RESEARCH ARTICLE

Community-led housing in Yangon: the struggles of non-confrontational resistance and feminist crisis management

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ABSTRACT:

In this article, we draw on community-led housing, non-confrontational resistance, and feminist crisis management literature to analyse the response to the COVID-19 pandemic and the military coup in a community-led housing scheme in Yangon, Myanmar. Based on the direct involvement with a women's grassroots network and a local NGO between 2018 and 2022, we focus on the impacts of the double crisis on low-income populations, their responses to overlapping challenges, the emergent forms of mutual care, and the extra and intra-community learnings. We argue that, in the context of authoritarian regimes, community-led housing practices constitute a modality of non-confrontational resistance that, in times of crisis, revealed how collective housing members had an important safety net—in material, emotional, and social terms—sustained through collective mobilisation and mutual care. This analysis contributes to expanding the debates on housing justice struggles, non-confrontational resistance, and care from the standpoint of grassroots women's organisations.

KEYWORDS: community-led housing, housing justice, feminist crisis management, Myanmar, non-confrontational resistance

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1. Introduction

> "When women were in the same room with people with authority, they
> couldn't make their voices be heard; they were there to make tea."
> —CLH NGO Director (interview 2020)

This article looks at community-based responses to housing injustice in the city of Yangon which represents an extreme case of authoritarian rule. Yangon is a city that faces a significant housing backlog after decades of oppressive regimes, systematic dispossession and ill-fated concepts of development (Prasse-Freeman and Phyo Win Latt 2018); a city that experienced first-hand the transition to more liberal reforms since 2011, which at the same time intensified urban inequality (Kolovou Kouri 2021); and a city whose progress in urban and housing policies has been caught in a dual crisis, that of COVID-19 and, more recently, of another brutal military coup. Against this backdrop, women have been disproportionately affected by multiple kinds of violence and carried the heightened burden of unpaid care work. In this article, we aim to discuss women's agency focusing on how a women-led collective housing practice protected dwellers from many of the hardships that the pandemic (and later on, the coup) brought about and paved the way for a more just future. We use the framework of non-confrontational resistance and feminist crisis management to explain the trajectory of community-led housing [CLH] initiatives in Yangon. We argue that, in the context of authoritarian regimes, CLH practices constitute a modality of non-confrontational resistance that, in times of crisis, revealed how collective housing members had an important safety net—in material, emotional, and social terms— sustained through collective mobilisation and mutual care.

In Southeast Asian cities, rapid urbanisation and pressure for economic development have deteriorated low-income dwellers' living conditions through multiple forms of exclusion and displacement (Kolovou Kouri et al., 2021), triggering the mobilisation and expansion of movements demanding housing justice, especially in these times of heightened crisis (Lima 2021; Unequal Cities 2021). While states could not or would not adequately respond to the dire situation in low-income households, many communities took their own initiatives, demonstrating both capacity and knowledge to address the overlapping healthcare and housing crises (ACHR 2022). For example, such collaboration has yielded interventions to address food security, pedagogies for prevention, sanitation, isolation facilities, and income generation (Duque Franco et al. 2020; Wungpatcharapon and Pérez-Castro, 2022). Since before the pandemic, this has been a mode of operation in many Asian countries that, to varying degrees, are characterised by centralised and/or authoritarian forms of governance. There, communities and their allied organisations have been pursuing a cautious yet strategic alignment with government priorities to achieve their own agendas (see Mitlin 2018). This alignment, rather than confrontation, has encouraged positive recognition of marginalised populations and better relations between them and authorities (Boonyabancha and Mitlin 2012) and has strengthened the communities' organisation and negotiation skills (Mitlin and Patel 2005). Such non-confrontational approaches are explored in this paper.

Specifically, our paper focuses on a decade long CLH model facilitated by a local non-governmental organisation [NGO] and a grassroots women's network made up of (former) squatters and renters in Yangon. This alternative approach to housing the most marginalised is grounded on collectiveness; from how participants organise in savings groups to how they mobilise, map, survey, find land, construct their houses and carry on the long-term development of their settlements inclusively and affordably (Kolovou Kouri and Sakuma 2021). As part of a conscious effort to improve gender equality, women take a central role in designing, managing, and developing most aspects of the process, and increase their confidence, recognition and political participation (Kolovou Kouri 2021). What started as a low-profile activist practice, navigating a very narrow space for operation under an authoritarian regime in 2009, reached the 'doorstep' of institutionalisation after demonstrating the communities' accomplishments across 11 settlements. This scheme was adopted in 2019 by the Yangon Regional Government [YRG] as part of the public low-cost housing supply, and four new housing projects started taking shape. Plans about scaling up the land acquisition, finance,

and construction mechanisms were reaching unprecedented levels. The arrival of the COVID-19 pandemic in March 2020 halted some of the processes, but it also came with a silver lining for CLH. It made apparent the imperative need for a more holistic approach to housing expressed, among others, from the perspective of communities, which opened up a platform for targeted advocacy for housing justice.

Within the CLH communities, the crisis gave rise to new practices, like the proliferation of individual and collective gardens so that residents could grow their own food inside their compounds. The prolonged lockdowns that confined them in their simple housing units confronted them with other, less addressed issues, like mitigating extreme heat with low-cost interventions to make their homes a bit cooler when they needed to stay inside all day. While organised communities have had much more resilience against the shock, 'informal' residents and migrant workers staying in overcrowded hostels faced an ever-greater threat of eviction and were often excluded from relief programs (Rhoads et al. 2020). The value of participatory, people-driven, and emancipatory approaches became more apparent than ever. The strategic use of this juxtaposition was mobilised by the women's network and its support NGO to advocate institutional support for CLH and the recognition of people-centred practices towards a more equitable 'new normal'. Unfortunately, the military coup that began on 1st February 2021 interrupted this progress and created a vacuum regarding who these appeals and advocacy are directed towards. While the double crisis has brought serious hardships in every aspect, particularly for already marginalised populations, including large-scale evictions of informal settlements, this housing practice continues to survive, capitalising partly on the learnings that were produced during the acute stages of the pandemic.

The article first discusses the nexus between CLH, non-confrontational resistance, and a feminist approach to crises. It then goes on to unpack the multi-dimensional impact of the double—pandemic and military coup—crisis on low-income and informal communities in Yangon, particularly in connection to their housing conditions. Finally, it demonstrates a) to what extent the COVID-19 crisis has catalysed new forms of mutual care and collective responses with the potential to contribute towards housing justice, b) how organised communities have been in an advantageous position to respond to the overlapping challenges, and c) how these practices and learnings are carried on and amplified through intra-community and transnational exchange and support, in anticipation of more 'favourable' conditions for institutionalisation. We aim to contribute to the mushrooming housing research exploring the impacts and responses that the pandemic has engendered (Rogers and Power 2020) in tandem with the fragile possibilities of leading CLH in contexts of extreme state repression.

2. Community-led housing, non-confrontational resistance and feminist crisis management

Access to adequate housing is a fundamental condition to protect the right to life (Ortiz 2020). The pandemic resurfaced a housing crisis not tackled systematically across sectors and moved us to frame housing as the pivotal 'infrastructure of care' (Ortiz and Boano 2020; Brickell 2020; Bowlby and Jupp 2020). In this line, Benfer et al. (2021, 1) even suggested that housing policy was the primary pandemic mitigation strategy considering the "undisputed connection between eviction and health outcomes, eviction prevention, through moratoria and other supportive measures." However, this housing crisis is concentrated in cities of the Global South, where a 'second wave' of global urbanisation is occurring and where inadequate housing puts political, economic, and ecological urban futures at risk (Simone and Pieterse 2017). At the start of the pandemic, the UN estimated that 1.8 billion people do not have access to decent homes, while in many cities, a vast proportion of households and individuals resort to living in 'informal settlements' with no secure tenure and poor basic services (Ortiz and Boano 2020). As the RHJ Editorial Collective (2020) asserts, the centrality of housing and home during the pandemic is also connected to the "responses to longer-term trajectories of dispossession and disposability" (9) as the Yangon case demonstrates. Yet the pandemic has intensified issues of unemployment, indebtedness, precarious work, and hunger in the most vulnerable communities fuelling housing rights mobilisation (Maziveiro et al. 2021).

CLH understood through the lenses of housing justice corresponds to one of the myriad alternative housing models, housing movements, and policy experiments across geographies to respond to a planetary housing crisis. Housing justice (Roy 2019), as an emergent concept, reframes the housing question to interrogate the biopolitical and juridic-political structures that encompass "the legal order of property to state violence and surveillance" (14). CLH schemes are framed as responses to the crisis induced by the financialisation of housing. This "international housing crisis" (Farha 2017; Rolnik 2013) has a wide range and includes the volatility of housing systems, evictions, overcrowding, unaffordability, substandard conditions, homelessness, and displacement (Fields and Hodkinson 2017). Nonetheless, CLH is an umbrella category that encompasses diverse and uneven housing provision strategies, models, and approaches. Gooding (2013) suggests that CLH is characterised as homes that are developed and managed by residents in not-for-private-profit organisational structures. CLH models in global north cities "include community land trusts [CLTs], development trusts, mutual and co-operative housing, cohousing and self-build housing" (Jarvis 2015, 202). While grounded in some southern cities' cases, Rahman, et al. (2016) suggest that CLH is constituted through "representative networking, collective savings and blended financing, participatory designing, collective ownership, and participatory monitoring and evaluation" (564). Regardless of the context, CLH schemes bring the promise of "creative, collective and participatory dwelling practices that have the potential to address social exclusion and produce adequate and affordable housing options" (Comelli et al. 2021, 1).

CLH has been understood as a strategy of 'slow' opposition to corporate development in cities of the global north (Jarvis, 2015). In the context of authoritarian regimes, in many Asian cities, CLH initiatives have emerged as a modality of non-confrontational resistance. Haynes and Prakash (1991), when studying resistance and everyday social relations in South Asia, place all forms of resistance on the ordinary life of power where neither dominance nor resistance is autonomous. In social movements literature, the term 'resistance' is claimed to be reserved for action that is visible, collective, and that results in social change (Hollander and Einwohner 2004, 541). More recently, non-confrontational resistance is understood "as an important step that people take for themselves rather than against the enemy" (Marsh and Sliwa 2021, 477). Marsh and Sliwa (ibid.) have asserted that non-confrontational resistance also involves the mobilisation of affect to "unsettl[e] existing power relations." For instance, in Hanoi, Vietnam, ordinary citizens engage in non-confrontational everyday spatial politics to secure land and housing (Geertman and Kim 2019), or in Cambodia, women's collective acts of resistance against land grabbing in a transition from competitive to hegemonic authoritarianism simultaneously reproduced and contested state formation (Joshi 2022).

In the literature on conflict studies, non-confrontational resistance is also called nonviolent resistance, referring to the strategic tools that marginalised communities have in the face of acute power asymmetries to claim rights to justice or self-determination (Dudouet 2008). According to Dudouet (2008), nonviolent resistance should be understood "as an integral part of conflict transformation, offering one possible approach to achieving peace and justice" (2) and "offer[ing] contentious techniques for the prosecution of necessary conflicts, to the point of resolution" (4). In the context of authoritarian regimes, we can frame CLH as part of the methodological repertoires of nonviolent action. Particularly, establishing alternative practices constitutes a type of nonviolent intervention using creative actions to forge new autonomous social relations that produce "more rapid change, but [...] are also harder for the resisters to sustain and can provoke more severe repression" (Dudouet 2008: 6). That is why the role of third-party advocacy serves as leverage for nonviolent intervention. Oftentimes NGOs take that advocacy role risking being co-opted and linked to clientelism (Molyneux and Lazar 2003). In the context of Myanmar or other cities in the Global South, where the state capacity is weak with authoritarian regimes, non-confrontational resistance is a strategic way for the grassroots to work against, despite and with the state to secure the resources (i.e. land, housing, infrastructure) even if that implies significantly bigger efforts than just claiming their rights (Mitlin and Patel 2005).

The social mobilisation involved in deploying CLH enables the management of multiple crises collectively. In the case of the pandemic, the gendered impacts and responses have been made apparent. Bahn et al. (2020, 695) argue that "without the day-to-day work of social reproduction, entire social systems would collapse… Since women bear responsibility for social reproduction, during crises, they may face increased pressure to substitute unpaid work for lost income, for example, taking care of an ill relative at home rather than taking

them to a clinic." In this regard, recent approaches to crisis management suggest that "a feminist crisis management might emphasise a relational logic grounded in preserving and extending relationships through a crisis through caring and seeing opportunities for a crisis to lead to a social transformation" (Branicki 2020, 872). Since the pandemic not only exacerbated the intersection of multiple structural inequalities but also the convergence of multiple crises (climatic, economic, etc.), a feminist crisis management approach "would see crises as multiple and contextualised, as enduring and overlapping phenomena that are enmeshed and embedded within each other to a significant extent. Crises compound and confound each other within webs of relationships informed by care" (Branicki 2020, 874).

Branicki's (2020) feminist crisis management framework includes several intertwined dimensions. Unlike rational crisis management, this approach explains the dynamics of crisis management as an enmeshed phase of preparation, response, recovery, and learning and views people as able to receive and give care differently at different times. The reasoning of this approach relies on an ethics of care, where care refers to a key survival strategy weaving the individual, social and political body. Therefore, its understanding cannot be separated from structural inequity and racism (Hobart and Kneese 2020; Neely and Lopez 2020). The boundaries of crisis are related to pre-existing and co-existing crises, and its framing is inter-temporal. The perception of the crisis is subjective and informed by situated knowledge(s) that operates with mechanisms of resolution relying on webs of connections among and between people. Therefore the 'metrics' of this approach focus on the quality of care and interpersonal relationships. In sum, the unlikely nexus between CLH, non-confrontational resistance, and feminist crisis management becomes fundamental to draw the analysis of the Yangon case in the following sections.

In Myanmar, connections between COVID-19 and (low-income) housing have been drawn in centring the role of housing in the prevention of the spread of the virus and its multifaceted repercussions (UN-Habitat 2020), assessing housing and infrastructure needs during the pandemic (Rhoads et al. 2020), and documenting the consequences of the double crisis on poverty and human development (UNDP 2021). However, there has been less focus on the responses and mechanisms utilised by these groups to cope with the compounded challenges. One of the few exceptions involves the work of Roberts and Rhoads (2021), in which they refer to the deeply embedded Myanmar cultural concept of mutual understanding (*nalehmu*) as a force behind direct actions in response to the coup (see also Roberts 2021). Therein, they describe the emergence of spontaneous and 'leaderless' acts of solidarity, the sum of which has collective characteristics (Roberts and Rhoads 2021; Roberts 2021). Aiming to add another piece to the puzzle of grassroots-driven responses and highlight the agency of marginalised groups, our paper focuses on the mechanisms and strategies of organised, low-income, and women-led communities that formed with the common aim of accessing land and housing. Specifically, our research aims to add to the conceptualisation of the crises' management and expand on the role that communities play, not only in handling overlapping challenges but also in carving pathways for housing justice through their collective practices.

3. The trajectory of Yangon's CLH as non-confrontational resistance strategy

The reflections in this article derive from working closely with the NGO facilitating this CLH practice. This engagement has involved taking on both the role of non-local practitioners and researchers, from which we have close-up views into the procedures, challenges, and strategies of the stakeholders and networks in question for over four years. This paper considers 15 CLH projects[1] within Yangon Region that emerged from 2009 to 2020 and range in size from 30 to around 300 households each. Its findings are based on accumulated empirical data, including the authors' field observations and participation in community activities and interviews with community members that were conducted in Burmese and translated into English by local mobilisers from within the NGO. Between three and ten community members were interviewed from each

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[1] The first generation of housing projects on agricultural land consists of 11 housing projects, and four more projects were implemented on government-owned land during the pilot phase of the regional government's new scheme.

housing project, with the number of interviewees depending on the settlement's size and people's availability. The data was co-produced and collected over the period 2018–2021 'on the ground' and through remote engagement from 2021. Considering the precarity and risks that civil society organisations face in the current Burmese context (PROTECT 2021), we keep the names of people, places, and institutions anonymous to protect the safety of our partners and interlocutors.
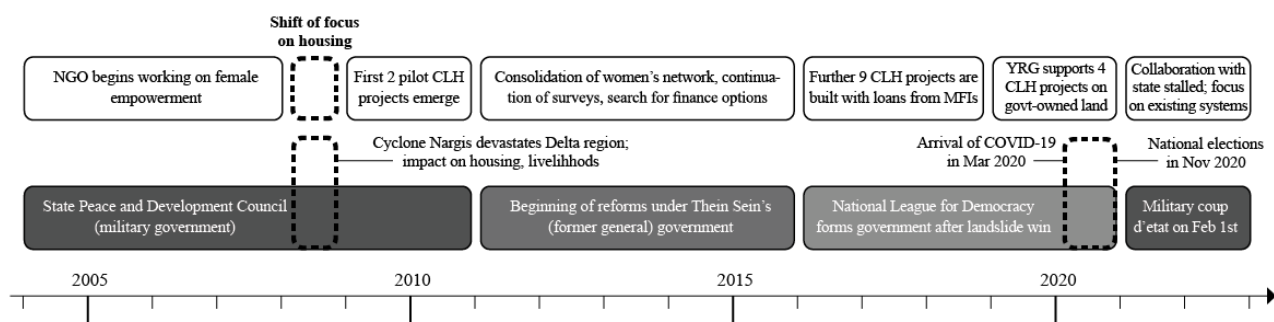

Figure 1 - Timeline of the NGO and network's trajectory within Myanmar's political and governance system (MFI: Microfinance Institutions).

Source: *First author*

Non-confrontational resistance is a strategy of self-empowerment (Dudouet 2008), and saving groups, community mapping, and self-construction are key self-empowerment tactics of CLH. The story of CLH in Yangon goes back to 2009, under Myanmar's previous military government, when a small NGO deepened its engagement in female empowerment by focusing on low-income women's access to land and housing, echoing their needs after the devastating cyclone Nargis (see Figure 1). The model consists of organising women into savings groups, where every member contributes a small amount of money weekly to a common fund. The purpose of that activity is manifold; leverage to secure housing loans from microfinance institutions; individual access to low-interest loans from their shared fund; and a tool for collective accountability and continued mobilisation. In parallel to savings, the women were trained to map and survey informal and low-income settlements in their townships—first on paper, later digitally. On the one hand, this has been an important mechanism to make such communities visible, facilitate connections among them, and create a citywide network of allies sharing similar challenges and aspirations. At the same time, the women's fine-grained mapping served to identify vacant plots that could be used for residential development. With a detailed inventory of such plots and enough savings to get loans, the women's groups could eventually purchase small pieces of (usually peripheral agricultural) land, which they agreed to own collectively to develop their new housing projects.

However, the lack of legal provisions for joint ownership for this type of low-cost development and the restrictive administration for transferring use rights for farmland rendered these housing projects 'informal' (Kolovou Kouri and Sakuma 2021). Despite this legal constraint, the women's network saw their collective projects as their only way to access land and housing; as one woman explains: "If there is a 'more legal' way, we would love to follow it" (interviewee project 06, 2019). Finding cracks of opportunity, the women's groups started implementing the first settlements in 2009—designing and building simple houses and infrastructure financed from their collective funds and housing loans. By 2019, their portfolio included 11 projects accommodating around 850 families in 'starter' houses that cost between 1,000–2,000 USD to build and are easy to incrementally upgrade into more durable and comfortable homes as people have more time, resources, and security.

The network has taken different (context-specific and capacity-dependent) approaches over time to build and develop its settlements without directly confronting authorities and using situated knowledge. Given their

fragile status, many of their strategies centred around building a relationship with local (ward- and township-level) authorities to first and foremost consolidate their presence in their settlements. In some cases, communities have persuaded authority figures of their projects' value by directly inviting them and demonstrating how much they have achieved on their own. A woman recalls how township officials once came 'to scold and threaten' them and how the women spent the whole day showing them around their settlement and explaining their process: "By the end of the day, they were content with what they saw and heard, and they didn't question our presence again," (interviewee project 01, 2019). Another strategy has been to reinforce the idea among officials that communities and authorities can work in tandem for the benefit of the city. Another member explains, "What we do is for everyone's well-being. There are still many people like us, so we help improve the whole city" (interviewee project 08, 2019). Most communities have made significant progress by providing local authorities with data from their surveys, joining their meetings, and inviting them to their activities, while some communities have even supported infrastructure or welfare initiatives in their wards with their collective funds.

Non-confrontational resistance is a strategy of winning over the opponent (Dudouet 2008). Precedent-setting, political lobbying and negotiation are key tactics for CLH. This is illustrated in a somewhat bolder strategy employed by two of the groups. Even though they did everything they could to make their land purchase official, they still feared that they would face resistance from the local administration. A member recalls: "We thought that if they saw the finished project, they would have a different attitude, so we started building the back rows of the settlement very quietly and finished 120 houses in 20 days. By the time the local leaders noticed, our houses were standing, and they were very impressed and accepted us in the neighbourhood," (interviewee project 06, 2019). As the CLH projects became more consolidated, the community network and the NGO began advocating for support from the central and regional government—especially since the transition to a quasi-democratic government. Maintaining the same non-confrontational approach, the women's network employed a combination of strategies, often under the guidance of the NGO, which acted as a mediator linking the community members with other actors. For example, the NGO's collaboration with local and international universities and a network of practitioners and communities in Asia to work on urban development strategies created several opportunities to present the Yangon network's achievements in front of authorities and other urban stakeholders and outline which obstacles they face in scaling up their model. In parallel, government officials from regional and national departments were invited through the NGO to visit the housing projects and witness their progress directly. This, in turn, helped cultivate interpersonal relations and strengthened the commitment of certain authority figures to pass on the community's requests to higher levels of government.

Their sustained efforts eventually caught the attention of high-ranking government officials, who pledged to support this grassroots-driven model. In 2019, the regional government announced their intention to launch a public program on government-owned land based on the communities' and the NGO's development scheme. Not only was the government providing low-income communities with land to develop their own housing, but it also agreed on the terms of collective ownership. Although two important precedents have been set through this program (free land for community-driven housing and collective land ownership), the precise tenure conditions—including length of tenure and degree of security—have not been put on paper. Nevertheless, during the first year of this program, 1,000 low-income families saw their new houses constructed on land made available for free. The set goal was to reach 6,000 housing units during the program's first five-year phase, but the arrival of the pandemic halted their plans. From the cyclone Nargis response to the pandemic and the pendular military rule, as the feminist crisis management framework suggests, a longitudinal approach to CLH requires factoring in the pre-existing and co-existing crises. The focus on interpersonal relationships supports the enmeshed phases of preparation, response, recovery, and learning from each overlapping crisis (Branicki 2020).

4. Impacts of coexisting crises in women-led CLH

4.1 Impact on low-income populations

From the onset of the coronavirus pandemic in Myanmar in March 2021, the government introduced a series of measures to prevent transmission, including robust contact tracing, travel restrictions, guidance on personal hygiene, and stay-at-home orders. Despite the initially low number of COVID-19 cases, strict lockdown measures were applied, preventing people from leaving their township, restricting the number of workers on construction sites, and imposing the closure of non-essential businesses. All these measures had profound effects on informal communities (Rhoads et al. 2020). In low-income and densely populated settlements, people were asked to 'stay home'—even if the average size of a hut measures around 10 square metres—and wash their hands regularly—despite having no access to clean water. Daily workers and factory employees lost their income because their workplaces shut down their operations or because they could no longer leave their homes and communities (Kyaw Linn Htoon 2020). In turn, their reduced income made it difficult to pay regular expenses, leading many to get high-interest loans from informal brokers (Htin Lynn Aung 2020). The government issued a COVID-19 economic relief plan which included the provision of cash and food assistance to households without regular income—however, neither was enough to get a family through more than a couple of weeks. On top of that, unregistered populations, such as squatters and migrant workers residing in informal hostels, were often excluded from these initiatives (ibid; Rhoads et al. 2020).

The political crisis following the brutal military coup in February 2021 exacerbated the situation across the country, bringing extreme food shortages, a surge in the prices of necessities, and joblessness. The escalation of violence and political instability led one sector after another to disintegration, leaving once again marginalised populations unable to compensate for the missing services. For example, the severe persecution of healthcare workers by the junta's State Administration Council [SAC], given their leading role in the Civil Disobedience Movement [CDM]—a broad strike mobilisation and call for defiance against the military-installed administration that emerged shortly after the coup—meant that the country's already weak system came to a near-collapse, with closed or understaffed hospitals, lack of medical supplies, and a climate of fear (Paddock 2022). The chronically deficient municipal services in peripheral townships faced disruptions, and with poor waste management and non-existent maintenance of the drainage network, the impact of flooding became even worse (The Irrawaddy 2022). The limited access to information, compounded by telecommunications shutdowns and power cuts, made people feel more insecure and isolated.

On top of that, the military deliberately targeted the working-class population, partly because they were among the first groups to lead protests through labour unions (Haack and Nadi Hlaing 2021). In March 2021, the military strengthened its grip on these populations by imposing martial law on several townships that, by no coincidence, have a higher concentration of low-income and informal settlements (Associated Press 2021). As the crisis unfolded further, the junta revived one of its old practices (Rhoads 2018) of forcibly evicting 'squatter'[2] populations in the name of law and order (Development Media Group 2022). Eviction notices started being distributed across the city, giving people only a few days to leave. In October 2021, at least 8,000 families became homeless in Hlaingtharyar—the most squatter-rich township—after their houses were demolished without any compensation (Anonymous 2021; UNHRC 2021). This was followed by several evictions in other parts of the city, most of which have not been covered in the media. They were left without a home, food, or income, and their already weak social networks were further disrupted as everyone headed in a different direction to find alternative shelter.

4.2 Impact on CLH communities

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[2] The term 'squatter' is more commonly used in English-language news articles and policy conversations in Myanmar compared to 'informal dweller' or 'slum dweller'. In Burmese, '*kyuu kyaw*' is the equivalent to 'squatter', often evoking a sentiment of illegality or trespassing, and it is considered derogatory by many (Roberts 2020).

Inevitably, the communities within the CLH network were not immune to the challenges arising from the overlapping crises. The greatest difficulty that people have faced has been the high unemployment and its impact on their livelihoods. With most residents working in factories, in construction, or as vendors, the lockdown measures meant a significantly reduced income or no income at all. As one woman explained: "when the pandemic started, our jobs were paused, but when the political situation turned bad, our jobs were not just paused but terminated," (interviewee project 02, 2022). At the same time, more than half of the CLH network's members were caught in the middle of their housing loan repayment—or worse, at the beginning of it—and had difficulties keeping up with the monthly instalments.

As a result of the negative impact on their livelihoods, people suffered consequences on their physical and mental well-being. With skyrocketing food prices, many reduced their food intake to just one meal per day. Another woman states: "For daily workers like us, if there is work today, we have food to eat *today*. We cannot buy two- or three-days' provisions at once," (interviewee project 02, 2022). Also, when someone was sick (with COVID-19 or otherwise), access to healthcare facilities was often constrained, making recovering at home the only option. The extended lockdown that kept people confined in their homes occasionally led to episodes of fatigue and low blood pressure from the extreme heat—especially in the most recent CLH projects which have not been upgraded and are mostly made with fibre cement board walls and zinc sheet roofs. Women, in particular, have had a substantial mental burden from the overlapping tasks of family care, household chores, shifting to work-from-home when possible, and trying to compensate for their children's missing education.

The accumulation of the above issues put a strain on social mobilisation within CLH projects. Before the pandemic, social interactions were the key to maintaining the communities' activities, either through facilitated events or just through daily encounters. The regular meetings to collect the weekly savings had become a space for discussing problems and sharing ideas, and they functioned as an important emotional and social infrastructure. Unable to maintain the continuity of such gatherings and unfamiliar with technologies that allow remote communications, members were left with limited access to information in the early phase of the pandemic. On top of that, the polarisation of residents that came with the political instability and increasing violence created fear and mistrust. This was particularly harmful to the communities in newer housing projects that didn't have as many years of collective work on their backs. For a while, people were careful about what they said, avoided sensitive topics, and tried to project neutrality, to protect themselves both as individuals and as a collective. Their biggest fear was (and, for many, continues to be) the risk of eviction, following the fate of thousands of low-income dwellers across the country. Especially in the recent housing projects that, for better or worse, had attracted much more attention from officials and the public, people were worried that their land agreement could be nullified at any moment since the previous regional government's leading members were arrested in the early days of the coup and the land zoning plan had not been formally changed.

5. Managing coexisting crises in women-led CLH

5.1 New forms of mutual care and collective responses

Notwithstanding the significant challenges that the COVID-19 crisis triggered in many regards, there is a silver lining in the bigger picture of the collective housing model. The exacerbation of people's financial situations and access to social services and their confinement inside their settlements for longer periods confronted them with both emerging problems and long-standing issues that, for different reasons, remained unaddressed. Faced with these, groups within the women's network started coming up with creative responses to the various challenges, largely grounded on their situated knowledge and well-established ethics of care (see Branicki 2020). The responses described below were not applied 'universally' in every CLH project; rather, initiatives popped up according to people's needs, energy and capacity. Over time, some of the ideas travelled from one project to another through organic or facilitated exchange between the members.

One of the priorities that emerged with the arrival of COVID-19 was establishing a community-based healthcare and protection system. Like other communities across the country (Roberts and Rhoads 2021) the housing projects restricted access to their settlements, set up handwashing stations at each point of entry and rented disinfectant tanks to spray around their communal facilities. They took it upon themselves to be role models in their communities and educate each other about helpful practices and things to avoid. During the third and most severe wave of COVID-19, part of their collective savings designated as a 'social security fund' was used to purchase oxygen tanks in every other settlement, to prepare in the face of serious symptoms. As one woman explains, "We are poor, so we cannot afford to buy an oxygen tank on our own. If one person got sick, the whole community would be gone" (interviewee project 13, 2022). Moreover, committee representatives in each housing project were responsible for monitoring the dwellers' situation and coordinating to quarantine anyone who tested positive.

Beyond the urgent healthcare concerns, the high unemployment and loss of income prompted the network members to rethink the possibilities that their housing projects offered. While the project regulations used to restrict home-based businesses to avoid disagreements among people, the new reality pointed to the necessity to react with flexibility and a collective sense and encourage the emergence of small shops in the settlements. Tailoring workshops, cooking stations, and repair shops started popping up inside the communities—bringing basic income to some while also ensuring residents' access to various services when mobility was significantly reduced. Communities capitalised on their numbers and mutual trust to create a community-based economy. As time passed and income insecurity grew at alarming rates, the NGO and community leaders started conceptualising more targeted livelihood programs, like the establishment of a cooperative shop in project 12, where members could sell goods bought wholesale or produced on their own. In other projects, women requested training to acquire new skills, like weaving and producing handmade soap bars, candles, and traditional cosmetics, to increase their income. In this micro-economy, members are each other's clients *and* service providers, and, as such, they have managed to maintain a comparatively stable livelihood.

Another innovation for CLH was the mobilisation to address the impact of climate change; precisely the phenomenon of 'urban heat islands'—the extreme heat accelerated by densely built structures and human activities, which, in Yangon's case, is most noticeable in its low-income suburbs due to the presence of factories and lack of green spaces. When project residents had to stay at home for several months due to the lockdown measures, they started realising that the heat in their houses and communities often gets unbearable. They related the high temperatures to the increasing water scarcity, health problems among children and the elderly, and adverse effects on their livelihoods. Not only did 'staying home' make this issue extremely noticeable, but it also meant that most residents were available to start discussing what to do. In response, a group of community architects was invited to support the participatory development of interventions to mitigate the heat. Many ideas were inspired by vernacular housing typologies, most common in rural areas, from which many residents migrated. Besides adaptations at the housing scale, like constructing attics, opening additional windows and installing louvres for ventilation, people suggested greening their settlements with trees along the common roads and shading elements made of creeping plants.

The next intervention that started taking shape during the pandemic was the establishment of community gardens. Besides mitigating heat, people quickly realised the potential of growing their own vegetables and addressing the alarmingly increasing food insecurity. The women, who most commonly manage the family's daily meals, started discussing what fruits and vegetables could provide them with a more nutritious intake. During workshops with local specialists, people across four housing projects planned which parts of their settlements to use for farming, what plants to grow, and how to co-manage the collective gardens. They complemented their savings with donations and small grants to purchase seeds, plantlings, and equipment and started cultivating their gardens. Many residents were inspired to also grow plants at a household level on the few feet available around their houses. For many, this engagement made the difference between eating plain rice and having a balanced meal, and as such, gardening has become a routine across several housing projects over the past couple of years.

To carry out these initiatives, the network introduced new forms of communication and administration as a reaction to the limited mobility and strict curfews—initially imposed for health reasons and later to curb

resistance. They used digital applications to stay connected; set up 'question boxes' in each community centre to collect anonymous questions or concerns, to which the network and NGO responded weekly; and printed pamphlets with varied contents to continue mobilising and motivating members from a distance. These alternative communication tools have been vital to continuing democratic decision-making and maintaining solidarity. Once the gathering restrictions were relaxed and people could hold in-person meetings, the pamphlets stopped circulating "because they were no longer needed", as the NGO Director explained, distinguishing between short-term responses addressing specific urgent needs and interventions that can benefit their operation in the long run.

5.2 The organised communities' advantageous position to respond in times of crisis

One of the foundations that CLH built upon was the network's non-confrontation approach. As outlined earlier, this strategy has protected residents from clashing with authority and jeopardising their housing projects. This approach was carefully maintained during the crises described in this paper. First, when the pandemic broke out in Myanmar, authorities were quickly overwhelmed with responding to numerous emergencies and demands, facing criticism for their limited capacity to address pressing needs. Instead of clashing with authorities or directing more demands at them, the community network took a different approach. For example, when modest cash assistance was distributed to low-income households, the residents of project 13 quickly realised that only a few of their members had been included in the distribution lists. Rather than confronting the local administration over their deficient listings, they collected the cash their settlement was eligible for, and they self-managed the distribution of the fund to every household in their settlement.

Another important factor that helped with their strategy has been the acceleration of interventions and new practices made possible through small grants from donors for COVID-19 responses. The centrality of housing and community-led responses helped leverage more support for the community network, channelled through the NGO. This further enabled communities to showcase alternative practices and project an image of self-sufficiency, proving communities capable of carrying their own weight and not putting pressure on their respective administrations. This rekindled government officials' interest in learning how these CLH communities utilise their resources to survive difficult situations. On several occasions, government representatives visited CLH projects, listened to members describe their collective responses, and even encouraged the community-led documentation of such responses to guide their own practices. This demonstrates a rare instance of acknowledgement of bottom-up solutions by authorities, potentially impacting government programs and policies. By no means does this non-confrontational strategy imply that authorities were 'let off the hook' in dealing with the pandemic and envisioning the 'new normal'. Rather, claims and recommendations were formulated through 'soft' means—casual interactions with authorities, documentary clips with community voices, and booklets outlining their interventions and the areas where more support is needed.

Since the coup, the landscape for collaboration has changed radically. Under current circumstances, the network was compelled to draw on its organisational memory of operating under the previous military government, where meetings and collective organisation were heavily constrained. If we assume that survival is also a form of resistance, the community network's attitude has been to focus on its own systems, strengthening its capacity and tools, and preserving its hard-earned achievements rather than challenging the status quo. This unavoidably means walking a fine line. Meanwhile, the women's network remains alert to opportunities to consolidate their status. For example, while the military government is seeking to increase its weak legitimacy by preparing to hold national elections in 2023, members from several housing projects used this opportunity to register their households and receive citizenship cards under programs to register migrants prior to the elections. This illustrates their relational logic in navigating challenging and uncertain circumstances, where strengthening their position and citizenship becomes even more imperative.

Non-confrontational intervention methods involve organising collectively, a decisive advantage for the CLH communities. Throughout the decade preceding the pandemic, these communities strove to solve various smaller or bigger crises by working together, negotiating, and compromising for the benefit of the collective.

Here, it is important to distinguish between leaderless and spontaneous forms of action that emerged since the double crisis (see Roberts 2021) and the network's collective responses, where the latter has characteristics of conscious organisation and management and is the product of substantial efforts by both the community members and the NGO. Mutual trust and the sense of collective belonging have been persistently cultivated to reach the point of sharing land, money, time, and labour toward a common goal. As one member explains, "If someone's family doesn't have any income, we jump in and say 'Go, go, someone bring some curry to our sister!'" (interviewee project 14, 2022). Another significant advantage of CLH communities has been their long-standing collective savings practice, which gave members a much-needed buffer during this time of uncertainty. On average, members have 'withdrawn' about one-third of their savings to cover running expenses, and many have relied on loans from their settlements' common fund. At the city scale, too, more established communities with larger reserves have been lending money to those who started saving more recently. These internal loans—within and between communities—have low-interest rates and flexible repayment terms, thus helping residents bridge periods of unemployment without facing serious indebtedness. Moreover, the established trust between communities and the microfinance companies made it possible to negotiate more flexible repayment terms for their housing loans: "We could not have achieved that individually, but as a group, we can," (interviewee project 08, 2020) clarified a community leader.

A further asset of the CLH communities is the inter-, intra-, and extra-community exchange of knowledge and practices that encourage responses directly from the grassroots. The well-nurtured web of connections across different scales allowed for ideas and information to travel either through in-person interactions or through digital means. When the lockdown measures were relaxed, exposure trips were organised from one housing project to another so that members could witness each other's progress and be motivated to adopt interventions in their own settlements. Along similar lines, the exchange with long-established partners from other countries was of great importance as well. Under the umbrella of a coalition of development practitioners, housing activists, and (mostly women-led) grassroots networks in Asia, communities and their allies could stay connected and share ideas and coping mechanisms. This has been an invaluable inspiration for new initiatives—the most notable of which, in the context of Yangon's CLH, is the establishment of community gardens. Even though the idea emerged before the pandemic, it moved forward once communities from Thailand shared their progress with collective farming and how much it eased their access to fresh food. This transnational solidarity and exchange have been very beneficial, both in practical terms and in symbolic ones, since they reinforced people's confidence in managing the crisis.

The affective support granted from interpersonal relationships *inside* the network was very decisive as well. The CLH communities had the advantage of growing solid bonds through their long collaboration and development process. Their collective systems have nurtured a sense of mutual accountability, so much so that people often refer to their communities as family. One woman describes: "I would go to my neighbours and remind them to take a walk and breathe some fresh air. Also, to get enough sleep and eat well, so that they stay strong" (interviewee project 02, 2022). Sustaining and strengthening such human relations has been central to the approach of the network and the NGO, which is why much energy and resources have been dedicated to communication and mobilisation. An important infrastructure to nurture care and solidarity is the network's regular meetings to share concerns and encourage each other. In the words of another member: "We are united in this housing. When someone tilts, another will help straighten them. We survive by supporting one another" (interviewee project 02, 2022).

Finally, an unexpected consequence of living one year with the COVID-19 pandemic was the increased preparedness to deal with the challenges that emerged since the coup. As outlined earlier, the impacts of these crises on low-income people share many similarities: reduced income, unemployment, food shortage, rising costs, emotional distress, and concerns about health and well-being. During the pandemic, momentum developed to respond to these challenges; housing emerged as a central topic, funding for innovative approaches towards the so-called 'new normal' became available, and there was a global and local realisation of the need to change the status quo. The resilience of CLH communities during the crisis, compared to informal settlements and even compared to public housing projects, caught the attention of various urban stakeholders. To sustain this attention and advocate more substantial support for women-led CLH models, the

network and the NGO focused their efforts on consolidating their practices, lessons, and proposals, first, by reflecting on more than a decade of operations and, second, by documenting the emerging interventions that pointed towards a more holistic approach to housing. When the coup exacerbated challenges in virtually every aspect of life, the communities had already rolled out several coping mechanisms and could make the most of their learnings and advanced practices of care.

6. Conclusion

This article has argued that in contexts where rights are severely curtailed, women-led CLH can be framed as a non-confrontational strategy that supports crisis management from a feminist ethics of care. The convergence of a global challenge like the COVID-19 pandemic and a local one catalysed by the military coup has made the uneven impact of crises on marginalised populations in Myanmar very evident. A great deal of such inequality is related to their limited and fragile access to housing. Notwithstanding the adverse consequences of this double crisis on CLH communities, their 'membership' in CLH has been a steppingstone to materialise their strategies. It allowed for the continuity of community connections; it granted dwellers emotional and physical protection; it became a gateway to diversify their livelihood approaches by setting up home-based businesses.

CLH communities have an essential foundation on which they could capitalise during the heightened uncertainty of the past two years. This foundation comprises methodologies, principles, practices, and interpersonal relationships that have been carved out over periods of working together. Chronic struggles and the exclusion from social services and infrastructures had prompted members to figure out their own mechanisms to compensate for what was missing long before the pandemic reached Myanmar. It is important to note that this CLH model emerged during times of authoritarian rule before experiencing the short-lived 'transition' (2011-2021). Drawing from these collective experiences, knowledge, and instincts of the scheme's roughly 2,000 families helped stabilise and mitigate the multifaceted impacts of COVID-19 and the coup.

The bottom-up feminist approach of the CLH projects has demonstrated considerable agility in reacting to emerging issues. Rather than being passive recipients of aid, the women inside CLH projects have proactively and reactively taken on different roles according to the circumstances. They have been prepared to extend care and support to others, just as they have received it from their peers during times of need. This has been significant for their perception of safety while also giving them confidence, purpose, and motivation when they can reciprocate that help. Interpersonal relationships, pre-existing bonds, and trust have been central not only for the vital affective support but also for developing their responses. For example, collective savings have been instrumental in securing much-needed emergency aid and implementing interventions inside their settlements to prevent virus transmission. The culture of sharing has helped many people keep their heads above the water when they deal with food or medicine shortages.

The communities' responses have gone beyond the crisis-specific challenges and reveal the aspiration not to merely return to the status quo ante, but to transform how housing and development are conceptualised and practised. This translates into settlements with more diverse functions, including community-based healthcare services, commercial activities, communal spaces for educational, cultural, and religious purposes, and collective gardens that secure locally grown and affordable food while offering a calming and emotionally beneficial activity. Residents have also been prompted to expand what secure housing means to them, graft their responses with sensitivity to climate adaptation and promote new forms of self-governance. In sum, the crisis presented an opportunity to address fundamental pre-existing and emerging issues by preserving and strengthening what they had already 'built' and integrating new systems of care and development into their collective practice.

Moreover, their strategies show a more nuanced approach to temporality. There is flexibility and adaptation to uncertain and rapidly changing conditions, while at the same time, there is also a long-term vision for the development of their communities and housing practices. If something is no longer needed, like the paper-based communication tools during the lockdown, it can swiftly slide into the background. The effectiveness

that this flexibility allows is not only a matter of 'logistics'; it does not unnecessarily occupy people with the completion of tasks to fulfil a set target regardless of its changing relevance, and it creates more space for other ideas to emerge. The inter-temporality of the communities' strategies is further reflected in their positionality of non-confrontational resistance. While the COVID-19 pandemic opened up space to advocate for housing policy and identify new allies, the return to authoritarian rule meant a setback for the processes and conversations that were developing at the institutional level. Bounded by the circumstances, there is a focus on the present, on preserving and strengthening what is there. But at the same time, the instinct to document coping mechanisms and continue exchanging within and across communities, as well as beyond the country's borders, shows that these responses are not just for now and not just for the current CLH network.

Throughout this time, continued mobilisation has been crucial in forging communities that are increasingly capable of self-organisation and acting collectively yet independently. Maintaining a sense of community—or building it, in the case of more recent CLH projects—is not (always) an intuitive process but one that requires consistent efforts and engagement to nurture accountability and mutual trust. Especially in times of crisis, social ties can be particularly vulnerable due to divergent pressures and the disruption of routines. Nevertheless, with critical support from allied organisations, community leaders, and other partners, CLH members are positioned to sustain and expand their care systems. In anticipation of the new realities emerging from this dual crisis, this CLH practice is evidence of the role of grassroots women in the struggle for housing justice and beyond and reveals the increasing maturity of their approaches to development, governance, and citywide solidarity. By unpacking these emerging roles and realities, we have offered a singular analytical lens for CLH while providing empirical evidence of an often-overlooked context crucial to expand debates on the scope of housing justice research.

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