a physical space with four walls and a roof. Poor access to secure and quality housing can lead to social exclusion, poor education, health risks, and income poverty due to the deprivation of opportunities in the labour market (OECD, 2014). Thus, housing both reflects and reinforces social and economic inequalities. In this regard, the OECD (2018) identifies housing as a key dimension of equality in their drive for inclusive growth.

Considering the utmost importance of housing in meeting fundamental human rights and achieving inclusive growth, how to finance housing also calls for attention. Housing finance is distinct from other types of savings and finances because of the asset it finances, housing. Housing is a durable asset providing a flow of services over a long period (Bucley, Chiquier and Lea, 2009). Thus, to individual households, housing finance allows them to match the timing of their housing expenditures with the flow of housing services (Bucley, Chiquier and Lea, 2009). Furthermore, due to its physical form and durability, housing provides good collateral which allows individual households further access to other finances for consumption and non-housing investment. How

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[1] "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control." (United Nations, no date)

to finance housing has a crucial impact on urban development as well. Where there is limited access to housing finance, households often build their houses on an incremental basis over a long period by themselves without tenure security. This leads to poorly planned and serviced urban areas. As Renaud (1999) asserted, "cities are built the way they are financed (p. 761)."

Table 1. Housing Finance Systems in Comparison

	Mortgage finance	Housing microfinance	Community funds
Borrowers	Upper- and middle-income households	Middle- and low- income households with land	Those without secure tenure and adequate housing
Use of loan funds	Acquisition of property	Incremental improvement of individual houses	Land infrastructure and housing improvement
Additional support from the state	Irrelevant	Possible	Nearly always considered
Purpose of the collective	None	Guarantor	Lending is collective and the role of groups is essential in loan management
Amount	Generally over US$ 10,000	Generally between US$ 100-5,000	Generally under US$ 1,000
Interest rate	Inflation + a margin of 8-15%	Inflation + a margin to cover costs of 10-20%	Inflation + administration costs
Term	15-30 yrs	1-8 yrs	10-20 yrs
Collateral	Mortgage	Personal guarantees, co-signers	Can be title deeds but emphasis places on collective loan management

Source: UN-Habitat (2013), Table 6.1.

As housing finance, community funds are of growing significance in assisting the poor to address their shelter needs, from secure tenure to access to basic services. As it is a comparatively recent concept, there are various terms depicting practices such as community-managed savings (Boonyabancha, 2001) and community finance (Archer, 2012b). Reviewing various examples of community funds, UN-Habitat (2013) defined community funds as "financial mechanisms that encourage savings through establishing and strengthening local savings groups, providing collective finance for shelter improvement" such as land purchase, infrastructure and service provision, housing construction and improvement. One of the distinguishing characteristics of community funds is that they seek to improve not individual housing units but the whole neighbourhood of the community. Archer (2012b) used the term "meta-finance" to highlight

community funds' role in bridging the gap between household-scale loans and city-scale infrastructure development finance, which can be provided by municipalities or development agencies. Because of the complexity of land development, grants are actively sought in community funds. Community funds are rather considered as an effective way to leverage government funds. Key characteristics of community funds compared to other types of housing finance - traditional mortgage funds and housing microfinance - are shown in Table 1.

UN-Habitat (2013) acknowledge community funds as a continuation of housing microfinance. There has been a growing diversity of approaches in housing microfinance, and some microfinance institutions have linked up with more comprehensive neighbourhood development programmes, similar to community funds. However, the community funds differentiate themselves from housing microfinance fundamentally when it comes to the role of the community. In community funds, the beneficiary of the loan is the collective entity. In this collective lending system, a community holds both the rights and responsibilities. By doing so, community funds provide firm ground for the collective tenure.

2.2.   Collective Tenure and Tenure Security

In Baan Mankong, the legal right to occupy the land, whether purchased or leased, is given to the community cooperatives not to individuals. If they wanted to transfer the units, the individual inhabitants would sell their units to the community cooperatives not directly to individuals outside of the community, as the community holds the ultimate rights over the property. This kind of collective tenure has been attempted globally in various ways using cooperative regimes, community funds with collective agreements like Bann Mankong and in the form of communal tenure (Cabannes, 2014). It has become an interest of many urban scholars and practitioners for its potential to protect housing security and affordability (Bassett and Jacobs, 1997; Payne, Durand-Lasserve and Rakodi, 2009; Meehan, 2014; Rigon, 2016).

Tenure insecurity has long been recognized as one of the most challenging constraints of the urban poor, exacerbating their vulnerability to economic and environmental shocks (UN-Habitat, 2003; Satterthwaite *et al.*, 2009; Mearns and Norton, 2010; Reale and Handmer, 2011). Without tenure security, informal settlements are under constant risk of forced relocation or eviction. The urban poor are pushed further out to the urban periphery, where they have limited access to jobs and infrastructure. Often these areas are more prone to environmental risks such as floods as they lack basic infrastructure (Mearns and Norton, 2010). In this regard, there have been

significant efforts to enhance tenure security, but tenure regularisation based on individual property title has shown limited effect (Payne, 2004). de Soto (2001) argued that individual land titling in informal settlements could lead to market-driven displacement by enabling the formal recognition of the lands occupied by the poor, despite its intention to increase tenure security. Through individual land titling, what was earlier recognised as "dead capital" can be commodified and financialised in the market (de Soto, 2001). Under individual tenure, infrastructure upgrading can also have only a limited impact on improving people's lives. Desai and Loftus (2013) suggested that increases in land value incurred by infrastructure investment can end up with "silent evictions" of the current inhabitants as they no longer can afford the increased rent.

Collective land tenure is expected to be a solution to this dilemma of development interventions by decommodification of the property (Payne, Durand-Lasserve and Rakodi, 2009). When the land tenure is secured by a collective entity, the property does not follow the logic of a market based on private property rights. As the increased land value falls on the collective entity, the individuals do not have incentives to sell the property or increase the rent to capitalise on its market value. Taking a mortgage loan is also restricted as the property is not an asset of an individual. Where the property does not work as a commodity nor financial asset in the market, speculative market exchange cannot be made.

2.3.   Collective Tenure as Urban Commons

Another aspect of collective tenure which appeals to scholars and activists of the left is that it represents a concrete example of the "urban commons". The concept of the urban commons has been coined to capture the collective efforts of communities to prioritise the social value of the urban space rather than its market value. It is in line with the efforts to refute Garret Hardin's (1968) argument on "the tragedy of the commons", which justified the superior efficiency of private property rights. Elinor Ostrom (1990) has famously suggested collective ways of managing common resources by systematising anthropological and historical evidences through a new institutionalist framework. Her studies have shown the possibility of solving the tragedy of commons beyond markets (imposing full private property right) and states (centralised control). However, as Harvey (2012) pointed out, most of her examples are small-scale, often in rural settings. Urban spaces are much larger in scale and are saturated with densely packed population, thick financial investment, and competition for commodified spaces (Huron, 2015). Less work has been done regarding how to apply this framework to urban resources and spaces as such.

The theoretical discussion around the urban commons is a relatively new phenomenon, although practices of urban commons have long been present in the cities (Dellenbaugh *et al.*, 2015). It is still a wide-ranging and evolving concept, but most definitions share three main elements constituting the urban commons (Dellenbaugh *et al.*, 2015):

(1) common resources,

(2) social practices of *commoning* to create and reproduce the common,

(3) the communities who are involved in *commoning* practices.

Instead of following the definition of Ostrom (1990), which identifies the commons based on the characteristics (exclusivity, rivalry of consumption) of the property, the urban commons focus heavily on *commoning* practices in defining the commons. In other words, the urban commons are not a ready-to-be-consumed resource but are rather socially constructed through the *commoning*[2]. As Helfrich and Haas (2009) phrased, "there are no commons without *commoni*ng". By doing so, it encompasses the "yet-to-be-created social and/or physical environment" but crucial to the lives and livelihoods of the community into the possible commons (Harvey, 2012). This line of thinking is what connects the urban commons with the LeFebvrian notion of "the right to the city" which calls for the city to be reclaimed as a space of use value instead of exchange value (Purcell, 2002; Lefebvre, 2003; Marcuse, 2009; Harvey, 2012). Such broadness of the concept is criticised by the institutionalists on the grounds that it confuses the commons with open access or public space (Swaney, 1990; Bromley, 1992). However, proponents of urban commons argue that institutionalist's strict and narrow definition of the commons will miss the many other commons that are created through *commoning* (Blomley, 2008).

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[2] Since the early 2000s, institutionalists have become increasingly interested in human-made resources that they term as the "new commons" - such as 'knowledge', 'global' (e.g. climate) and 'cultural' commons (Hess and Ostrom, 2007). Although these can be also found in urban settings, there is a fundamental difference between the urban commons and the new commons (Huron, 2018); the urban commons are defined more as a social process, whereas the new commons are seeking its identification from the traits of the resources.

2.4.   Governing the Urban Commons

In her book, *Governing the Commons*, Ostrom (1990) identifies a set of core principles which characterise long-enduring institutions governing the commons – "(1) clearly defined boundaries (both users and resource), (2) congruence between appropriation and provision rules and local conditions, (3) collective choice arrangements, (4) monitoring, (5) graduated sanctions, (6) conflict resolution mechanisms, (7) minimal recognition of rights, and (8) nested enterprises (when the common-pool resources are parts of larger system) - that is, appropriation, provision, monitoring and sanctioning, conflict resolution, and other governance activities are organized in a nested structure with multiple layers of nested enterprises (Ostrom, 1990, p. 90)". These principles have been used by numerous scholars to assess the management of common-pool resources in all over the world (Bromley *et al.*, 1992; Gibson, McKean and Ostrom, 2000; UN-Habitat, 2009).

Reviewing accumulated case studies, especially those in the metropolis, she expanded the last principle and suggested multilevel, polycentric systems for common-pool resources closely connected to larger and more complex systems in the contemporary world (Ostrom, 2010). While large scale units are necessary for effective governance of metropolitan regions, she stresses that small and medium-scale units are also required to ensure successful management of common-pool resources. She found the answer to how to construct this rich mixture of instrumentalities in polycentric governance in which "(1) many autonomous units formally independent of one another, (2) choosing to act in ways that take account of others, (3) through processes of cooperation, competition, conflict and conflict resolution (Ostrom, Tiebout and Warren, 1961)."

In response to Ostrom (2010)'s polycentric governance, Harvey (2012) posits the question of how the polycentric governance system can actually work without strong hierarchical constraints and active enforcement. He warns that decentralisation and autonomy could work as vehicles of neoliberalism, disrupting the commons (Harvey, 2012). Instead, Harvey (2012) brings Bookchin (1992)'s 'confederalism' for a governing mechanism of the urban commons. Under the confederalism, municipal assemblies are working through direct democracy and the state is replaced "by a confederal network of municipal assemblies; the corporate economy reduced to a truly political economy in which municipalities, interacting with each other economically as well as politically, will solve their material problems as citizen bodies in open assemblies (Bookchin, 1992)." The confederal councils become the means for interlinking villages, towns, neighbourhoods, and cities into confederal networks.

3. Framework

In the literature review, I have explored how Bann Mankong can be interpreted as a community fund promoting collective tenure and thus creating the urban commons. As discussed in the literature review, defining the urban commons with a focus on *commoning* practices rather than institutionalists' approach is more appropriate in exploring socially constructed common resources in the city. As Huron (2018) stated, the urban commons must be "carved out" from spaces saturated with state and market institutions. Thus, in this paper, I will define the urban commons as a resource collectively created and managed - *commoned* - by community members for its use-value, rather than its market exchange value.

However, this study's interest is not limited to how Bann Mankong was created, but extends to how it was successfully scaled up and maintained. As pointed out by Federici (2011) and Huron (2015), while the above approach of the urban commons focuses on how to reclaim the commons in the contemporary urban world, it does not address how to maintain the commons. On the other hand, institutionalists have developed robust frameworks to analyse the institutions which managed to maintain the commons over time. In this regard, to assess the Bann Mankong programme as an urban commons management mechanism, Ostrom (1990)'s set of principles mentioned in the section 2.4. and polycentric governance are useful tools.

Figure 1. Action situation and broader contexts and rules affecting the action situation
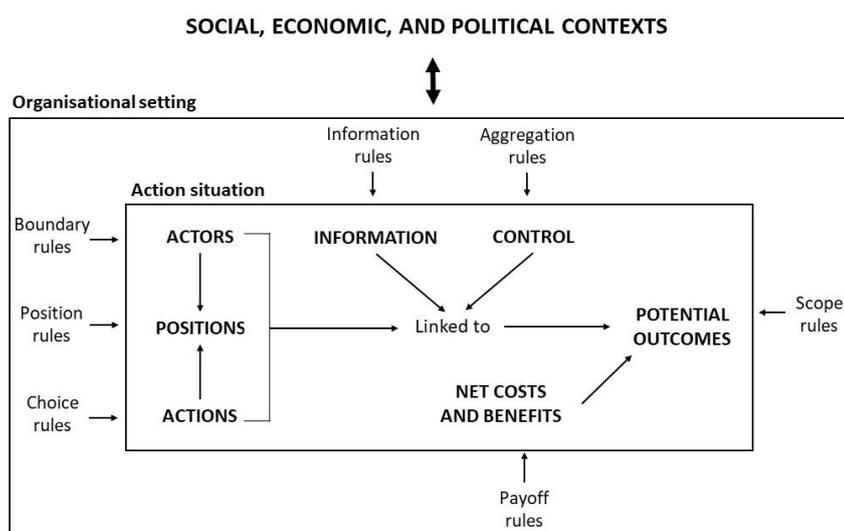
(Source: Adapted from Ostrom 2010: 651, 663 by the author)

In her institutional analysis and development (IAD) framework, Ostrom theorised a general action situation as shown in Figure 1. In order to specify the structure of a game and predict the outcomes, elements of an action situation should be analysed; characteristics of the actors, positions they hold, set of actions actors can take, available information, set of functions that map actors and actions at decision nodes into intermediate outcomes, and benefits and costs assigned to the linkage of actions chosen and outcomes. Each element of an action situation is bound by exogenous rules. For instance, boundary rules specify how the actors will be selected and enter/exit the situation. The eight design principles suggested by Ostrom (2015) are the rules associated with the long-surviving common-pool resource management institutions. Those rules are not constructed in a social vacuum but in the specific organisational setting termed as micro-situations, which are again affected by the broader context of social, economic, and political settings and the related ecological system. Although institutionalists' main interest is generalising the institutional structure rather than analysing the broader contexts of the specific society, this paper will address Thailand's social, economic, and political contexts as one of the vital elements in shaping the institution, Bann Mankong.

According to Ostrom (1990), the action situation best functions towards mutual benefit and cooperation when it is situated in micro-situations in which (i) communication is feasible with the full set of participants, (ii) Reputations of participants are known, (iii) Marginal per capita return is high – when there is high marginal per capita return, each participant can know that their own contributions make a bigger difference, (iv) Entry or exit is open to actors, (v) actors are interacting within longer time horizons, and there are (vi) agreed-upon sanctioning capabilities. As these conditions can only be met in small communities, Ostrom (2010) proposed multiple layers of nested structures for a larger and more complex society. These multiple nested enterprises together can form polycentric governance structures on a horizontal basis according to Ostrom (2010).

However, as discussed in section 2.4., the urban environment is too complex and prone to neoliberal disruptions to rely on the horizontal networks of well-intended autonomies. Also, as Huron (2018) pointed out, the urban environment is a space not only large in scale but also full of mobile strangers, which makes the trust-building process in a micro-situation even harder. How Bann Mankong successfully managed to overcome this urban complexity and build a community out of mobile strangers will be another key argument this paper will address.

4. Methodology

This dissertation was undertaken as desk-based research using secondary sources. To construct the framework of analysis, it looked at the literature around collective finance and the urban commons. Based on the understanding obtained from the literature review, it follows a case study method to explore how Bann Mankong was created and managed as the urban commons. The case study attempts to identify the replicable mechanism and the contextual forces behind the program. It further points out the limitations of the program by reviewing the previous studies.

5. Bann Mankong in Thailand

5.1.   Overview of Bann Mankong

Figure 2. The Presence of Bann Mankong Projects in Thailand

(Source: CODI, no date b)

Baan Mankong was initiated by the Community Organisations Development Institute (CODI) in 2003 as an informal settlement upgrading program. The CODI was set up in 2000 as an amalgamation of the Urban Community Development Office (UCDO) with the Rural Development Fund. It gained the status of a public organisation under the Ministry of Social Development and Human Security but with more flexibility and greater autonomy (Boonyabancha and Kerr, 2018).

The antecedent of the CODI, the UCDO was established in 1992 under the National Housing Authority. It started as a special revolving fund from the Thai government, with an initial grant of US$34 million (Boonyabancha and Kerr, 2018). The fund was made accessible to poor urban communities who wish to apply for low-interest loans for their development projects. It scaled up rapidly, and more than 1,000 urban communities became members of the UCDO (Boonyabancha and Kerr, 2018). The UCDO's development activities have continued and expanded under the new organisation, the CODI.

Table 2. Achievements of Bann Mankong as of 2019

| Baan Mankong projects so far (Includes urban + rural + canal housing)	
Number of housing projects built so far (urban + rural + canal)	1,231 projects
Number of households in these projects	112,777 households
Number of households in rural Baan Mankong projects only	7,705 households
Number of cities where Baan Mankong is active	422 towns and cities
Average size of housing project	91 households
Type of upgrading	
On-site upgrading or reconstruction	63% of projects
Relocation to new land	37% of projects
Budget figures	
Total amount of subsidy (grant) approved	5,768 million baht (US$ 180 million)
Total amount of loans approved	8,863 million baht (US$ 276 million)
Number of communities	2,510 communities
Number of households taken loans for housing and/or land	45,126 families (40% of participants)
Average loan per household	196,432 baht (US$ 6,138)
Ratio of grant-to-loan in Baan Mankong projects	39 : 61

(Source: CODI, 2019)

Starting with ten pilot projects which supported 1,500 families, Baan Mankong has provided secure land tenure and affordable housing to over 110,000 families in over 2,500 urban poor communities, as shown in Figure 2 and Table 2 (CODI, 2019). Baan Mankong was praised as a successful model of community-driven development by many scholars and practitioners (Mitlin and Satterthwaite, 2004; UNESCAP and UN-Habitat, 2010; Archer, 2012a; Das, 2018; Sotomayor and Daniere, 2018).

While the structures and terms of the projects differ by their geographical, cultural, and political circumstances, Bann Mankong projects share the following key aspects (CODI, 2019). First, a community cooperative is required to apply for Bann Mankong. Establishing a community cooperative is imperative to have a collective legal entity for a community. The community cooperatives should have saved at least 10% of the loan amount through their community saving groups in lieu of a guarantee. Secondly, it has a flexible financial mechanism to allow the community to manage the housing projects themselves. The CODI provides concessional loans with low and fixed interest rate of four per cent, 15 to 20 years of long-term maturity, and equal monthly instalments. The communities receive the soft loans along with subsidies for site development and common infrastructure from the CODI. Thirdly, collective effort and participation of the community is encouraged throughout the process. Lastly, this collective effort of the community is supported by the network of communities and the city development committee consisted of universities, municipalities, NGOs, and others, as shown in Figure 3.

Through community networks, communities share construction skills and other expertise in running the community cooperatives. The city development committee collects the information of communities through surveys and develops a citywide development plan that harmonises development projects of each community.

Figure 3. The Organisational Structure of Bann Mankong
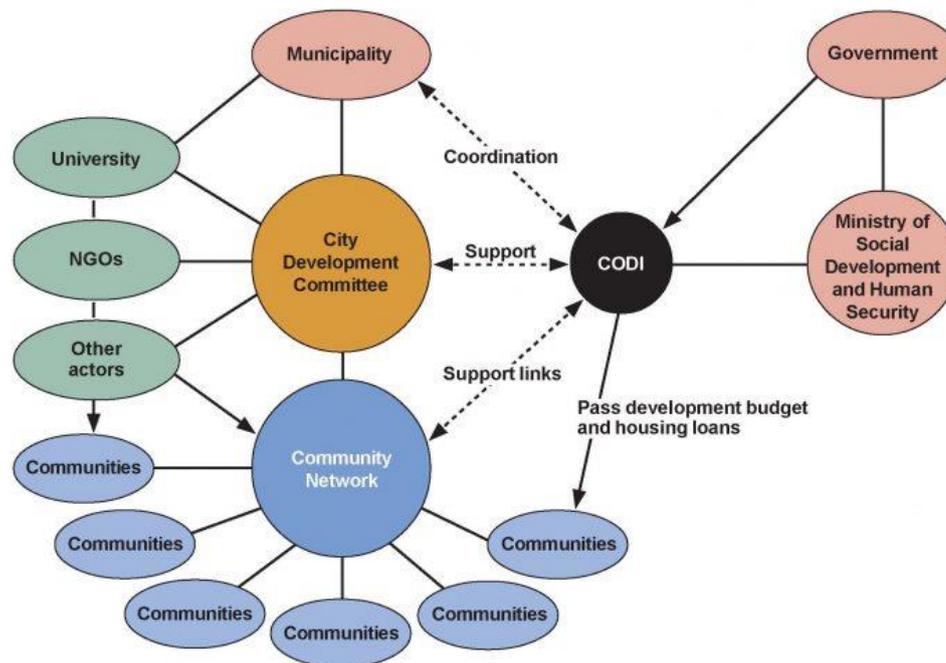
(Source: CODI, no date a)

Land tenure arrangements of Bann Mankong can also vary. There could be, for example, collective land ownership, long-term collective lease, land swaps and granting of collective user rights (CODI, 2019). Bann Mankong enables a community to access loans to either buy its land or negotiate long leases (15–30years). As a collective legal entity, the community can have more power to negotiate than the individuals. Also, as most squatted land belongs to large state institutions, the CODI could facilitate special agreements (30-year, renewable basis) between the Bann Mankong communities with landowners in tenure negotiations (Yap and De Wandeler, 2010; Shelby, 2020).

Figure 4. The Financial Structure and Terms of Bann Mankong

Loan term	15 - 20 years
Interest rate to cooperatives	4% per year (fixed)
Interest rate to individual households	6-7%
The loan amount (max.)	300,000 baht ($9,000) / family
Return of payment/month	500 - 2,500 baht ($16 - $60)
Loan repayment rate	97%
Requirement	Savings with 10% of loan amount
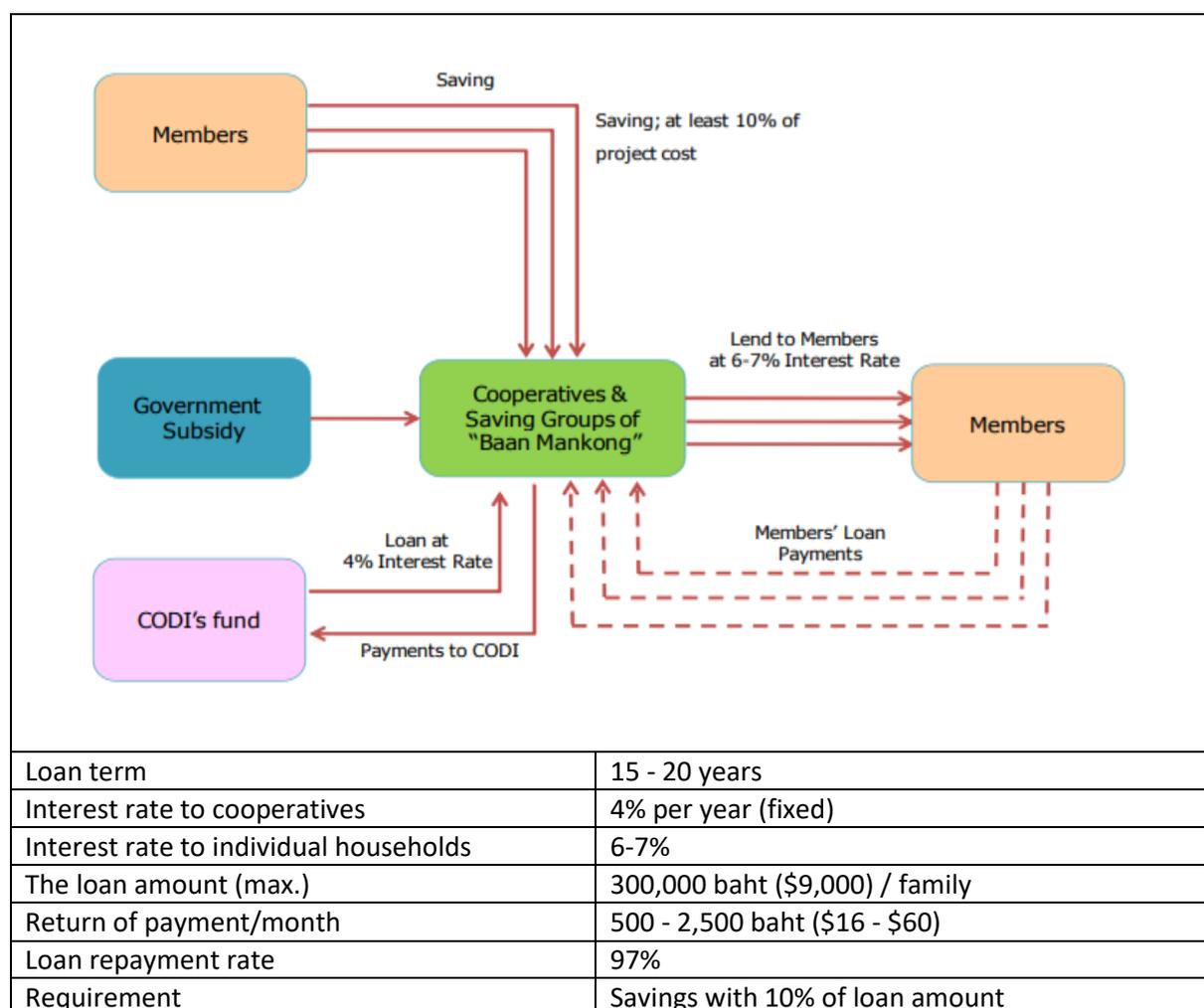
(Source: CODI, 2019, no date a)

Most importantly, Bann Mankong is a housing finance programme. It channels two types of financial support to the communities: subsidies and loans. Subsidies cover various needs of the communities, including infrastructure development[3], landscaping, constructing a community centre and local coordination expenses[4]. Loans are used to purchase land, improve houses, or build new ones. The maximum loan amount for housing is 300,000 baht (US$ 9,000) per family. The interest rate is fixed at 4% per year for the entire repayment term of the loan. The community

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[3] The amount of the subsidies varies according to the project type. On-site upgrading, for instance, the amount is 25,000 baht (US$ 715) per family, while the amount for on-site reconstruction is 35,000 baht (US$ 1,000) per family.

[4] Subsidies for local coordination and administrative expenses is set at 5% of the total infrastructure subsidy. The community can utilise the amount by itself or give it to other stakeholders who assist housing projects, such as NGOs or local universities.

cooperatives add 2-3% of margins to cover the management expenses and work as a buffer in case of late payment or defaults which makes the individual final interest rate to be 6-7% per year (CODI, 2019).

To provide more security to community members, the Bann Mankong has encouraged the communities to set up the Housing Insurance Fund since 2013. This is to protect members from losing their obtained secure land and housing because of economic hardships such as unexpected income loss, disasters, or critical injury or death of the family's main earner. In the Housing Insurance Fund scheme, the members contribute 240 baht (US$ 7.5) per year to the fund and the fund helps members in difficulty to pay the loan repayment. According to CODI (CODI, 2019), city-level housing insurance funds have been set up in 252 cities with 38,437 members which is about 35% of total members of Baan Mankong. The funds have grown to 9,792,343 baht (US$ 306,010) and have helped 1,176 families repay 13.0 million baht (US$ 406,937) as of 2019 (CODI, 2019).

5.2. Socio-Economic Context of Bann Mankong

Much literature discusses the origin of the program focusing on the institutional arrangements of the CODI (Yap and De Wandeler, 2010; Herrle, Ley and Fokdal, 2015; Boonyabancha and Kerr, 2018). Although it is useful in seeing how it can be replicated elsewhere, less attention has been paid to the broader context of Thailand's social, economic, and political history which gave birth to the policy. Under this section, I will address the social, economic, and political context which affected the creation of Bann Mankong.

5.2.1. Aftermath of Asian Financial Crisis

During the 1980s, with the influx of foreign direct investment (FDI) in the liberalised economy, the Thai government geared towards marketised housing led by the private sector (Carroll, 2012; Marohabutr, 2019). Influenced by the 'market enabling strategy' of the World Bank, the Thai government transformed itself into a market facilitator rather than a direct housing service provider. The role of the National Housing Authority was substituted by the Housing Policy sub-Committee under the Joint Public-Private Consultative Committee to facilitate the participation of private developers. Out of all the market enabling policy suggestions, the development of the housing finance system was stressed by the World Bank as of great importance, as it was believed that financial development is key to the overall development of economy (Malpezzi, 1990).

In line with this approach, Bangkok International Banking Facility (BIBF) was introduced to stimulate capital investment in the private housing market. The government promoted and supported the financial services both for house buyers and developers via housing funds from the Government Housing Bank (GHB) and commercial banks (Yap and Kirinpanu, 2000). As a result, outstanding loans for house purchase increased rapidly, as shown in Table 3.

Table 3. Outstanding House Loans in Thailand, 1981-1993

Type of institution	1981-1985	1985-1990	1990-1993
Government Housing Bank	3.95%	27.90%	37.92%
Commercial banks	24.16%	41.20%	33.35%

(Source: Marohabutr, 2019)

The private housing sector promptly responded to such a market-favourable environment constructed by the government. A considerable amount of FDI was committed to housing provision (Phongpaichit and Baker, 2002), and housing supply by the private sector rocketed; The housing stocks constructed by private developers were only 24 percent in 1974, but the proportion had more than tripled to 74 per cent by 2001 (Pornchokchai, 2002, p. 6). The fast growth of Thailand's housing market was praised as a triumph of market enabling strategy by the World Bank (World Bank, 1993).

However, the excessive housing supply in Bangkok Metropolitan Region depended largely on a growing speculative bubble in the housing sector. While the anticipated demand was only 382,240 units based on figures from the Seventh National Plan, developers constructed approximately 775,000 housing units in the Bangkok Metropolitan Region between 1992 and 1996. In a survey of 1995, 35 per cent of housing stocks in the Bangkok Metropolitan Region had been purchased but were unoccupied (Yap and Kirinpanu, 2000). Amid this speculative bubble in the housing market, commercial banks were more than willing to lend housing mortgages to anyone wishing to buy houses without credit monitoring. The unregulated Thai housing market fuelled by the speculative capital influx led to the financial crisis in 1997 in the end. Along with the value depreciation of the Thai baht, which marked the beginning of the crisis, house prices plummeted.

The Asian financial crisis, caused by the burst of the housing bubble of Thailand, was a collective memory of the Thai public on how perilous the speculative housing market can be. King Bhumibol Adulyadej's assertion on the 'sufficiency economy' in December 1997 was an epoch-making

speech that aggregated public scepticism on excessive capitalism and laid out an alternative path for sustainable growth for Thailand. The sufficiency economy aims to establish sustainable development based on the teachings of Buddhism, *Dharma* (Avery and Bergsteiner, 2020; Song, 2020). *Dharma* literally means 'sustain', and one of the key doctrines of Dharma is to take a 'middle path' between the two extremes (Song, 2020). Reflecting on this, the sufficiency economy stresses moderation as the overarching principle for all modes of conduct at all levels, from individuals to the development strategy for the nation. There are three interconnected principles making up the sufficiency economy concept, namely moderation, reasonableness, and self-immunity along with two underlying conditions, knowledge and prudence (Mongsawad, 2010).

These principles of the sufficiency economy, along with the rise of populist sentiment, has influenced numerous government policies especially those to alleviate poverty and empower communities to be self-reliant after the financial crisis (Mongsawad, 2010). Especially after the takeover by the Thaksin regime in 2001, such pro-poor policies obtained political significance as a way to uphold the legitimacy of the new government (Marohabutr, 2019). In the housing sector, the National Housing Authority regained its status and steered the pro-poor initiatives such as Baan Eua Arthorn and the Baan Mankong projects. The Baan Eua Arthorn was a direct provision of public housing at subsidised rates to lower-income households (Yap and De Wandeler, 2010)[5]. Baan Mankong, on the other hand, provides loans and subsidies for housing projects.

5.2.2. Public Control Over Land

The modern land titling system is of more recent origin in Thailand. According to ancient laws, all lands officially belong to the monarch, as expressed in the King's title *Phrachao Phaendin* (Lord of the Earth) (Askew, 2002). Thus, until the early 19th century, property rights to land were usufruct rights; as long as the cultivator continued to use the land and pay taxes, they had the exclusive de facto right over the land to use, to pass on, and even to use it as collateral for loans (Thomson, Feeny and Oakerson, 1992). The opening of the economy – especially the expansion of rice export - led to appreciation in land prices which increased land disputes. Induced by this demand to resolve uncertainty over the land, usufruct rights over land had become more formal

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[5] The Baan Eua Arthon, however, is said to have failed to reach the target group. Because of the financial difficulties the programme faced, the NHA ended up purchasing land far from the city centre, which incurred greater transportation costs for the residents (Askew, 2002).

through a series of legal and administrative reformations by the late 19th century (Thomson, Feeny and Oakerson, 1992). However, despite a new system of private property rights, the long tradition of considering the land as a political matter has remained.

This is especially the case where the public agencies own the lands. During the Chulalongkorn's reign, the Thai government developed a multi-tiered bureaucracy in the process of modernisation reforms and much of the land in Bangkok formerly owned directly by the monarchs were distributed to newly generated public agencies (Askew, 2002). According to a study done by Angel and Pornchokchai (1989), most slum lands are owned by these public agencies. In 1984, out of the total 383 slum land parcels, 311 were owned by five major landowners; temples and mosques, the Crown Property Bureau, the Royal Irrigation Department, the Treasury Department, the State Railways of Thailand (Angel and Pornchokchai, 1989). Additionally, more than 10 slum land parcels are owned by the Bangkok Metropolitan Administration, the Petroleum Authority, and the Port Authority (Angel and Pornchokchai, 1989). In other words, a handful of public agencies control the great majority of the slum lands in Thailand.

This has provided good soil for land sharing schemes which emerged in 1980s. Land sharing is a negotiated legal agreement between a community at risk of eviction and the landlord, usually with the participation of intermediaries such as the National Housing Authority in Thailand. Under the agreement, part of the land goes to the landlord, and the remaining part goes to the present occupants of the site, as shown in Figure 5 (Angel and Boonyabancha, 1988). By sharing the land, the landlord or the developer can still profit from the commercial part and at the same time avoid the political conflicts associated with eviction (Angel and Pornchokchai, 1989; Yap and De Wandeler, 2010). Since it was first used in the Rama IV slum, it had been adopted as a constructive and realistic resolution in conflicting claims in Manangkasila, Klong Toey and many other slum areas in Bangkok (Angel and Boonyabancha, 1988). This type of agreement was possible mainly due to the fact that landowners of slum areas were mostly public agencies, such as the Crown Property Bureau and the Treasury Department. Although the agencies also perceive it as an asset on which they can capitalize, they were not free from the public pressure to use their land for social good or at least to avoid the forced displacement of the residing population (Angel and Pornchokchai, 1989).

Figure 5. The Manangkasila Land Sharing Project

(Source: Angel and Boonyabancha, 1988, fig. 2)

The long historical perception of land as the King's, land ownership of public agencies and social agreements of land sharing based on this ownership together constitute the concept of public control over land, which influenced Bann Mankong.

5.2.3. Formation of Urban Communities in Slums

As reviewed in section 3, Ostrom (2015)'s action situation works best in a small community with reciprocal norms where communication with all participants is feasible, their reputations are known to each other, and actors interact in a long time horizon. The residents of slums have long been believed as they continue to have rural cultural traits, tightly integrated with strong emotional links to a locality (Jocano, 1975), which would meet this condition. Under this view, slum residents are seen as a homogenous group of the urban poor who sustain their lives in the informal sector.

However, as Askew (2002) mentioned, it would be unrealistic to equate the slums entirely with the urban poor, or with the informal sector. Although slum hosts a substantial number of the urban poor with a lack of skills and education, a spectrum of economic status within and between the settlements has been found in Thai slums - from those who live below the poverty line to those who are relatively better off with secure jobs from a formal sector (Askew, 2002).

Income generation activities of slum households are also complex and diverse, often combining incomes from formal and informal sectors (Igel, 1994). In addition, like in other urban spaces, slums are spaces of strangers due to urban mobility and rural-urban migration. Individualistic attributes of slum households are often described as *tang khon tang yu* (everyone for themselves). It is said that they often ignore calls to participate in local upgrading projects when there are no immediate benefits. Many of the housing units constructed by the National Housing Authority were sold in the marketplace for profit (Askew, 2002). Considering this diversity, unfamiliarity, and individualistic attitudes within the settlements, it is better not to think of the reciprocal and cooperative community as a given.

In Thailand, the slums were developed as organised localities through state intervention (Askew, 2002). Prompted by activities of NGOs who were concerned about social and housing conditions within slums, local authorities started to address the slum dwellers' needs for basic services with the help of international organisations. By the late 1970s, a new temporary house registration system allowed many children from slums to attend government schools. Especially during the brief period of parliamentary democracy from 1973 to 1976, the government made a concerted attempt to create a system of community committees that could act as intermediaries between residents and the government agencies providing basic services (Askew, 2002). By 1982, the National Housing Authority and the Bangkok Metropolitan Administration had formalized community committee election systems and set up regulations. Although it was primarily done for administrative purposes, as noted by Askew (2002), it provided grounds for slum settlements to develop themselves as communities.

While authorities laid structured foundations, there were social networks built on the ground, largely by women. In slums, social networks are established through a range of daily activities, including cooperation in homebuilding, getting loans, childcare and watching houses (Thorbeck, 1987; Sahachaisaeree, 1995; Baker and Phongpaichit, 2014). From the observation of Thorbeck (1987), it was mainly women who led these social interactions and mutuality in the slum settlements. As dominant domestic workers, they helped each other on childcare, cooking and other domestic issues, as well as income-generating activities using work circles and savings groups.

According to Askew (2002), what brought critical changes in the development of localities in slums was the expansion of NGO activities from the mid-1980s. Contrary to the earlier NGOs and international organisations who focused on providing welfare service to target groups, the activities of NGOs changed to more people-centred approach with emphasis on participatory

development (Pratt, 1993; Manorom, 2019). The movement started with resisting violent eviction of slum settlements by assisting residents in negotiating a better position (Berner and Korff, 1995). One of the key strategies was to establish savings groups or housing cooperatives to channel the financial assistance from the National Housing Authority and to bargain for better outcomes with landowners. These self-help and conflict-avoidance strategies were adopted by multiple communities, and they did not remain isolated but formed networks to support each other. The network of community development centres set up and monitored by the Human Settlement Foundation (HSF) and the Assembly of the Poor communities, which later changed its name to the Four Regions Slum Network (FRSN), are examples of this solidarity. Before it was institutionalised by the CODI, the collective land tenure was already pushed by the Four Regions Slum Network (FRSN) as an alternative to a private property regime to protect the lives of their member communities (Shelby, 2017).

In short, there was no pre-existing community. However, there have been attempts to develop localities and form urban communities in Thailand by the state, local neighbourhoods, and NGOs. The Bann Mankong should be understood in line with this history.

5.3. Governance Structure of the Bann Mankong

5.3.1. Rules of the Game: Community Funds

Bann Mankong meets the definition of a community fund explained in section 2.1. It differentiates itself from conventional housing finance by the role of the community in the process. The CODI funding can be provided only to community cooperatives not individuals (Boonyabancha, 2009). The CODI channels the bulk of subsidies and loans to community cooperatives. The amount is calculated by multiplying the number of households by the per-family amount (CODI, no date a). As beneficiaries of the funding, the community cooperatives hold the right to decide where to use the subsidies and how to lend the soft loans again to their members. It is also the communities that gain ownership/lease rights of land and housing from Bann Mankong. Until the cooperatives pay off the loan to the CODI, the land tenure/ownership must remain collective (Boonyabancha, 2009). While the individuals do not hold individual land title or leasehold, the collective tenure/ownership restricts resale or sub-lease of units (Archer, 2012a). They cannot sell their rights to the housing to the people outside of the community directly but to return it to the

community in the case that they want to leave (Boonyabancha, 2009). The community then decides the amount the household can get in return, compensating for their initial investment through the negotiation. The community cooperatives will select other qualified members to replace them (CODI, 2019). As seen from other cases of collective tenure, it is viewed as a protective buffer against market forces by binding individuals together as a group (Boonyabancha, 2009; Sotomayor and Daniere, 2018). As individuals are restricted from benefiting from the resale of their housing, there is no space for real estate speculation. Under the Bann Mankong, housing is perceived more as a right than a financial commodity and long-term investment for generations (Archer, 2012a).

As community funds, Bann Mankong serves as rules of the action situation, described in section 3. Its financial mechanism resonates with Ostrom (2015)'s design principles and thus creates and reproduces the urban commons, collective tenure.

(1-Clearly defined boundaries) First of all, it provides clearly defined boundaries of users and resources. While setting up legal entities for the communities to apply for the loan, identification of their members is required in the process. Under the collective tenure, participating households and its neighbourhood build the resource boundaries themselves. It should be noted that the size of the slum settlements of Thailand already provides favourable conditions to make small scale communities with clear boundaries. With a few exceptions (like Klong Toey), most slum settlements are relatively small 'pockets of land' throughout the city because of its urban landscape like canals (Askew, 2002).

(2-Congruence between appropriation and provision rules) Secondly, appropriation rules are congruent with provision rules under the affordable financing scheme of the Bann Mankong. While subsidies and some loans are used to improve the general infrastructure and environment of the community, participants of the Bann Mankong also receive loans distributed by the community to improve their own housing units. For these loans that individuals receive, it can be said the appropriation rule - the distribution of costs is proportional to the distribution of benefit - is met.

(3-Collective choice arrangements) Thirdly, the participants of Bann Mankong actively engage in the process, from managing the community funds to designing and constructing the houses and community infrastructure (Archer, 2012a). The community construction workers organise themselves as community builders. The CODI provides them with the construction expertise to utilise their high understanding of the local needs.

Figure 6. Residents' Participation in Collective Choice Arrangements

(Source: CODI, no date a)

(4-Monitoring/6-conflict resolution) In Bann Mankong, community leaders take the role of monitoring and conflict resolution. They monitor not only the usage of the fund but also the repayments of each participant, practising 'monitored self-discipline' (Maringanti, 2009). The interest margin of 2-3% is to cover administrative expenses and some late payments.

(5-graduated sanctions) Once the rule is set and community cooperatives obtain the loan, the responsibility of individuals is to pay back the loans. Under this situation, the sanction for rule violation is simply the interest would increase as an individual keeps failing to repay the loan. If the individual repeatedly violates the rule (or cannot repay the amount), the person would lose their rights over the house. Through this graduated sanction applied to the participants, the revolving fund of Bann Mankong can sustain its financial viability and keep the repayment rate as high as 97% so far (CODI, 2019).

(7-minimal recognition of rights) Lastly, the very best part of the Bann Mankong programme is that their collective tenure is legally recognised by the government. The security of tenure is also perceived by the majority of the participants according to the Archer's (2012a) survey. The respondents said, "Now it's secure in that we're leasing, the government accepts us." and "Now that we've done Bann Mankong, the expressway authority can't come and force us to move [for new roads]." (Archer, 2012a, p. 181)

Although the mechanism of the Bann Mankong largely corresponds with the design principles of Ostrom (1990), as seen above, there are some aspects where the principles have limited applicability. One is the congruence between appropriation and provision rules. There are central homes and underprivileged homes which is to achieve inclusiveness of the programme while

acknowledging the income differences within the slum settlements and providing homes to the bottom poor of the community (Castanas *et al.*, 2016). For the beneficiaries of those measures, the distribution of costs is not proportional to the benefit distribution. It leaves room for meeting disagreement from other members of the community as it can be perceived as unfair, contradicting the congruence rule.

5.3.2. Confederal Governance of the Urban Commons

For a larger and more complex society, Ostrom (2010) suggested polycentric governance where multiple nested enterprises are connected horizontally. Bann Mankong does share the characteristics of polycentric governance described by Ostrom (2010), especially when it comes to the community networks. The unbureaucratic and horizontal structure of the CODI was acclaimed as the success factor of the Bann Mankong programme by many researchers (Yap and De Wandeler, 2010; Boonyabancha and Kerr, 2018). However, the governing mechanism of Bann Mankong also involves hierarchy in its structure. Unlike other slum upgrading projects by NGOs, Bann Mankong is initiated by the government and the government parastatal. The CODI is in charge of executing the fund and overseeing the implementation of the program. Although researchers who focus on the participatory side of the programme tend to focus on the horizontal cooperation between formal and informal sectors (Boonyabancha and Kerr, 2018), it would be more practical to acknowledge the given hierarchy and how it contributes to effective governance of the urban commons. Accepting the hierarchy laid out in the structure, the programme mechanism can be re-illustrated as Figure 7 rather than Figure 3 in Section 5.1. It is close to Bookchin(1992)'s "confedrealism" where municipal assemblies are connected by a confederal network and confederal councils become the means for citizens' open forum to discuss the matters of urban commons and interlinking communities (Bookchin, 1992).

In terms of its network, Bann Mankong has two different collective platforms (CODI, no date a) to combine two elements. One is the horizontal community network known as the National Union of Low-income Communities (NULICO)(Boonyabancha, 2009; UN-Habitat, 2009). There are also numerous subnetworks at various levels; regional, province and city-level networks and issue-based networks sharing common issues such as the same landlord or tenure situation (Boonyabancha and Kerr, 2018). In this web of area-based and issue-based networks, communities are linked in a horizontal basis and mutually support each other.

Figure 7. The Organisational Structure of Bann Mankong
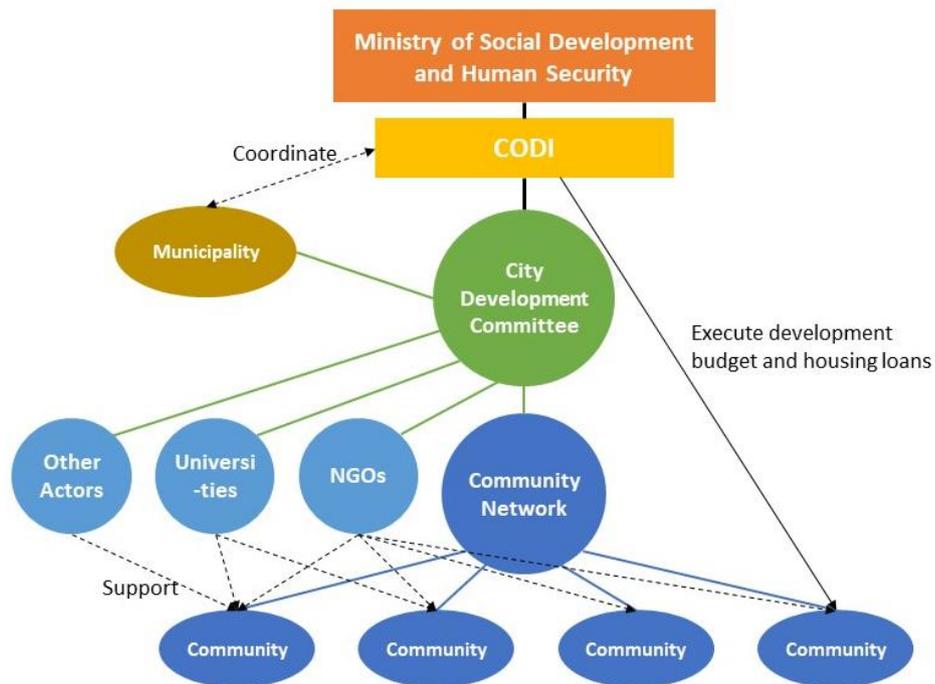
(adapted from CODI, no date a)

Another platform is the city development committee which the municipal government and other intermediary actors like NGOs and universities sit together with the community network. Inviting the creation of a community network is empowering for the communities. Still at the same time, it gives the CODI and municipal governments a managing tool to govern multiple nested communities who create and manage their urban commons. It sets the citywide development plan to harmonise projects of communities. Although the tie between communities and the committee is flexible for each project (UN-Habitat, 2009), it is noteworthy to acknowledge how the hierarchical structure can function in the Bann Mankong programme.

The committee is not the only tool that the CODI uses to govern communities. While passing the development budget and housing loans, the CODI sets the financial terms which provide the basic rules to start with for the communities. Community cooperatives are not entirely independent either. They must register themselves with the Cooperative Promotion Department (CPD) and are given sets of bylaws to apply in the cooperatives from the Cooperative Promotion Department. All cooperatives registered in the Cooperative Promotion Department get audited by the Cooperative Auditing Department (CAD) (Shelby, 2020).

6. Limitations

6.1. Limited Inclusivity

Despite its success in creating and managing the urban commons, Bann Mankong shows some limitations in terms of inclusivity. It is witnessed that not all members of the original settlements where Bann Mankong projects take place ultimately join cooperatives for the program (Shelby, 2020). Shelby (2017) reported cases where only about half of the original settlers have joined the program. Reasons for not joining range from having sufficient financial means to move elsewhere to lacking enough resources or capacity to go through the program (Shelby, 2017). What concerns the most is the bottom poor who cannot afford to buy or lease the housing units even with help from Bann Mankong as they cannot participate in the savings group which is the minimum requirement. There also are disparities within the communities participating in the program. Government loans are limited to 300,000 baht (US$9,000) per household, and only 150,000 baht (US$4,500) can go to housing loans, which is only enough for a basic structure such as walls and a roof (Archer, 2012a; CODI, 2019).

> "150,000B is no way enough money - the government has made a bad calculation there. It's not fair that they expect people to build a proper house with that little money".
>
> – A respondent from Bang Bua community (Archer, 2012a, p. 180)

Consequently, households without further access to finance have to construct their houses on an incremental basis, resulting in disparities between those living in completed houses and those with half-finished ones (Archer, 2012a).

Castanas *et al.*, (2016)'s report shed light on CODI's effort to address this issue of inclusivity with two cases with the Central Homes and the Underprivileged Homes. The Central Homes are for those who cannot contribute to savings activities, whereas the Underprivileged Homes are owned by the residents participating in the savings group. Unlike the Underprivileged Homes, the Central Homes belong to the community. The Central Homes and Underprivileged Homes are funded by subsidies and loans from CODI and savings from the community. From 2003 to 2009, communities had been able to get 150,000 baht to build a central home (Castanas *et al.*, 2016). The beneficiaries are normally selected through a community-wide survey examined by CODI staff and the people from the local community network and finally approved by the popular vote by the community (Castanas *et al.*, 2016).

Although the program encourages communities to support their vulnerable neighbours, such solidarity is not guaranteed in all communities. Despite the extra subsidies it can receive, the community still needs to support its vulnerable households through their own savings, as 150,000 baht will not be enough to cover the whole construction cost. Considering the amount of subsidy has been reduced to 25,000 baht per household since 2009 (Castanas *et al.*, 2016) – the local governments are asked to match the amount, but the total amount is still less than the previous amount – it has become more of a burden to the community.

6.2. Challenge in Financial Sustainability

After its rapid nationwide expansion, Bann Mankong has been slowed down. Boonyabancha and Kerr (2018) found the reasons for its stagnation included the decentralisation of the CODI, stronger government influence on the program, greater involvement of the national community network over local communities or local governments and diversified activities of the CODI. They suggested Bann Mankong go back to its original community-centred approach and city-wide partnerships (Boonyabancha and Kerr, 2018). Unlike their assumption, seeing the early-stage Bann Mankong as perfect practice, there can be inherent problems in terms of sustainability from the structure and the early practice of Bann Mankong.

Despite its high repayment rate of 97%, low cash flow can undermine the program's financial sustainability. Because of the nature of the program, the capital is tied to real estate. The repayment of the housing loans takes 15 years. In this regard, the more communities participate in the programme, the more it faces cash flow problems which require additional capital injection into the fund. After the first period of the Bann Mankong programme, less than 30% of its target was achieved, and most community members did not get funding to undertake the project (ACHR, 2018). It was projected that additional loans of 15 billion baht were required to achieve its target (Chanond, 2009, p. 30). When this structural problem finally rose to the surface, the CODI had no option but to request additional funds from the government. With lobbying efforts from the Four Regions Slum Network (FRSN), 3 billion baht ($89.9 million) was injected (Yap and De Wandeler, 2010). However, when the financial viability of the program is dependent on the political will of the government as such, the sustainability of the program remains insecure. Fortunately, Bann Mankong has survived the political upheavals in Thailand, including two military coups, but the political uncertainty may jeopardise the continuity of the programme in the future (Bhatkal and Lucci, 2015).

6.3. Underappreciated Gendered Labour

Bann Mankong relies greatly on voluntary labour from the community, especially from women. Other than generally encouraging participation from all the community members, Bann Mankong especially asks community leaders and the committee to do organisational work, which creates an extra burden of labour for them. According to the fieldwork done by the Asian Coalition for Housing Rights (ACHR), the community leader positions are held predominantly by women, and the majority of the cooperative committee are also women (ACHR, 2018). It is well documented that there is a significant amount of unpaid work involved in creating and managing housing cooperatives and the bulk of this labour falls on women in many cases of housing cooperatives (Huron, 2018). The same can be found in Bann Mankong.

To make people come forward together to become *commoners*, numerous meetings and community-wide conversations are required. As it is a political process, conflict management should accompany this. To be acknowledged by the authority, the community must meet various requirements creating a considerable workload (Shelby, 2019, 2020). To name a few items, the Cooperative Promotion Department (CPD) registration needs documentation of information of cooperative members, including their IDs, marital status, income, and intended loan amounts (Shelby, 2019). Furthermore, they need to write and approve over 100 bylaws using the template, which requires an understanding of the legal terms (Shelby, 2020). In addition to this, it is often the job of community leaders to oversee the design and construction process of houses, negotiate with landlords, and coordinate with the government agencies providing infrastructure. Financial management is also another crucial piece of work required in the Baan Mankong; collecting repayments to pay back debts, discussing how to manage overdue payments, imposing late penalties, balancing the books, and preparing for the audits from the Cooperative Auditing Department (CAD). Some communities are fortunate to have experienced community leaders with a solid understanding of basic financial management. However, it is witnessed that most communities do not have this luxury and struggle, and assistance from the CODI is often not available (Shelby, 2020).

These workloads in the *commoning* process, handled mostly by women, were often romanticised as women's empowerment (UN-Habitat, 2009) However, considering the women's long-held social and familial role in Thai society, the program owes much to women's labour and contributions to the community. Especially in the case of community leaders, it is reported that it has reached the point that their burden with this unpaid labour is adversely affecting their normal

livelihoods (Endō, 2014). As Federici (2012) stressed, women's involvement in the task of *commoning* should not be understood as a continuation of naturalising reproductive work as women's vocation and as underappreciated work. Instead, the programme should appreciate women's considerable contribution to *commoning* practices, including Bann Mankong. Furthermore, it should develop strategic plans to encourage men's participation in the practice as Bann Mankong aims to benefit both men and women.

7. Conclusion

We are living in a world where the individual property right dominates all other notions of rights. The discussions around the urban commons position themselves in the countermovement of the neoliberal market-dominant logic. By claiming collective rights over the urban space, it aims to revitalise the 'right to the city' of its citizens (Harvey, 2008).

This dissertation understands Bann Mankong as an effort to create and manage the urban commons targeted for the most vulnerable people in the city. Guided by Ostrom (1990, 2010)'s institutional analysis and development (IAD) framework, the work could identify the governing mechanism of Bann Mankong regarding the urban commons it created. In terms of the organisational structure, it showed that Baan Mankong can be depicted as an example of Bookchin (1992)'s confederal governance where multiple nested enterprises governing the commons are interlinked by the confederal network. The NGO-like flexibility and horizontality are often emphasised by scholars and practitioners which can be modelled as the polycentric governance of Ostrom (2010). However, a close look at the organisational structure of Bann Mankong shows that the government para-statal, CODI, also has considerable hierarchical power in the program. Based on this analysis, I conclude that the hierarchical elements of Bann Mankong are, in fact, what enabled its success in scaling up as a nationwide program. This understanding would help practitioners who seek to replicate the program elsewhere contemplate how to utilise the hierarchy in reality, rather than pursuing the romanticised ideal of a horizontal network of solidarity.

After reviewing the previous literature on Bann Mankong, this dissertation pointed out that less attention has been paid to the broader context, which affects the governing mechanism of Bann Mankong. In this regard, it addressed some of the socio-economic and cultural forces behind the creation of the urban commons in Thailand with various literature. The aftermath of the Asian

financial crisis in Thailand was first explained as the foremost influential political-economic context. The financial crisis created a collective memory of experiencing the risk of market speculation. Combined with Buddhist principles, the notion of 'sufficiency economy' paved the way for public consent to sustainable growth, which enabled the creation of the urban commons. The second contextual force addressed is the long-held history of public control over the land in Thailand. Most land on which informal settlements are built is owned by public agencies and the monarchy, which made negotiations over the land much easier. Thirdly, there have been efforts to organise and create localities out of strangers in the urban space with state intervention and grass-root movements. Women's predominant participation in community cooperative matters is also found in Thailand. Such analysis of contextual determinants of the program helps to acknowledge that a well-planned institution is not sufficient to create and manage the urban commons. It requires the collective efforts of society over time which can support the institution.

Lastly, this dissertation outlined the limitations of Bann Mankong in terms of inclusivity, financial sustainability, and gender equality. Especially regarding gender equality, the dissertation illuminates how voluntary labour in creating and managing the urban commons is gendered and underappreciated. However, the dissertation does not provide concrete solutions on how Bann Mankong and other similar attempts can overcome such limitations, which leaves room for further research including case studies from elsewhere. Furthermore, since early projects have started to reach maturity, it will be an interesting research topic to investigate whether they have managed to repay the loans and resolve the issues with late payments and defaults.

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