ADBI Working Paper Series

SOCIAL, POLITICAL, AND ECONOMIC CONSIDERATIONS FOR SECURING THE LAND AND WELL-BEING OF THE URBAN POOR AND ACHIEVING THE SUSTAINABLE DEVELOPMENT GOALS IN PHNOM PENH, CAMBODIA

Johanna Brugman

No. 1034
November 2019

Asian Development Bank Institute

Johanna Brugman is an urban development planner and post-doctoral research fellow at the School of Architecture of the University of Queensland in Brisbane, Australia.

Suggested citation:

Brugman, J. 2019. Social, Political, and Economic Considerations for Securing the Land and Well-Being of the Urban Poor and Achieving the Sustainable Development Goals in Phnom Penh, Cambodia. ADBI Working Paper 1034. Tokyo: Asian Development Bank Institute. Available: https://www.adb.org/publications/social-political-economic-considerations-securing-land-well-being-urban-poor-cambodia

Please contact the authors for information about this paper.

Email: j.brugmanalvarez@uq.edu.au

Asian Development Bank Institute
Kasumigaseki Building, 8th Floor
3-2-5 Kasumigaseki, Chiyoda-ku
Tokyo 100-6008, Japan

Tel: +81-3-3593-5500
Fax: +81-3-3593-5571
URL: www.adbi.org
E-mail: info@adbi.org

Abstract

This paper presents the results of a case study of one informal settlement in Phnom Penh, Cambodia, subject to titling under Systematic Land Registration (SLR) since 2009. The paper discusses the complexities around land titling programs in securing land tenure security and the well-being of urban poor residents in environments of political instability and rapid rates of economic and urban growth. The findings show that title and private ownership do not automatically guarantee security of tenure and the well-being of urban poor citizens, and, without careful consideration of social and political dimensions, power inequality, and the impacts of land and housing financialization in cities, land administration systems can make the urban poor vulnerable to state and market-driven displacement. Based on these findings, the paper proposes policy recommendations and additional steps to complement land titling programs for more effective implementation and outcomes in line with the Sustainable Development Goals (SDGs). The findings of the research constitute part of a PhD project that an Australian Postgraduate Award and a grant from the School of Earth and Environmental Sciences, The University of Queensland funded, which used social research methods to collect data in Phnom Penh in 2016.

Keywords: informal settlements, security of tenure, urban poverty, urban inequality, urban governance, sustainable development goals

JEL Classification: I31, O17, O21, R52

Contents

1. INTRODUCTION

As Sustainable Development Goal (SDG) 10: Reduced Inequalities recognizes, income inequality is growing, with the richest 10% earning up to 40% of the total global income. Despite Asia’s dramatic economic growth, income inequality is continuing to rise, and, even though poverty has decreased, alarming rates remain in the region (Asian Coalition for Housing Rights (ACHR) 2014; United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) 2017). Access to secure land for the urban poor in Asian cities is an important dimension that provides opportunities for the economic and social well-being of individuals, families, and communities in the short- and long-term future and is key in supporting the targets of SDG 1: No Poverty, SDG 11: Sustainable Cities and Communities, and SDG 15: Life on Land. Furthermore, the effective registration of land is essential to facilitating innovation in land administration, such as the development of community land trusts, and fair land acquisition processes of the state for the development of public infrastructure.

To support the urban poor in accessing secure land, most international donors and governments in Asia have supported large-scale titling programs and individual land ownership. These practices assume that individual title can reduce urban poverty and inequality by easing access to credit for the urban poor and incentivize economic opportunities by enabling land markets and investment in cities (De Soto 2000). Despite the benefits that title can bring for the urban poor, evidence has also suggested that the settings in which land-titling programs have been most successful have been dependent on the governance environment, the effectiveness of the state apparatus, and the distribution of socio-economic power (Deininger and Feder 2009).

In this light, Cambodia is a good case to analyze the outcomes of the titling formalization “fix” (Dwyer 2015) within a context of weak governance and rapid urban growth. Since 2002, the country has implemented a multi-donor-supported Land Management and Administration Project (LMAP) to develop a land administration framework after this was destroyed by the Khmer Rouge in 1975. It has developed Systematic Land Registration (SLR), a nationwide-scale titling program, under the LMAP to register all the land parcels in the country, secure land rights for vulnerable groups, and reduce poverty. This paper presents the results of a case study of one informal settlement in Phnom Penh subject to titling under Systematic Land Registration (SLR) in 2009.

The following research question guides the paper: “What are the implications of individual title for securing the land and social and economic well-being of the urban poor in Phnom Penh?” It uses the hypothesis that people should not consider titling as a panacea and/or as the only way to secure land rights and reduce poverty and inequality in Phnom Penh; instead, land-related interventions need to engage with the complexity of governance arrangements (Deininger, Selod, and Burns 2011), power inequality, the impacts of rapid urban growth, the financialization of land- and housing-specific needs of governments and the urban poor based on political and socio-economic contexts (Payne 2001; Deininger and Feder 2009; Payne and Durand-Lasserve 2013). The findings of the study support the evidence in the literature that has pointed out loopholes in titling programs and their capacity to secure tenure and reduce poverty in complex governance environments and cities experiencing rapid urbanization (Payne 2001; Field and Torero 2006; Porter 2011; Deininger, Selod, and Burns 2011; Payne and Durand-Lasserve 2013; The World Bank 2016a; Varley 2018). The paper argues that title and private ownership do not necessarily guarantee security of tenure and the well-being of urban poor citizens and that, without careful consideration of social, political, and economic dimensions, titling can make the urban poor vulnerable to state- and market-driven displacement.

2. TITLING AND THE SUSTAINABLE DEVELOPMENT GOALS (SDGs)

The global policy shift toward land tenure interventions occurred in the mid-1990s as a result of theoretical propositions that development economists had put forward, arguing for a more interventionist approach supporting the state’s responsibility to regulate land markets (de Soto 2000; Deininger 2003). As a result, land titling became the dominant policy to secure land rights across the world. This market-oriented approach became highly accepted and supported among development agencies and governments around the world following the publication of *The Mystery of Capital* by Hernando de Soto. In his arguments, de Soto (2000) claimed that land titles and land formalization are the solution to poverty by unlocking the capital generating potential of informal land and property, known as “dead capital” (de Soto 2000). Today international agencies around the world continue to supported titling and consider it to be an important avenue to achieve the SDGs.

One of the key rationales for land titles is to incentivize the efficient functioning of land markets. De Soto (2000) claimed that informal tenure creates uncertainty, as the state and formal financial institutions do not recognize it. Thus, there are high transaction costs in informal markets, as assets’ prices reflect the high risk associated with informal transactions. In this sense, it is arguable that land titling programs, as a market-oriented intervention, can fix land markets. Land titling provides the foundation for increased land market transactions by formalizing ownership rights and creating property information systems, such as a cadastre and land registry, to secure tenure and record land transactions. Thus, it removes the perceived risks associated with informal ownership, providing confidence in the market to buy and sell land without the fear that the government will appropriate assets. The dominant form of tenure proposed in titling programs, as a long-term objective, is individual freehold titles or private ownership. Brandao and Feder (1996) explained that secure individual property rights are critical in establishing a structure of economic incentives for investment in land-based activities. The authors argued that the more freehold rights are restricted, the weaker the investment incentives and the lower the productivity of land will be. These arguments are in line with the World Bank’s (2019) *Doing Business Report*, which acknowledged property registration as playing a critical role in supporting all economies and business environments around the world.

Land title can be an avenue to achieve the SDGs because it can incentivize land markets and economic development, which can benefit the well-being of individual households. Furthermore, land title can provide certainty and help to enforce the statutory land rights of vulnerable populations (see Feder and Nishio 1998). However, as most independent reviews of land titling programs have found, there is a dearth of independent evidence to estimate the magnitude of the impact of land titling programs worldwide and their long-term impact on land market development and socio-economic development, particularly in urban and peri-urban areas (Payne, Durand-Lasserve, and Rakodi 2007, 2008). Methodologically, conducting social and economic impact assessments of land titling presents significant challenges, such as the requirement to measure individual variables that are difficult to quantify as well as the inability to measure the impact of land titling programs over short-, medium-, and long-term periods (Payne, Durand-Lasserve, and Rakodi 2007, 2008). Furthermore, research into the effectiveness of titling programs needs to consider the specific political and governance contexts of each country. Based on this, the papers reviewed to inform this research focused on surveys of land titling projects using specific case studies of countries and did not provide a complete picture of the magnitude of the impacts of titling projects worldwide.

On a positive note, the evidence suggests that access to title in urban areas has incentivized housing investments, such as in Peru, where Field (2005) found that, for titled households, the rates of house renovations increased by more than two-thirds above the baseline levels used in the study (see also Deininger and Feder 2009). Surveys in Dakar have also indicated that tenure regularization had a positive impact on improvements and extensions of houses for beneficiary households. The most visible changes were observable in Dalifort, the first settlement that the government regularized. In 1987, before tenure regularization, 90% of the dwelling units were shacks built in non-permanent materials. In 2000, after regularization, 48% of the houses consisted of permanent building materials, a level that increased to 68% in 2007. Thus, titles have stimulated investment in housing. Despite these findings, most authors have attributed investments to the perception of security of tenure rather than the receiving of title per se (Payne, Durand-Lasserve, and Rakodi 2008). Furthermore, most evidence suggests that land values increase as a result of land titles. Payne, Durand-Lasserve, and Rakodi (2007) suggested that price increases of 25% are common following the provision of land titles, and, in some cases, the increases are even larger. In this light, Lanjouw and Levy (2002) found that titles increased the value of a plot in informal settlements by 23% in Ecuador. In cases in which property values rise substantially following titling, taxes based on such values will theoretically generate correspondingly large revenues; however, the literature has not provided clear evidence to support these assertions. Burns (2006) claimed that, in the Thailand Land Titling Project (TLTP), which commenced in late 1984, the annual revenues increased from about $150 million in 1985 to a peak of over $1,200 million in 1996. Even after the property market crash of 1997, the revenues remained at an average of almost $400 million a year nationally. The fact that one agency or authority may collect taxes and other charges while others may provide benefits, such as improved services, complicates the revenue of tax from titling (Payne, Durand-Lasserve, and Rakodi 2008). Furthermore, the costs of a formalized property can increase the financial pressure on poor households through the payment of taxes and urban services. Research has shown that renters in particular are most affected by formalization, as rents tend to increase because of these processes (Payne 2001; Desay and Loftus 2012; Payne and Durand-Lasserve 2013).

Despite the clear advantages of securing property rights with support from the state and the value that a healthy economy can bring to the urban poor, there is evidence that demonstrates that the formalization of property rights through title has not always succeeded in reducing poverty and enforcing land rights (Hutchison 2008; Deininger and Feder 2009; Marx 2009; Payne and Durand-Lasserve 2013; The World Bank 2016a). Field and Torero (2006) found in their research on a land titling program in Peru that having land titles does not enable the urban poor to access credit from private commercial institutions. Unstable income and liquidity for deposits continue to be barriers to the urban poor's access to credit. Larger surveys of titling programs, which found very little evidence of titles increasing the likelihood of receiving credit from private sector banks, supported these conclusions. They attributed the main reason for this to households fearing that they would lose their property and that the banks would ask for a bank guarantee from another person or evidence that the household had a regular income before offering a loan (The World Bank 2016a). Furthermore, Rolnik (2015) evidenced that having titles and being able to borrow money from financial institutions has led to dangerous borrowing practices that can ultimately compromise security of tenure.

Payne and Durand-Lasserve (2013) argued that the current dynamics of land liberalization in the global south and titling programs are increasing the pressure of the market on urban low-income settlements and thus complicating the intended outcomes and benefits of title securing tenure for the urban poor. Payne and Durand-Lasserve (2013) explained that the scale of market-driven displacement worldwide is tending to override that of forced evictions and that titling programs can stimulate market-based displacement by encouraging gentrification, especially in settlements located near city centers or other high-value locations (see also Payne, Durand-Lasserve, and Rakodi 2009; Rolnik 2015). Evidence from large-scale surveys on titling programs refers to three situations in which post-titling sales appear to be significant: distress sales, sales in peri-urban locations to which residents have relocated from informal inner-city settlements, and cases in which households realize the windfall gains of titled properties in locations that are attractive to higher-income households or private developers (Payne, Durand-Lasserve, and Rakodi 2007, 2008). Thus, it is fair to argue that title does not necessarily provide tenure security to residents where the state or private investors can earmark land for development but mostly to those residents who live in areas where land has lower value and less interest (Payne, Durand-Lasserve and Rakodi 2009).

Based on the above, many have argued that, for land title programs to be effective, it is necessary to pay attention to the governance environment, the effectiveness of the state apparatus, and the distribution of socio-economic power in specific countries (Deininger and Feder 2009). In Rwanda, for example, despite the registering of 11 million land parcels at the national level in 2011, the land titling program's implementation has been difficult because of the limited capacity of central and local administrative governments (Durand-Lasserve and Payne 2013). A World Bank review of land administration programs highlighted the need for technical integration and inter-agency coordination, political commitment, capacity building of local institutions, and the specific provisions in land title programs to include vulnerable groups, such as women, indigenous people, and the urban poor (The World Bank 2016a). Furthermore, The World Bank (2016a) recognized that the link between improved tenure security and other expected development outcomes, such as social and economic development, is not automatic. Improving the land administration system on its own may not be sufficient to achieve the intended development outcomes that the SDGs expressed. Additional measures and reforms of other sectors, such as the judicial sector, specifically may also be necessary to ensure broader social and economic outcomes from land administration projects (The World Bank 2016a).

The lack of information and studies evaluating and monitoring the impacts of titling programs highlights the importance of continuing to conduct research to understand the magnitude and the short-, medium-, and long-term impacts of titling programs, particularly for the urban poor and in the context of the SDGs. This gap informs the research questions and purpose of this paper that the introduction outlined. The next section explains the governance environment in Cambodia and the influence that this specific complex environment has on the social and economic impacts of titling programs for the urban poor in Phnom Penh.

3. LAND TITLING IN CAMBODIA

Despite Cambodia being a predominantly rural country, it is experiencing one of the fastest rates of urbanization in South East Asia (Asian Development Bank (ADB) 2014). Recent estimates of population figures show that Cambodia's urban population has grown at a rate of 3.7% annually since 2008 and predict that the urban population will grow by 29.5% in the next 15 years (United Nations Population Fund (UNFPA), 2014). The estimates indicate that, by 2030, 5.4 million Cambodians will live in urban areas, with most people living in Phnom Penh, which in 2015 grew at a rate of 2.74% per annum and had an estimated population of 1.6 million people (People in Need (PIN) 2015). Urban growth is attributable to population growth due to the growth of the city's inhabitants but also to a high rate of rural–urban migration as well as economic growth. Today Cambodia's economy is continuing to grow due to the garment, tourism, and booming real estate sectors (Guimbert 2010) Foreign and private investors are investing heavily in land and real estate, resulting in the oversupply of condominiums targeting the middle- and high-income classes as well as the speculation and commercialization of land, which has made land prices grow exponentially over the years across the city (Sahmakun Teang Tnaut [STT] 2012).

According to the World Bank, poverty has reduced in Cambodia and the country has recently moved its status to a lower middle-income economy (The World Bank 2016b). However, people consider Cambodia to be one of the countries with higher levels of rural and urban poverty and inequality in the region, with an estimated GDP per capita of USD $946 and a Gini coefficient of 28.6 (The World Bank 2017). Currently, the urban growth across the country is uneven, remaining concentrated in Phnom Penh and its immediate vicinity, which is an attractive location for industrial and real estate growth given the capital's international connectivity and the ease of access that it provides to government and administrative functions (The World Bank 2018). In Phnom Penh alone, economic inequality is highly visible across the city. Phnom Penh's economy has developed due to the garment, tourism, and booming real estate sectors. Today a familiar pattern across South East Asia has started to manifest in the urban form of Phnom Penh. This includes the development of skyscrapers, large infrastructure projects, satellite cities, and gated communities, such as Campo City, Diamond Island, and Gran Phnom Penh International. At the same time, there is a large scale of informal settlements and a lack of affordable housing. This means that lower-income and urban poor families in particular have very few possibilities to find land and housing and stay secure in central locations (Asian Coalition for Housing Rights (ACHR) 2005). This is a clear and tangible example of the urban inequality that people experience in Phnom Penh.

The World Bank has identified Cambodia as the country with the highest rates of land inequality in Asia, estimating a land inequality Gini coefficient of 0.65 in 2007 (The World Bank 2007). Since the Khmer Rouge's destruction of land records, land lies at the center of debates about Cambodia's socio-economic development. According to the World Bank (2007), the inequality reflects a skewed distribution in which there are a large number (an estimated 46%) of rural households that are landless or land poor (owning less than 0.5 hectares) and a very small number who control vast areas of land. Oxfam GB (2007) conducted a survey of landholding patterns in 433 villages, which it selected through a multi-stage process. Although the sampling design may not have been nationally representative, the findings suggested that, in many localities, a large proportion of land (e.g. privately owned land, not including state land allocated as an economic land concession) was held by powerful individuals who were generally not resident in the community. The findings showed a high degree of inequality, with 12% of owners each having holdings of more than 3 hectares accounting for a total of 72% of the land (Oxfam GB 2007). More recent estimations from the United Nations Capital Development Fund indicated that as much as 30% of Cambodia's land in 2010 was owned by only 1% of the population (United Nations Capital Development Fund (UNCDF) 2010). The Royal Government of Cambodia holds about 75–80% of the country's territory under the status of state land (United States Agency for International Development (USAID) 2011). The 2001 Land Law allows the transfer of "state public land" into "state private land" as a precondition for allocating concessions for various purposes. The government has allocated an increasing share of "state private land" as economic land concessions (ELCs) to powerful elites and foreign investors since the mid-2000s, mostly for agro-industrial plantations. In Phnom Penh, local and foreign investors have used these transfers to develop commercial and real estate, often at the expense of the urban poor. Thus, in urban and rural areas, land disputes, land grabs, and forced evictions have been common and with them poverty and dispossession. Recent estimates indicate that 29,358 families (146,790 persons) suffered eviction in Phnom Penh between 1990 and 2011, over 12,000 families were under the threat of eviction in 2014, and there were 77 eviction sites in 2016 (STT 2014, 2016). These evictions and forced displacement are attributable to weak governance and enforcement of the law.

Land governance in Cambodia is complex. Various government institutions are responsible for land governance, including the Ministry of Land Management, Urban Planning, and Construction (MLMUPC), the Ministry of Agriculture, Forestry, and Fisheries (MAFF), the Ministry of Industry, Mines, and Energy (MIME), and the Ministry of Environment (MoE). After the civil war, land governance relied heavily on international development assistance. In 2001, the government passed a land law that established a relatively comprehensive legal framework for land tenure and administration in Cambodia. The Land Law 2001 extended ownership rights to residential and agricultural land, introduced a new categorization system for land ownership in Cambodia, consisting of state–public land, state–private land, private–individual land, and indigenous/communal land, and formalized the system of granting land concessions on state–private land. The government can grant land concessions for economic purposes (economic land concessions [ELCs]) or for livelihood subsistence purposes as a redistributive measure for landless and land-poor farmers (social land concessions (SLCs)). Further to the Land Law 2001, international donors have funded the *Land Allocation for Social and Economic Development* (LASED) program (formerly known as the *Land Management and Administration Program* (LMAP)), the *Land Administration Sub Sector Program* (LASSP), and *Circular 03: Resolution on Temporary Settlements on Land Which Has Been Illegally Occupied in the Capital, Municipal and Urban areas.*

Despite the efforts for decentralization, decisions on land are highly centralized. For example, the Office of the Council of Ministers (OCOM), the government's top executive agency, which the Prime Minister chairs, also approves the granting of ELCs and SLCs. In addition, the 1994 Law on Investment established the Council for Development of Cambodia (CDC) to oversee private sector investments. The Prime Minister chairs the CDC, and it consists of senior ministers from relevant government agencies. Prime Minister Hun Sen exercises considerable power over decisions concerning land through his role as Chair of both the OCOM and the CDC and in his personal capacity as Prime Minister. Informal partnerships and relationships between the government, private companies, foreign investors, and the business elite influence land and development decision making. This has generated what Paling (2012) has named *disjointed governance*, in which state–private informal alliances and relationships bypass land and planning legislation (see also Hughes 2007; Un and So 2011). This governance environment has posed many difficulties for the effective implementation of land administration reforms in the country, with all major donors withdrawing their support for land rights programs in Cambodia in recent years.

Systematic land registration (SLR) initially occurred under the donor-funded Land Management and Administration Project (LMAP) (2002–2009) in partnership with the Ministry of Land Management, Urban Planning, and Construction (MLMUPC). The LMAP began in 2002 as the first phase of the government's land reform program, which it established to give effect to the Land Law 2001. The primary donors to the project were the World Bank (pledging $28.83 million), GTZ ($3.5 million in technical assistance), the Government of Finland ($3.5 million in technical assistance), and the Canadian International Development Agency (CIDA) ($10 million in both funding and technical assistance) (Bugalski and Pred 2010). SLR involves identifying a specific area for land registration, after which land registration teams (LRT) enter and conduct a coordinated survey and demarcation, adjudicate land claims, and finally issue land title certificates. In addition to SLR, the LMAP has established dispute resolution mechanisms to resolve disputes over unregistered land and disputes that emerge during the registration process (Grimsditch, Kol, and Sherchan 2012). Donors identified land titling through SLR as a principal means of increasing land tenure security for vulnerable communities and promoting the development of efficient markets in the country. This system is a system of mass registration that complements the existing processes of Sporadic Land Registration in Cambodia, in which individuals could register their land by paying the government a fee of about USD$400 (Grimsditch, Kol, and Sherchan 2012). Thus, people envisioned that SLR would be the principal means that vulnerable groups in Cambodia, such as the urban poor and indigenous people, rely on for the recognition and protection of their land rights as well as a means to reduce poverty by accessing credit.

According to most donor reports and studies reviewed in the writing of this paper, the definition of the effectiveness and success of SLR concerns the number of titles issued, the capacity of government institutions to manage and resolve land disputes, and the capacity of SLR to ensure the protection of land rights for the most vulnerable. Despite the vision that SLR will also reduce poverty by enabling access to credit and incentivizing land markets, no reports or studies have evaluated these dimensions. The existing information shows that Systematic Land Registration (SLR) was effective in registering more than 3 million land parcels in the country in 2015, developing a cadastre, and building governance capacity to resolve land disputes (Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) 2016). However, the government has issued titles almost entirely in lowland paddy areas, where conflict and tenure insecurity are not issues (Hirsch and Scurrah 2015). Most studies on the implementation of SLR have agreed that the program has not been successful because of the state's lack of transparency in its implementation. Bugalski and Pred (2010) identified the exclusion of difficult and/or contested areas from titling and the lack of transparency in state land classification as two key factors in the design and implementation of SLR that impair the successful implementation of the systematic titling mechanism in Cambodia. In Phnom Penh, empirical studies have shown deficiencies in the implementation of SLR, including the exclusion of informal settlements (see Grimsditch, Kol, and Sherchan 2012; Keo, Bouhours, and Bouhours 2015). These studies have suggested the existence of systemic problems in the governance structures of the state, impairing the transparent and successful registration of land and the recognition of land rights for vulnerable groups. In Phnom Penh in particular, the rapid rates of urban development and the state's protection of foreign investors' interests in land have affected the registration of land (Bugalski and Pred 2010). The activities of the LMAP now take place under the MLMUPC's Land Administration Sub-Sector Program (LASSP) without the support from donors. The next section discusses the case of one informal settlement excluded from SLR in Phnom Penh.

4. CASE STUDY FINDINGS

4.1 Methodology

The findings that this paper presents are part of a PhD research project with funding from an Australian Postgraduate Award (APA) and the School of Earth and Environmental Sciences, University of Queensland, Australia. The author obtained ethical clearance from the School of Earth and Environmental Sciences Faculty of the University of Queensland to conduct this study. The fieldwork took place between June and September 2016 in Phnom Penh.

The author adopted a case study research method with the aim of understanding complex social phenomena in which the topic of research needs in-depth and context-dependent knowledge (Flyvbjerg 2006; Yin 2009). The case is a deviant case, understood as being unusual in the sense that it is *especially good* compared with other informal settlements in Phnom Penh (Flyvbjerg 2006). This is particularly because of the presence of financial investments in housing, infrastructure, and livelihood as well as collective action among the residents. Thus, the author selected the case on the basis of expectations about its information and content and expected it to reveal much more information than typical or average cases by activating more actors and mechanisms involved in the study of formal and informal relationships. To ensure that knowledge on the social, political, and economic contexts of the city complemented the case study, the experiences of community leaders of three other informal settlements presenting different characteristics from the one studied as well as the experiences of civil society organizations and government and private institutions involved in urban planning, housing finance, and informal settlement upgrading in Phnom Penh informed the research. The specificities of the historical, political, social, and economic contexts of Phnom Penh also helped to sustain the consideration of this case as a deviant case in relation to other cities of the global south.

The data collection took place through face-to-face interviews and document reviews within a four-month period in Phnom Penh. The author conducted thirty interviews with households at the case study site in Phnom Penh and twenty interviews with representatives of government departments, international development agencies, private financial institutions, and non-governmental organizations. The author also held site visits and interviews with three community leaders of three informal settlements in Phnom Penh to ensure better interpretations of the findings. The interviews took place in English and Khmer. A Khmer research partner and interpreter facilitated and translated the interviews when required. The interviewer recorded, translated, and transcribed the interviews; however, in some cases, participants requested not to have their interview recorded. In these cases, the interviewer took notes and transcribed them. The author used NVivo to code the interviews and identify key themes for the analysis of the results.

4.2 Overview of the Case Study Site

The settlement[1] was located 7 kilometers from Phnom Penh's city center. The settlement was urban, situated in an attractive location close to services such as schools, health centers, markets, and different types of businesses and job opportunities. After the civil war in the late 1970s, former soldiers and their families occupied the settlement with the consent of the government at the time. Afterwards, people returning from rural and refugee camps to Phnom Penh bought land from the "original" military families, who informally subdivided and sold the land. Thus, the settlement experienced ad hoc occupation, as happened in the whole of Phnom Penh under the de facto property market that arose in the city in the absence of land records after the Khmer Rouge destroyed them (Khemro and Payne 2004). During this time, the city experienced the return of thousands of its citizens from rural areas and refugee camps, seeking to rebuild their lives after years of war. In the absence of land records, the then government declared legal claims to immovable property to be invalid, and all land and houses became the property of the state (Khemro and Payne 2004). However, most property owners in Phnom Penh were killed or died between 1975 and 1979, leaving land and buildings vacant in the city. People returning to Phnom Penh occupied land and empty buildings on a "first come first served" basis. Until 1989, the government allowed people the right to occupy property and to sell and buy it on the emerging de facto land and housing market. As a result, arrangements for ownership emerged mainly through informal means of buying and selling plots and houses (Khemro and Payne 2004).

At that time, and to establish land rights, residents living at the case study site recorded their land transactions informally as a land sale or transfer written agreement, in a certificate known as *plong ton* or *soft title*. These soft titles gave residents possession rights over their land and stated information on the person/family occupying the land and the location of the plot, including an indication of the land size and boundaries. As the country rebuilt its institutions and introduced land legal frameworks, the categorization indicated the settlement to be "temporary," waiting for the state to decide its legal status under SLR. Based on the prescriptions of the Land Law 2001, residents were neither legal nor illegal but able to claim land ownership because they had possession rights over their land and had lived on the land before 2001. Residents relied on SLR for guaranteeing that the state recognized their land rights.

At the time of the research, the settlement was home to 48 households or approximately 253 people. In the settlement, 18 out of 59 families were from Phnom Penh and the rest came from other provinces in Cambodia.[2] The settlement had connections to water and electricity and a good road infrastructure, and most residents had invested in their houses. Most adults worked in the informal sector as moto-taxi and tuk-tuk drivers and vegetable sellers in the market. Younger generations worked in more formal low-paid jobs, such as jobs in garment factories and building and construction. Women especially stayed at home to look after children, and many opened home-based businesses. Annex 1 presents the household information that the interviews collected and indicates that household incomes varied between $30 and $1000 per month, showing that people in this settlement were living well above the poverty line. The statistics that the ID Poor Program of the Ministry of Planning provided indicated that lower levels of poverty than other areas in the city characterized the village and district where the settlement was located. Despite this, the poverty that people experienced had changed over time as part

1 For confidentiality reasons, the paper does not mention the name of the informal settlement that acted as a case study for this study.

2 These statistics came from surveys that community members and NGOs conducted.

of the collective social process experienced in the settlement and the benefits that some families had been able to gain from urban development. Socioeconomic differences were evident among the residents, as wealthy residents had started to move to the settlement over recent years.

4.3 Exclusion from Systematic Land Registration (SLR)

In 2006, the Ministry of Urban Planning, Land Management and Construction (MUPLMC) declared the village that the case study site occupied to be an area in which to implement SLR. Despite the registration of some land plots, it excluded most of the village, including all the land parcels of the residents of the study site. The reasons for the exclusion remained unclear; even a World Bank mission that visited the village in 2009 could not clarify the reasons for the exclusion. The research found two potential reasons for the exclusion of the settlement from SLR. The settlement bordered two sites of state public land: a section of a lake in the north-west and an empty plot of land in the middle of the settlement that belonged to the state. Key informants explained that both the lake and the empty plot of land were classified as state public land; however, over the years, government authorities had reclassified these sites of state public land as state private land and sold them to private developers. In addition, in 2012, the Municipality of Phnom Penh granted permission to develop *Pong Peay City*, a mix of residential and commercial facilities. The project, involved filling in 9.6 hectares of the lake, including 2.6 hectares of the land surrounding the study site, which about 20 families in the settlement occupied. At the time of the research, most of the lake, like many other lakes in Phnom Penh, had been filled. Based on this, participants in the study explained that the exclusion happened because the government saw opportunities for the commercial development of the public land surrounding the case study site and was not prepared to recognize the land rights of residents until it had defined these development plans.

In this light, Grimsditch, Kol, and Sherchan (2012) explained that, in cases of exclusion from SLR, land parcels remain unregistered because the state considers them as having an "unclear status." No law or legal instrument in Cambodia has defined this term. However, it appeared that most cases of "unclear status" involved land that the state had claimed but that it had not formally demarcated as such. Records also indicated areas bordering state land as having "unclear status" if the state's land boundary remained undefined. In such cases, the records did not register the land to anyone and marked them as "unclear" on the cadastral index map. These findings evidence what Bugalski and Pred (2010) identified as key limitations for the effective implementation of SLR in Phnom Penh, including the exclusion of difficult and/or contested areas from titling and the lack of transparency in the state land classification. Furthermore, this case demonstrates how the state in Cambodia utilizes the law to legitimize the sale of public state land, including lakes, to private developers by using sub-decrees to reclassify public state land as private state land and subsequently sell land to private developers and foreign investors.

Keo, Bouhours, and Bouhours (2015) evidenced that exclusions of urban poor communities from SLR in Phnom Penh are common. The most recognized case of exclusion and subsequent forced eviction is the case of Boung Kak Lake, which ended in the World Bank withdrawing its support from the LMAP project. This case points out systemic problems in the governance structures of the state, impairing the transparent and successful registration of land and the recognition of land rights for vulnerable groups. Furthermore, the rapid rates of urban development and the state's protection of foreign investors' interests in land rather than the public good affect SLR (Bugalski and Pred 2010). This highlights the arguments in the literature about the need for land interventions to engage with the complexity of governance arrangements, power inequality, and the specific needs of governments and the urban poor based on their political and socio-economic contexts (Payne 2001; Deininger and Feder 2009; Payne and Durand-Lasserve 2013; The World Bank 2016a).

4.4 Civil Society Responses to Gain Recognition of Land Rights

The exclusion of the settlement from SLR posed a threat to residents' security and created fears about the possibility of eviction. These feelings mainly appeared as a result of the alarming forced evictions of informal settlements that were happening in the city at that time rather than from a direct eviction threat from local authorities. Thus, obtaining title through SLR was important for residents to feel secure and recognized under the law.

The residents of this settlement were organized. With support from NGOs over the years, they developed a community savings scheme and elected a leadership team to manage community affairs. Over time, the residents learned how to identify and prioritize needs, save money, and work together in addressing basic needs. They were also good at leveraging financial resources and support from local authorities and NGOs to invest in their needs. For instance, the collective efforts of residents had developed connections to water, electricity, and road infrastructure. This was an important characteristic of this settlement that was not apparent in many urban poor communities in Phnom Penh.

The residents built on their collective agency to develop strategies to engage productively with the government and gain recognition of their exclusion case. They developed three strategies: 1) build networks and alliances with urban poor residents of other settlements in Phnom Penh, non-governmental organizations, and international donors; 2) produce legal and spatial information about their exclusion case; and 3) use public forums to voice their exclusion case and build relationships with key government officials to gain visibility. After various encounters and informal discussions, the MUPLMC gave the opportunity for residents and two other excluded communities in the village to reapply for systematic land registration (SLR). In 2016, almost seven years after their exclusion from SLR, the cadastre team from the MUPLMC surveyed the land plots of the residents and gave households a "survey receipt" as a guarantee that it would register their plot under the SLR process. In early 2017, the residents received individual land title under SLR. These findings point out the importance of empowering, supporting, and building the capacity of civil society organizations and urban poor communities to ensure their participation in land titling projects and hold the state accountable for its responsibilities in the implementation of land titling. In Cambodia, this is an urgent requirement considering that most donors have withdrawn their support from land rights programs in the country over the past years.

4.5 The Implications of Individual Land Title for Tenure Security of the Urban Poor

Interviews with residents of the case study site in the moments anticipating the receipt of land title certificates indicated that receiving title was important for the residents to feel secure on their land; however, receiving individual title over their property was also an economic incentive. In this light, the research showed that, in some cases, particularly for poorer residents, title could make residents' tenure security vulnerable, as it could incentivize the sale of land at a higher price to obtain an immediate and short-term financial benefit. In addition, having title opened additional opportunities to access credit from micro-finance institutions (MFIs) and banks, which, in some cases, were detrimental to residents' tenure security due to risky borrowing practices that exceeded the capacity of the residents to service loans. These findings are in line with Payne and Durand-Lasserve's (2013) arguments concerning the fact that the current dynamics of land liberalization and land title programs can increase the pressure of the market on urban low-income settlements and result in market-based dispossession.

In this case, the poverty need and economic conditions of each household influenced the financial practices of the residents. The research found that there were families that were aware of the risks of taking up loans without having a stable income or the capacity to repay loans and preferred not to borrow money from external sources. Some of these households had been living in the area for a long period of time and had seen neighbors lose their land because of loan default. However, these households experienced the need to improve their housing conditions, and, because they had no job and income opportunities, they sold or planned to subdivide and sell part of their land to gain money and improve their house. Residents who, at the time of the research, were wealthier experienced this situation (and had benefited from selling parts of their land), as well as poorer residents who were planning to use formal title under SLR to sell part of their land for a higher price to newcomers to the area.

The research also found that the generation to which the people in the settlement belonged influenced the way in which they valued land. Older people who had lived in the settlement for a long time and struggled to obtain services, built a place and community, and advocated for tenure security valued their land differently from younger generations. Older people understood the value of keeping the land for the future and ensuring their family's well-being over time. Younger generations saw land as a profitable asset and an easy way to make money, a view that risked the security of families' tenure in the long term. Older people, especially older women, who had lived in the settlement for a long time, were aware of and concerned about the mentality of younger generations and thus reluctant to give control of their land to their children. Accordingly, the women maintained their name as owners in the registration process to obtain formal title of the whole property and did not subdivide the land or include the names of their children in the formal title.

The above points to the importance of considering how the model of urban development was transforming the social relationships of the people living in the city, leading to a change from collective to individual values. This was specifically driven by the transition of Cambodia to a market-driven economy. These changes constituted a threat to residents, as the loss of collective values and action diminished their collective support systems, which, as Section 3.4 explained, were an important mechanism for residents to maintain and build power and resist processes of accumulation by dispossession in the city and navigate through the governance and planning structures creating social and spatial inequalities in Phnom Penh.

The risks of residents losing land by selling it increased because of the attractive location of the settlement. As mentioned earlier, the settlement was located 7 kilometers from Phnom Penh's city center. The settlement was urban, situated close to services including schools, health centers, markets, and different types of businesses and job opportunities. In addition, thanks to the residents' collective efforts, the settlement had good access to water and electricity as well as a good-quality access road. Overall, the settlement was clean and well maintained and enjoyed a sense of place. All these features had attracted wealthy residents from inner parts of Phnom Penh as well as other provinces in Cambodia, generating a process of gentrification in the neighborhood. In fact, some families had already sold their land to newcomers and the neighborhood had experienced rapid change. These findings are in line with other studies in the global south that have reported that access to land title can induce processes of gentrification and displacement, especially in settlements located near city centers or other high-value locations (Payne, Durand-Lasserve, and Rakodi 2009).

The research found that residents in the settlement had been accessing credit from micro-finance institutions (MFIs) and banks using their informal title as collateral or the land title of their family properties located outside Phnom Penh. The loans that residents accessed were not specific loans for housing, such as mortgages. They were everyday loans that these institutions offered for business activities or, in the case of some MFIs, house renovations. At the time of the research, the MFIs' interest rates in Phnom Penh ranged from 14% to 24% per annum, and the interest rates that the banks offered ranged from 9% to 18% per annum. In interviews, bank officials explained that banks had to become more flexible in their requirements for collateral to be able to compete with the flexibility of MFIs. However, the access to loans and the lower interest rates that banks offered depended on the client's profile and ability to meet the bank's criteria to access loans. For instance, having a stable income and savings deposits was as important as having land title as collateral. Thus, most residents in the settlement could not access loans from banks and take advantage of the lower interest rates that these institutions offered.

Banks charged higher interest when residents used informal title as collateral, as this represented a higher risk to the financial institutions. Thus, obtaining formal title through SLR was an economic incentive for residents to be able to access lower interest rates from banks; however, most residents whom the author interviewed relied on MFIs as well as informal lenders, charging up to 10% per month for loans.

Most interviewed residents had obtained multiple loans from different sources to renovate their house and develop home-based businesses, such as rental rooms. In some cases, people with large blocks of land had "informally" subdivided their land and registered these subdivisions with village or commune authorities, using the various "soft titles" to obtain multiple loans from various sources and experiencing large amounts of debt. There were also risky individuals who borrowed money from MFIs and informal lenders who charged high interest rates without having a stable income and thus experienced the possibility of loan default and confiscation of their land.

These findings show that, even when title is important for urban poor residents to feel secure through the state recognizing their land rights, it can also be an economic incentive that can make the urban poor vulnerable to market-based dispossession. On the one hand, title can incentivize the urban poor to sell land at a higher value to obtain a short-term financial benefit. On the other hand, title can open the possibilities for the urban poor to access credit and, in the case of Cambodia, lower the interest rate of loans if people access these through banks. However, as was apparent in this case, the urban poor can be vulnerable when entering the market without financial training and proper support (Payne 2001). These findings are particularly important considering the rapid pace of urban growth and transformation that cities like Phnom Penh are experiencing today and the financialization of land and housing (Rolnik 2015).

5. CONCLUSION AND POLICY RECOMMENDATIONS

This paper contributes to the wider debate on the appropriate mechanisms to secure land tenure and support the well-being of the urban poor in cities of the global south, two key components of the successful progression of the SDGs. The case study presents the main findings that question the individual- and market-oriented model for securing land rights through large-scale titling programs in contexts of weak governance, great power inequality, and rapid urban growth, as people are experiencing in Phnom Penh, Cambodia. The first finding relates to the state's effective implementation of titling programs. As the case study shows, the state's systematic land registration increasingly excludes informal settlements in Phnom Penh. As other studies have shown, SLR in Cambodia has mainly been successful in areas where there are no overlapping claims over and interests in land (Hirsch and Scurrah 2015). Thus, because of the complex governance environment of Cambodia and multiple interests in land for commercial and real estate development, SLR is failing to serve its purpose of securing land rights for vulnerable populations. Second, the case study shows the key vulnerabilities to market-based displacement that the urban poor face and that individual titling could exacerbate in the future. These vulnerabilities include compromised tenure security when title acts as an economic incentive to sell land at a higher price and obtain an immediate and short-term financial benefit. Risky borrowing practices that exceed the capacity of the urban poor to service loans also compromise tenure security. This is happening in a context in which the government does not regulate financial institutions, in particular MFIs, as well as informal lending and they can charge very high interest rates to the urban poor, as is the case in Cambodia. Furthermore, the findings show that, together with the transition to a market economy and the transformation of traditional patterns of exchange and reciprocity, the enablement of an individual system of property rights can contribute to the loss of collective support systems that the urban poor rely on to overcome poverty and gain political recognition in contexts of great power inequality, like that of Phnom Penh.

The findings support the arguments in the literature (Hutchison 2008; Deininger and Feder 2009; Marx 2009; Payne and Durand-Lasserve 2013; The World Bank 2016a) that have stressed that, despite the clear advantages of securing property rights with state support and the value that a healthy economy and land market can bring to the urban poor, the formalization of property rights through title has not always succeeded in reducing poverty and enforcing land rights. This is particularly evident in contexts of weak governance and rapid urbanization rates, in which land is highly profitable for the state and foreign investors. The findings of this paper show that land access for the urban poor in the global south is clearly a matter of power inequality; thus, for land titling programs to be effective, it is necessary to pay attention to the governance environment, the effectiveness of the state apparatus, and the distribution of socio-economic power in specific countries (Deininger and Feder 2009). Previous research in Cambodia has pointed out that the best way to stimulate investment and pro-poor economic development is to support a diverse range of tenure options, not only individual title. Within these options, research has proposed communal land rights and undertaken pilot projects around the country (ACHR 2017). This type of tenure arrangement has received support as a means to increase security without stimulating rapid increases in land prices, attract downward raiding by higher-income groups, and avoid the displacement of very poor residents. In other cities of the global south, research has recognized collective mechanisms, such as community land trusts, as an alternative to individual titling and impacts of land speculation and market-based displacement of the urban poor (Algoed, Hernandez Torrales, and Rodriguez Del Valle 2018). These mechanisms do not have to be permanent; as Payne (2005) explained, they can be a temporary arrangement to support the urban poor in making a more manageable transition and exposure to the formal land market (Payne and Durand-Lasserve 2013).

Furthermore, the research shows that, without proper financial training and support, title can make the urban poor vulnerable when entering the land and housing market. Thus, there is a need for titling programs to include additional measures such as financial training for the urban poor and collective financial mechanisms, for instance community development funds to incentivize financial protection, collective action, and support networks among the urban poor (Boonyabancha 2009). Further to this, the findings in this paper point out the importance of empowering, supporting, and building the capacity of civil society organizations and urban poor communities to ensure their participation in land titling projects as well as delivering public education campaigns on land rights in areas targeted for SLR. These measures are additional steps that donors need to integrate into land titling programs in contexts of large-scale informality, weak governance, and rapid urban growth, like that of Phnom Penh (USAID 2011).

Examining issues of land beyond titling makes sense when contextualizing the contribution of land access to the SDGs, in particular the reduction of poverty (SDG 1) and inequality (SDG 10), as research has recognized these as multidimensional and structural conditions. A study on poverty lines that the International Institute for Environment and Development (IIED) conducted in 2014 defined poverty as being deeply associated with structural conditions. The study identified eleven dimensions of poverty that extend beyond having access to land and housing, including a lack of access to proper finance and a lack of political voice and power. This multidimensional understanding of poverty highlights that it is essential for the well-being of the urban poor to secure land and housing. In fact, this is a key dimension that separates poor people into different levels of poverty, ranging from isolated homeless and scattered squatters to people living in more established and improved informal settlements. However, to reduce poverty through land interventions and contribute to achieving SDG 1 and SDG 10, these need to be coupled with interventions that address other key dimensions of poverty. The literature has recognized these arguments well and reported successful slum upgrading programs, such as Favela Barrio in Brazil and the Baan Mankong Program in Thailand (see Fiori, Riley, and Ramirez 2001; Boonyabancha 2009). In addition, the World Bank's Land Governance Assessment Framework (LGAF) is a useful tool to assess the capacity of governments to undertake, implement, and enforce successful land titling and administration projects, taking into account their legal and institutional framework, land use planning, management and taxation systems, the management of public land, public provision and land information systems, and dispute resolution and conflict management mechanisms (Deininger, Selod, and Burns 2011). Using this tool can help donors and governments to look beyond title and engage with other key dimensions that need to be addressed for titling programs to succeed. In particular, this tool can support donors and governments in identifying key areas in need of reform that require strengthening before embarking on expensive funding arrangements for titling programs.

REFERENCES

Algoed, L., M. Hernandez Torrales, and L. Rodriguez Del Valle. 2018. El fideicomiso de la tierra del caño Martin Peña: Instrumento notable de regularización de suelo en asentamientos informales. Working Paper. Lincoln Institute of Land Policy. https://www.lincolninst.edu/publications/working-papers/el-fideicomiso-la-tierra-del-cano-martin-pena.

Asian Coalition for Housing Rights (ACHR). 2005. "Understanding Asian Cities: A Synthesis of the Findings from Eight Case Study Cities." http://www.achr.net/activities-asiancity.php.

———. 2014. "Special Issue: How Poor People Set Their Own Poverty Lines." Newsletter of the Asian Coalition for Housing Rights 19 (September). http://www.achr.net/upload/downloads/file_16102014142111.pdf.

———. 2017. Community Finance in Five Asian Countries. Research Report. http://www.achr.net/upload/files/ACHR%20CDF%20Study%20Final%2015%20July.pdf.

Asian Development Bank (ADB). 2014. "Cambodia: Country Poverty Analysis 2014." https://www.adb.org/sites/default/files/institutional-document/151706/cambodia-country-poverty-analysis-2014.pdf.

Boonyabancha, S. 2009. "Land for Housing the Poor by the Poor: Experiences from the Baan Mankong Nationwide Slum Upgrading Programme in Thailand." Environment and Urbanisation 21 (2): 309–29.

Brandao, S., and G. Feder. 1996. Regulatory Policies and Reform: The Case of Land Markets. World Bank Documents. http://documents.worldbank.org/curated/en/602141468179929468/pdf/multi-page.pdf.

Bugalski, N., and N. Pred. 2010. "Land Titling in Cambodia: Formalizing Inequality." Land Struggles, LRAN Briefing Paper Series. July 2010. https://www.inclusivedevelopment.net/wp-content/uploads/2012/02/LRAN-9_Formalizing_Inequality.pdf.

Burns, T. 2006. "International Experience with Land Administration Projects: A Framework for Monitoring of Pilots." Paper presented at the National Workshop on Land Policies and Administration for Accelerated Growth and Poverty Reduction in the 21st Century, 5–6 January, New Delhi.

De Soto, H. (2000). The Mystery of Capital: Why capitalism triumphs in the west and fails everywhere else. Great Britain: Bantam Press.

Deininger, K. 2003. Land Policies for Growth and Poverty Reduction. World Bank Publications. http://documents.worldbank.org/curated/en/485171468309336484/Land-policies-for-growth-and-poverty-reduction.

Deininger, K., and G. Feder. 2009. "Land Registration, Governance and Development." The World Bank Research Observer 24 (2): 233–66.

Deininger, K., Selod, H., and Burns, A. 2011. The Land Governance Assessment Framework: Identifying and Monitoring Good Practice in the Land Sector. World Bank Publications. https://elibrary.worldbank.org/doi/abs/10.1596/978-0-8213-8758-0.

Desai, V., and Loftus, A. (2012). Speculating on Slums: Infrastructural Fixes in Informal Housing in the Global South. Antipode, Vol 45 (4): 789–808.

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). 2016. Lessons Learned on Land Dispute Resolution during GTZ and GIZ Programs in Cambodia 1999–2016. GIZ Land Rights Program II. Unpublished Resource.

Dwyer, M. 2015. “The Formalization Fix? Land Titling, Land Concessions and the Politics of Spatial Transparency in Cambodia.” Journal of Peasant Studies 42 (5): 903–28.

Feder, G., and A. Nishio. 1998. “The Benefits of Land Registration and Titling: Economic and Social Perspectives.” Land Use Policy 15: 25–43.

Field, E. 2005. “Property Rights and Investment in Urban Slums.” Journal of the European Economic Association 3 (2–3): 279–90.

Field, E., and M. Torero. 2006. Do Property Titles Increase Credit Access among the Urban Poor? Evidence from a Nationwide Titling Program. Working Paper. Cambridge, MA: Department of Economics, Harvard University.

Fiori, J., E. Riley, and R. Ramirez. 2001. “Physical Upgrading and Social Integration in of Rio de Janeiro: The Case of Favela Bairro.” Planning Review 37 (147): 48–60.

Flyvbjerg, B. 2006. “Five Misunderstandings about Case-Study Research.” Qualitative Inquiry 12 (2): 219–45.

Grimsditch, M., L. Kol, and D. Sherchan. 2012. Access to Land Title in Cambodia: A Study of Systematic Land Registration in Three Cambodian Provinces and the Capital. Phnom Penh: NGO Forum of Cambodia, World Vision.

Guimbert, S. 2010. Cambodia 1998–2008: An Episode of Rapid Growth. Policy Research Working Paper No. 5271. World Bank. https://openknowledge.worldbank.org/handle/10986/3758.

Hughes, C. 2007. “Transnational Networks, International Organisations and Political Participation in Cambodia: Human Rights, Labour Rights and Common Rights.” Democratization 14 (5): 834–52.

Hutchison, J. 2008. “Land Titling and Poverty Reduction in Southeast Asia: Realising Markets or Realising Rights?” Australian Journal of International Affairs 62 (3): 332–44.

Keo, C., T. Bouhours, and B. Bouhours. 2015. Exclusion of Urban Poor Communities from Systematic Land Registration in Phnom Penh. Phnom Penh: NGO Forum, World Vision.

Khemro, B., and G. Payne. 2004. “Improving Tenure Security for the Urban Poor in Phnom Penh, Cambodia: An Analytical Case Study”. Habitat International 28: 181–201.

Lanjouw, J., and P. Levy. 2002. “Untitled: A Study of Formal and Informal Property Rights in Urban Ecuador.” Economic Journal 112 (482): 986–1019.

Marx, C. 2009. “Conceptualizing the Potential of Informal Land Markets to Reduce Urban Poverty.” International Development Planning Review 31 (4): 335–53.

Oxfam GB. 2007. Report on Land Holding in Cambodia. 12 March 2007. Phnom Penh: Oxfam GB Cambodia, Land and Fishery Program.

Paling, W. 2012. “Planning a Future for Phnom Penh: Mega Projects, Aid Dependence and Disjointed Governance.” Urban Studies 49 (13): 2889–912.

Payne, G. 2001. “Urban Land Tenure Policy Options: Titles or Rights?” Habitat International 25: 415–29.

Payne, G. 2005. “Getting Ahead of the Game: A Twin-Track Approach to Improving Existing Slums and Reducing the Need for Future Slums.” Environment and Urbanization 17 (1): 135–45.

Payne, G., and Durand-Lasserve, A. (2013). Holding on: Security of tenure, types, policies, practices and challenges. Research Paper prepared for the Special Rapporteur on Adequate Housing. https://www.ohchr.org/Documents/Issues/Housing/SecurityTenure/Payne-Durand-Lasserve-BackgroundPaper-JAN2013.pdf.

Payne, G., A. Durand-Lasserve, and C. Rakodi. 2007. “Social and Economic Impacts of Land Titling Programmes in Urban and Peri-urban Areas: A Review of the Literature.” Paper presented at the World Bank Urban Research Symposium, 14–16 May 2007.

———. 2008. Social and Economic Impacts of Land Titling Programmes in Urban and Peri-urban Areas: International Experience and Case Studies of Senegal and South Africa. Report submitted to the Ministry of Foreign Affairs, Government of Norway, Swedish International Development Agency, Global Land Tools Network, and UN-Habitat. https://mirror.gltn.net/jdownloads/GLTN%20Documents/synthesis_report_sa.pdf.

———. 2009. “The Limits of Land Title and Land Ownership.” Environment and Urbanization 21 (2): 443–62.

People in Need (PIN). 2015. City at Risk? Phnom Penh: Hazard, Vulnerability and Capacity Assessment. Czech Republic. https://www.clovekvtisni.cz/en/city-at-risk-phnom-penh-hazard-vulnerability-and-capacity-assessment-567pub.

Porter, L. 2011. “Informality, the Commons and the Paradoxes for Planning: Concepts and Debates for Informality and Planning.” Planning Theory and Practice 12 (1): 115–53.

Rolnik, R. (2015). La guerra de los lugares: la colonización de la tierra y la vivienda en la era de las finanzas. Brazil: Descontrol.

Sahmakun Teang Tnaut (STT). 2012. A Tale of Two Cities: Review of the Development Paradigm in Phnom Penh. Phnom Penh. http://teangtnaut.org/?attachment_id=1343&lang=en.

———. 2014. Facts and Figures # 24: Phnom Penh’s Communities under Threat of Eviction. STT: Phnom Penh.

———. 2016. Promises Kept? A Study on the Development of 77 Eviction Sites in Phnom Penh. STT: Phnom Penh.

Hirsch, P., and Scurrah, N. 2015. The Political Economy of Land Governance in Cambodia. Mekong Region Land Governance. http://www.mekonglandforum.org/sites/default/files/Politcial_Economy_of_Land_Governance_in_Cambodia_FA.pdf.

Un, K. and S. So. 2011. “Land Rights in Cambodia: How Neopatrimonial Politics Restricts Land Policy Reform.” Pacific Affairs 84 (2): 289–308.

United Nations Capital Development Fund (UNCDF). 2010. Local Development Outlook Cambodia: Trends, Policies, Governance. Phnom Penh: United Nations Capital Development Fund (UNCDF).

United Nations Economic and Social Commission for Asia and the Pacific (ESCAP). 2017. "Asia and the Pacific SDG Progress Report 2017." https://www.unescap.org/sites/default/files/Asia-Pacific-SDG-Progress-Report-2017.pdf.

United Nations Population Fund (UNFPA). 2014. Report on Urbanisation and its Linkages to Socio-economic and Environmental Issues. UNFPA Cambodia. http://cambodia.unfpa.org/publications/report-urbanization.

United States Agency for International Development (USAID). 2011. Cambodia – Property Rights and Resource Governance. USAID Country Profile. Phnom Penh: USAID. http://usaidlandtenure.net/usaidltprproducts/country-profiles/cambodia/ cambodia-country-profile.pdf.

Varley, A. (2018). "Property Titles and the Urban Poor: From Informality to Displacement?" Planning Theory and Practice 18 (3): 385–404.

The World Bank. 2007. Sharing Growth: Equity and Development in Cambodia. Equity Report No. 39809-KH. http://siteresources.worldbank.org/INTCAMBODIA/Resources/293755-1181597206916/E&D_Full-Report.pdf.

———. 2016a. Lessons from Land Administration Projects: A Review of Project Performance Assessments. The World Bank Group. https://openknowledge.worldbank.org/bitstream/handle/10986/24407/Lessons0from0l0one0learning0product.pdf?sequence=1&isAllowed=y.

———. 2016b. "Cambodia is Now a Lower-Middle Income Economy: What Does It Mean?" http://blogs.worldbank.org/eastasiapacific/cambodia-is-now-a-lower-middle-income-economy-what-does-this-mean.

———. 2017. East Asia and Pacific Cities: Expanding Opportunities for the Urban Poor. Urban Development Series. The World Bank Group. https://openknowledge.worldbank.org/bitstream/handle/10986/27614/9781464810930.pdf?sequence=13&isAllowed=y.

———. 2018. Cambodia: Achieving the Potential of Urbanization. The World Bank Group. http://documents.worldbank.org/curated/en/580101540583913800/pdf/127247-REVISED-CambodiaUrbanizationReportEnfinal.pdf.

———. 2019. Doing Business 2019: Training for Reform. A World Bank Group Flagship Report. http://www.worldbank.org/content/dam/doingBusiness/media/Annual-Reports/English/DB2019-report_web-version.pdf.

Yin, R. 2009. Case Study Research: Design and Methods. Fourth Edition. Sage: Thousand Oaks.

ANNEX 1: HOUSEHOLD CHARACTERISTICS

1. Household 1

Number of people:	4
Families:	1
Members:	Father, mother, daughter, son
Main occupations:	Moto driver, housewife, work at dentist clinic, student
Estimated household income per month:	130 US
Participant in saving group:	Yes
Tenure:	House owner/soft title

2. Household 2

Number of people:	8
Families:	2
Members:	Father, mother, 2 children Sister of mother and nephews
Main occupations:	Housewife, taxi and van driver
Estimated household income per month:	800 US
Participant in saving group:	Yes
Tenure:	House owner/soft title

3. Household 3

Number of people:	4
Families:	2
Members:	Mother, father, son Nephew
Main occupations:	Housewife and shop owner, policeman, airport job
Estimated household income per month:	400 US
Participant in saving group:	Yes
Tenure:	House owner/soft title

4. Household 4

Number of people:	4
Families:	1
Members:	Mother, father, daughter, baby
Main occupations:	Housewife, driver
Estimated household income per month:	260 US
Participant in saving group:	Yes
Tenure:	House owner/soft title

5. Household 5

Number of people:	4
Families:	1
Members:	Mother, father, son, baby
Main occupations:	Housewife, construction worker
Estimated household income per month:	100 US per month
Participant in saving group:	Yes
Tenure:	Renter

6. Household 6

Number of people:	4
Families:	2
Members:	Mother, father, son, granddaughter
Main occupations:	Housewife, construction worker
Estimated household income per month:	500 US per month
Participant in saving group:	Yes
Tenure:	Renter

7. Household 7

Number of people:	7
Families:	3
Members:	Mother, father, 3 children and their wives, and 2 grandchildren
Main occupations:	Vegetable seller, moto-dub driver, housewife, electrician, military
Estimated household income per month:	200 USD
Participant in saving group:	Before yes/now no
Tenure:	House owner/soft title

8. Household 8

Number of people:	4
Families:	1
Members:	Grandmother, son, wife, grandson
Main occupations:	House, polish cars, garment factory
Estimated household income per month:	280 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title

9. Household 9

Number of people:	10
Families:	3
Members:	Mother, father, daughter, husband, baby, siblings, and family of 1 sibling
Main occupations:	Stay-at-home mother (previously cleaner, cook), vegetable seller, moto-dub driver, tuk-tuk and taxi driver
Estimated household income per month:	300 USD
Participant in saving group:	No
Tenure:	Living with parents who are house owners/soft title

10. Household 10

Number of people:	10
Families:	3
Members:	Mother, 2 sons and daughters-in-law, daughter and son-in-law, and grandchildren
Main occupations:	Food seller, tour guide, housewives
Estimated household income per month:	500 USD
Participant in saving group:	Yes
Tenure:	House owner with soft title, sister lives in a small house on the same plot of land

11. Household 11

Number of people:	5
Families:	1
Members:	Wife, husband, 3 children
Main occupations:	Grocery shop, military, and moto-dub
Estimated household income per month:	500 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title

12. Household 12

Number of people:	10
Families:	4
Members:	Wife, husband, 3 children and families
Main occupations:	Retired/rental business
Estimated household income per month:	1,000 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title

13. Prack Long 13

Number of people:	7
Families:	About 3
Members:	Grandmother, daughters, daughter-in-law, son, son-in-law, grandson
Main occupations:	Home sewing business, security guard, moto taxi driver, garment factory workers
Estimated household income per month:	400 USD
Participant in saving group:	Before yes/now no
Tenure:	Land and house owned by son living in another place/soft title

14. Household 14

Number of people:	2
Families:	1
Members:	Husband and wife (children live with grandparents)
Main occupations:	Carpenter (previously wife worked in a restaurant)
Estimated household income per month:	30 USD (10 USD per day)
Participant in saving group:	Yes
Tenure:	House owner/soft title

15. Household 15

Number of people:	4
Families:	1
Members:	Husband and wife and 2 children
Main occupations:	Home poster printing business and rental business
Estimated household income per month:	830 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title

16. Household 16

Number of people:	5
Families:	1
Members:	Husband and wife and 3 children
Main occupations:	Home business including coffee, sewing, and a shop, tuk-tuk driver
Estimated household income per month:	200 USD
Participant in saving group:	Yes
Tenure:	Living in subdivided land owned by her parents with soft title

17. Household 17

Number of people:	4
Families:	1
Members:	Husband and wife and 2 children
Main occupations:	Government worker, stay-at-home mother (previously she was a midwife)
Estimated household income per month:	300 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title

18. Household 18

Number of people:	7
Families:	3
Members:	Husband and wife, 3 children, sister, and brother
Main occupations:	Housewife, Public company, restaurant, rental income
Estimated household income per month:	1,050 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title

19. Household 19

Number of people:	4
Families:	1
Members:	Husband and wife, 2 daughters
Main occupations:	Housewife, military, Canadia Bank
Estimated household income per month:	410 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title

20. Household 20

Number of people:	11
Families:	3
Members:	Aunt, nephew, niece, son and daughter-in-law, children, uncle
Main occupations:	Community leader UPWD, electrician, housewives
Estimated household income per month:	525 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title/subdivided land for family members

21. Household 21

Number of people:	4 (but live with 7 other people)
Families:	3
Members:	Husband and wife, aunt, 3 children, sister-in-law and brother-in-law, uncle
Main occupations:	Electrician, stay-at-home mum
Estimated household income per month:	525 USD
Participant in saving group:	Yes
Tenure:	Living in subdivided land of her aunt-in-law, investing in building her new house

22. Household 22

Number of people:	6
Families:	1
Members:	Husband and wife, grandmother, 3 children
Main occupations:	Real estate, electrician
Estimated household income per month:	600 USD
Participant in saving group:	Yes
Tenure:	House owner/soft title

23. Household 23

Number of people:	4
Families:	1
Members:	Husband and wife, 2 children
Main occupations:	Previously garment factory, now stay at home, car garage
Estimated household income per month:	250 USD
Participant in saving group:	No
Tenure:	Renting

24. Household 24

Number of people:	3
Families:	2
Members:	Husband and wife, nephew
Main occupations:	Street sellers
Estimated household income per month:	600 USD
Participant in saving group:	No
Tenure:	Renting

25. Household 25

Number of people:	3
Families:	1
Members:	Husband, wife, child
Main occupations:	Learning sewing, tuk-tuk driver
Estimated household income per month:	300 USD
Participant in saving group:	No
Tenure:	Renter

26. Household 26

Number of people:	9
Families:	4
Members:	Grandmother, daughter and husband, children, son, and their families
Main occupations:	Cooking and selling food, grocery shop, shop sellers
Estimated household income per month:	700 USD
Participant in saving group:	No
Tenure:	Renters of land/live in basic structure as well as renters of house owned by landowner

27. Household 27

Number of people:	5
Families:	1
Members:	Wife, husband, 3 children
Main occupations:	Car mechanic, stay-at-home mother
Estimated household income per month:	400 USD
Participant in saving group:	No
Tenure:	Renters

28. Household 28

Number of people:	4
Families:	1
Members:	Wife, husband, 2 children
Main occupations:	Street vendors
Estimated household income per month:	600 USD
Participant in saving group:	No
Tenure:	Renters

29. Household 29

Number of people:	3
Families:	1
Members:	Wife, husband, 1 child
Main occupations:	Taxi driver, garment factory
Estimated household income per month:	500 USD
Participant in saving group:	No
Tenure:	Renters

30. Household 30

Number of people:	5
Families:	1
Members:	Husband, wife, 2 daughters, 1 grandchild
Main occupations:	Garment factory, restaurant, tuk-tuk driver
Estimated household income per month:	450 USD
Participant in saving group:	No
Tenure:	Renters