

Citywide upgrading in **11** Cambodian cities

How the urban poor in Cambodia are working in partnership with their cities to develop solutions to their problems of land and housing, with support from UPDF and the ACCA Program. **June 2010**



ACCA in Cambodia :

The ACCA Program (Asian Coalition for Community Action) is a 3-year program which is supporting community-led change processes in 150 cities in 15 Asian countries. In this regional program, which is being implemented by the Asian Coalition for Housing Rights (ACHR), urban poor communities are the key doers in the process, as they tackle problems of land, infrastructure, social and economic development and housing at scale. The program began in November 2008.

The ACCA Program's core activities are the implementation of 500 small community upgrading projects and 50 larger housing projects by poor communities, who organize themselves into savings groups and form joint community development funds with their local governments to support these community-planned and community-implemented projects. Through the process of carrying out these projects, and with the strength of their city-wide networks and coalitions behind them, the urban poor in these cities are gradually negotiating support from their local governments and local development stakeholders for an alternative, bottom-up, people-driven change process in their cities.

ACHR is working with its key national partner groups to ensure that these interventions build effective, pro-poor partnerships within all these cities and to link them with both existing initiatives and ACCA-supported activities into a visible, large-scale, region-wide demonstration of alternative practice, to change discourse and practice across Asia. The ACCA Program is being used as a tool to support the work of these already-existing groups to help make that work stronger, more people-driven, more city-wide and more structural-change oriented.

In Cambodia, the ACCA Program is bringing new tools, new resources and new strength to the city-wide community upgrading work of the Urban Poor Development Fund and the National Network of Community Savings Groups, which are now active in more than 26 Cambodian towns and cities. So far, the ACCA Program is supporting the implementation of over a hundred small upgrading projects and several big housing projects in some of the country's poorest communities, in 11 cities: Serey Sophoan, Samrong, Preah Sihanouk, Peam Ro District, Bavet, Khemara Phoumin, Kampong Cham, Sen Monorom, Pailin, Siem Reap and Phnom Penh. This publication presents a brief summary of the work in these 11 cities.



CAMBODIA

A COUNTRY WITH A BIG HEAD START FOR ACCA :

ACCA in CAMBODIA :

PROJECT CITIES (total 11)

- Serey Sophoan
- Samrong
- Preah Sihanouk
- Peam Ro District
- Bavet
- Khemara Phouminh
- Kampong Cham
- Pailin
- Sen Monorom
- Siem Reap
- Phnom Penh

SMALL PROJECTS

Small projects approved : 93
 In number of cities : 11
 Total budget approved : \$160,000

BIG PROJECTS

Big projects approved : 6
 In number of cities : 6
 Total budget approved : \$240,000

SPECIAL PROJECTS

National slum survey (in 27 cities)
 Budget approved : \$10,000

IMPLEMENTING GROUPS

The ACCA projects in all 11 Cambodian cities are being implemented by the national Community Savings Network of Cambodia (CSNC) and its partner institution the Urban Poor Development Fund (UPDF).

Cambodia is a country that had a big head start, because most of the things the ACCA Program is promoting were already happening in a big way in many Cambodian cities: the community savings, the surveys, the networks, the land-searches, the small upgrading projects, the big housing projects, the partnership with government, the negotiations for land, the city-wide focus, the city development funds. Because the soil in almost 20 cities has already been well-fertilized by all these activities over the past ten years, the groups in Cambodia have been able to take up the new opportunities the ACCA Program offers and zoom ahead with them. All the ACCA projects in Cambodia are being implemented as a joint venture by the two key partners in all this earlier work - the national Community Savings Network of Cambodia (CSNC) and the Urban Poor Development Fund (UPDF). The UPDF also works in close cooperation with the National Committee for Development and Population (NCPD) and with the Provincial authorities in all 24 provinces where the process is active.

With all this experience and all these links already in place, the groups in Cambodia have been able to use the ACCA resources in much more targeted and strategic ways: to get government land in cities where projects were ready but were languishing for lack of finance, to negotiate for government land in "hot" cases where eviction was imminent, to show a more comprehensive demonstration of people-managed housing where no such alternative models had yet been possible, and to start activities in new cities with big problems of land, housing and eviction. They've also used the ACCA program to consolidate horizontal links between cities with more exchanges, more national workshops on savings and city-wide upgrading, more mutual help and more people-to-people learning. Cambodia is also a good example of how working partnerships between poor community networks and their municipal, district and ward-level authorities can be strengthened through joint exposure visits to each other's cities, as well as through the small and big projects and land negotiations and joint exchange learning and seminars.

THE ONLY SUPPORT SYSTEM FOR THE URBAN POOR IN CAMBODIA :

The process in Cambodia began in a situation where lots of terrible evictions were happening, there were no community organizations at all, and the whole country was still reeling from decades of war and tragedy. In 1994, the communities in Phnom Penh started their own community savings groups. In 1998, the Urban Poor Development Fund was set up, under an MOU between the community savings network, the Municipality of Phnom Penh and ACHR, with a loan capital of only \$20,000 from ACHR. The UPDF was set up in response to an eviction crisis, and it funded the city's first community-managed housing relocation project for a roadside squatter settlement, to land provided by the government. Twelve years later, the fund has grown to over US\$ 2 million, with people's savings and various contributions from outside (including a monthly contribution by the Prime Minister). When there is an eviction threat now, the communities can negotiate with the government to try to get land and then get loans from UPDF to build their houses. This process started in Phnom Penh initially, but the savings network and UPDF have expanded to almost all the major towns and cities in Cambodia. There are now over 2,000 savings groups in 26 cities, with 24,000 members and combined savings of about US\$ 700,000. The UPDF remains the only national-scale support system for the urban poor in Cambodia, through the loans and grants it gives for income generation, housing, land purchasing, infrastructure, upgrading, community enterprise and welfare.

A NETWORK OF PROVINCIAL AND CITY-BASED FUNDS ALREADY IN PLACE : All the funds from the ACCA Program (for small and big projects) go first into the UPDF, which is in the process of being divided into two funds - a national UPDF (under an MOU with the NCPD and ACHR) and a Phnom Penh City Development Fund (under an extension of the same MOU with the Municipality and ACHR). From the UPDF, the ACCA funds are transferred to the provincial-level and city-level CDFs which have already been set up in many provinces and have already become strong partnership mechanisms to bring poor communities and local authorities together to work on various upgrading and housing projects. The provincial CDFs then pass the money to the communities doing projects. Repayment of ACCA big and small project loans by the communities is made to the provincial funds, and then back into the national fund.

BRINGING BALANCE TO AN UNBALANCED DEVELOPMENT CONTEXT :

In Cambodia, where less than 10% of all poor settlements in the country have land title, evictions are happening every minute, as private-sector led developments and real estate speculation displace people in both rural and urban areas around the country. We hear that at least 50% of all land in Cambodia - rural and urban - has already been leased out to different private sector companies and international investors, much of it on 99-year leases! In this extremely difficult context, the UPDF-supported community savings movement is so important. The networks are becoming platforms for negotiating with the government on the evictions that are happening. The first two ACCA cities in Cambodia (Serey Sophoan and Samrong) are examples where people have faced eviction and have successfully negotiated alternatives with the city, with the support of the network, and finally were able to secure land from the government.

The projects in these two provincial cities are providing a new picture and new possibilities, and the network's confidence will be boosted by doing these projects, with the acceptance from and collaboration with the government. The most important thing these projects demonstrate is that problems of housing and eviction CAN be solved, by people and the city, when poor communities have the strength of their own networks and a mechanism which links all the poor in the city into systems of mutual learning, mutual help and collaboration with the city. So the ACCA intervention in these two cities is very strategic. And because all the cities are linking with the other cities in the national network, these new alternatives will spread out.



FOUR ASPECTS OF THE ACCA PROCESS IN CAMBODIA :

1 ALL THE PROJECTS LEAD TO THE QUESTION OF LAND : One of the interesting things about the ACCA process in Cambodia is that most of the big and small projects lead explicitly to the question of land. Many cities so far have used the ACCA projects to negotiate successfully with the municipality to provide land - either the land people already occupy or land they can move to as close by as possible. Because most of the urban poor don't have it, secure land is the key issue in all Cambodian cities. And land is still available in these cities - especially in the smaller ones. In this way, the issue of land is being dealt with on a country-wide scale, but in small, localized ways, together with the survey of the 27 cities. It has become a movement now in Cambodia - a movement by community people, which the UPDF is supporting. And with the UPDF's revolving fund and the ACCA support, they are able to open up many more negotiations for land in their cities.



2 ALMOST ALL PROJECTS FOCUS ON GETTING FREE GOVERNMENT LAND : In all the ACCA-supported housing projects so far, the land is being provided free by the municipal or provincial government. Getting free land from the government has become a strategic direction for the people's movement in Cambodia. Just ten years ago, when urban communities were being evicted all over the place, relocation to sites outside the city was the only alternative. But in 2003, the UPDF convinced the government to support a new process of on-site upgrading - first in Phnom Penh and later in other provincial cities. Hundreds of community-managed upgrading projects (walkways, bridges, water supply systems, drains) were subsequently built, even though the settlements they were built in had no land tenure security. From small improvement projects, the communities moved to housing improvements and house reconstruction, with loans from UPDF. Because the government has no clear policy about what to do with these existing poor communities, people establish and strengthen their claim to land by upgrading it. Through this process, they start negotiating for land, and gradually, the government has begun granting land to some of the communities which have started the upgrading - either land lease or land title, and either on-site or on land nearby. In a similar way, all the small upgrading projects that communities are proposing to the ACCA Program - the walkways, drains, toilets - are being used as a way for communities to start improving their situation *and to get land*.

3 BUYING DINNER FOR TEN, BUT FEEDING TWENTY : You'll notice that in most of the Cambodian cities with ACCA projects, the groups are implementing 8 to 12 small projects, instead of only five. Their idea is to stretch that \$15,000 resource to cover as many communities as possible, since the scale of problems is not limited to just five communities. This may mean that the amount available to each community is very small, but even that small amount allows them to think, to plan and to take action. This is a way to boost *all the communities in the city* to be actively involved in the process, so they're not just sitting on the sidelines watching others implement projects. And many communities have already been able to use those projects to attract good contributions from the city government and from their own members. It's like buying dinner for ten, but feeding 20! To stretch the opportunity even further, they have established a rule in Cambodia that small projects which fund individual improvements (like water supply connections or individual toilets) are treated as revolving fund loans from the CDF, while projects which fund collective improvements (like roads, drains or dikes) are treated as grants.

4 STRETCHING THE BIG PROJECT BUDGET ALSO : This kind of thrift has become a custom in the way of doing things in Cambodia, where they have learned to make as much change as possible using very small funds, and setting very small ceilings. This is also a strategy to draw out people's ingenuity and resourcefulness, and it has helped attract resources from other stakeholders. This thrift is being applied in the big projects as well, in several ways:

- **Infrastructure costs shared :** The ACCA funds are being used to cover no more than 20% of infrastructure costs in the projects, with the idea that the local government should provide at least 80% of the (land-filling, roads, water supply, etc.).
- **Keeping it low-cost :** Houses should be constructed as inexpensively as possible, using cost-saving materials, to make the housing affordable to the poorest community members.
- **Housing loan ceilings :** A ceiling of \$37,500 per city was set for housing loans, which are given in bulk to communities (not to individuals) and are repaid monthly, in five years, at 8% annual interest (which includes 1% for the city-level welfare fund, 2% for the CDF and network activities, and 5% which goes back into the UPDF to increase its lending capital.

Survey in 27 CITIES completed in 3 months :

Between March and September 2009, the national community savings network and UPDF conducted a survey of urban poor communities around the country. The survey included 27 towns and cities, in all of Cambodia's 24 provinces. The entire process was funded by a \$10,000 grant from ACCA, which works out to just \$370 per city.

The community networks in Cambodia, with support from UPDF, have been carrying out city-wide surveys of poor communities for the past 13 years - first in Phnom Penh, and later in provincial cities. The surveys allow them to bring local communities into the process and to start out with some good information about slums and a good understanding of the scale of the problems in those cities. Surveys in new cities are usually followed by the setting up of savings groups, forming city-wide networks, linking with the local government and starting upgrading and negotiations for land. Through all

these activities, the poor begin to find new ways and new power to address the problems they face.

Training and surveying at the same time : The survey team (which included senior community leaders from the national network and UPDF staff) spent about three days in each city. During the course of each survey, about 30 or 40 local community members and CDF partners were trained in surveying techniques. On the first day there would be a half-day meeting with the city-level CDF Committee and representatives from the local authority. On the second and third days, the settlement survey would be finished, with a specific focus on surveying communities with land and housing problems. On the afternoon of the third day, all the data would be collated and classified. Once the data was finalized, the next steps would be to put all the surveyed slums on the city map and organize a meeting with the CDF and local authorities and NGOs, to present the data, and make it all "official."



In most of these cities, this survey data represents the only existing information on the urban poor and their housing and land and living conditions. The next step will be a national workshop of CDF Committee members from all 27 cities to present the final survey report to the national government.

SMALL PROJECTS

Small upgrading projects being implemented with ACCA support

So far, about 93 small projects in 11 cities have been approved for ACCA support, and about half of these projects are now finished or well underway. These projects to build paved walkways and drains, water supply systems, toilets, bridges, community centers and do tree planting, are financed with very small grants of between \$500 and \$3,000, and communities do all the work themselves. What do these small upgrading projects do?

- They are a tool to get community people into an active process of looking at their needs and then taking action to resolve them - *together*.
- They bring people in a community to work together and allow them to start with something that is small and "do-able".
- After deciding what they want to do and planning their project, most communities use the ACCA small project funds to buy materials, and contribute by putting in all the labor themselves, adding cash, food or additional materials to extend the small budgets.
- When people in a slum plan and carry out projects which resolve their immediate needs and bring immediate and tangible benefits to the community as a whole, it works as a powerful antidote to hopelessness and dependency.
- They are confidence-builders, which almost invariably leads people into other projects and other activities like saving, land negotiations with the local authority and new partnerships.

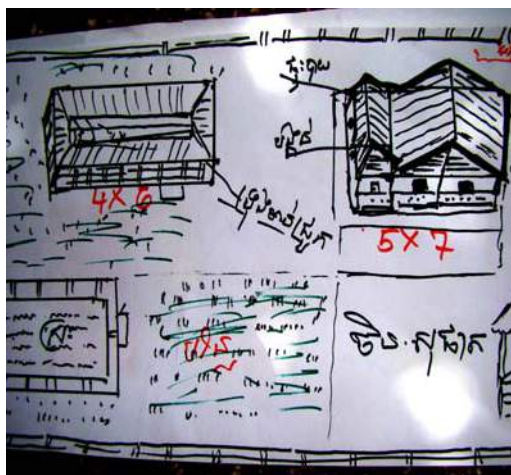


BIG PROJECTS

Big housing projects being implemented in 5 cities with ACCA support :

So far, six big housing projects have been approved, in six cities, with support of up to \$40,000 per project. These big housing projects are being used to demonstrate new, comprehensive and people-driven housing alternatives, in which people are the owners of the projects and the key actors in every stage of their planning and implementation.

- The big projects demonstrate a more comprehensive approach which includes all the issues of poverty, and they show that total change is possible: houses, infrastructure, land tenure, income, welfare, environment - the works.
- The projects demonstrate new ways of doing things, answer structural problems and demonstrate viable alternative models to the prevailing systems of finance, land and housing.
- The projects build stronger working links between communities and the city. Most of these projects are linking with the formal system and with other development actors in the cities as much as possible, and drawing these other actors into understanding a people-driven process is a viable system for resolving big problems that neither the city nor the communities can solve alone.
- The projects boost the community movement in the city. When people in other poor communities see these new possibilities being realized in actual projects, done by people themselves, with beautiful houses and infrastructure and secure land, it helps them to feel more confident that this is something serious and something possible.
- The projects help build a new urban poor development funds in each city. The budgets for most of the big projects go as loans to the communities, and the repayments seed new urban poor funds in the cities, or boost whatever small community funds that might already exist in some form in the cities. These funds become assets which belong to all the poor communities in the city.



CITY: SEREY SOPHOAN

Banteay Meanchey Province, Cambodia

A CITY OF FIRSTS : Of all the provincial cities in Cambodia, Serey Sophoan, in the country's northwest corner, is so far the most vivid illustration of how readily conflicts between the city's development needs and its poorer citizens' land and housing needs can be resolved when the poor and the city authorities work together. The extraordinarily close collaboration between the local communities, the UPDF and the local government (especially the Serey Sophoan Municipal Governor, Mr. Oum Reatrey) dates back about seven years, and has already notched up several major achievements.

FIRST PROVINCIAL CDF IN CAMBODIA : Banteay Meanchey Province (of which Serey Sophoan is the capitol city) was the first in Cambodia to test the provincial community development fund (CDF) concept, in which different actors contribute to the fund and use it as a mechanism to link together all the poor communities and enable them to work with local NGOs and their municipal and provincial authorities to find solutions to their problems of land and housing and income, with support from a special fund which is managed jointly by community savings group leaders and local authorities. The CDF in Banteay Meanchey Province was officially launched in 2006 under an MOU between the provincial governor, the Ministry of Women's Affairs, UPDF and ACHR. The fund has already supported a variety of livelihood, community upgrading and welfare projects implemented by savings groups in Serey Sophoan, Poipet and several other small towns in the province. The strength of this active collaborative fund is now being given more ammunition as it becomes a conduit for ACCA funds to communities (both loans and grants) in Serey Sophoan.

SPREADING OUT THE OPPORTUNITY ACCA OFFERS : In Serey Sophoan, as in most of the Cambodian ACCA cities, the maximum \$15,000 small project budget has been requested from ACCA, but instead of funding just five small projects in the city, the money is being used as a fund to support small upgrading projects up to a lower ceiling of 10 million Riels (\$2,500) per project, to maximize the benefits and spread out the opportunity for small upgrading projects to as many communities as possible. In Serey Sophoan, 12 priority projects have been identified for ACCA support by the community network, most of them costing much less than the ceiling. The network's rule is that communities should contribute at least 20% (in cash, materials and labor) and the local or provincial authority or national government (like NCPD) and other actors should contribute at least 20%, so that the ACCA Program funds just 50 - 60% of the projects.

12 SMALL PROJECTS : The small projects that are being implemented in Serey Sophoan all come out of a remarkably detailed list of who needs what small infrastructure improvements in the city. The list was drawn up as part of the community network's city-wide survey in May 2009. According to the list, 419 households need electricity, 222 households need toilets, 497 households need water supply, 5 communities need wells, 15 communities need "greening" (4,500 trees to be planted), and 5,220 meters of paved walkways need to be built. So far, two of these small projects have been completed :

- **Tree planting along the national road in the city (total 276 trees)** This was a joint project of the entire CDF Community Network and the local authority, and cost only \$500, all from ACCA.
- **Road improvement in the Ang Tropaing Thmor Community (327 households)** This project to improve 248 meters of roads and install underground storm drains in an inner-city community cost \$1,798, to which the community contributed \$798 and ACCA supported \$1,000.



SOME GRANTS, SOME LOANS :

As in other cities, the network and UPDF have decided to use the ACCA small project funds as grants (when the improvements are communal, like the road improvement shown here at Ang Tropaing Thmor), but as loans (when the improvements are individual, like toilets, water or electricity connections), so the money can revolve to help other communities. Small project loans will be repayable in 2 years at 2% annual interest.



CITY INFORMATION :

URBAN POVERTY IN SEREY SOPHOAN

Total urban population	18,366 households (90,279 people)
Urban poor population (only with land problems)	3,134 households (7,306 people)
Number of slums	19 communities
% population in slums	17%
Latest survey conducted	May 2009

SAVINGS

Date savings started	2005
Savings groups	25 groups
Savings members	923 members
Total savings	US\$ 10,250
CDF started	27 February 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (12)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



BIG PROJECT :

One big housing project gets started but two squatter communities in Serey Sophoan get free government land . . .

1

FIRST PROJECT : On-site reblocking of the Preah Poun Lea Meanchey Community (387 households) with free government land and collective land title.

The initial idea was to use the ACCA big project budget to support an important pilot housing project at the Preah Poun Lea Meanchey community, a crowded river-side settlement of 387 poor households who faced eviction from their city-center land when the city announced plans to expand the adjacent bus station in 2007. After a long period of negotiations and planning, the city agreed to allow the people to stay and upgrade their settlement on the same site, with collective land title and all land development and services provided free by the government, in exchange for giving back a little of the land for the bus station and a riverside park. But the city's requirement that all 387 families agree to equal 4x20m plots in the redeveloped community slowed things down in this large, complex settlement, where some families have still not agreed to the reblocking. But then another great opportunity came up when another squatter settlement right across the river was able to negotiate to get free government land for relocation. And so the network decided to use the ACCA big project funds to support that project, which was ready to begin right away.

2

SECOND PROJECT : Nearby relocation of the Monorom river-side squatter community (30 households) to free government land, with collective land title.

The Monorom community is right in the middle of Serey Sophoan and had experienced yearly flooding so serious that the people's houses, built precariously on stilts over the river bank, had several times been completely washed away. So the community finally decided it was time to find a more secure place to live, and with support from the Municipality, they have relocated to land just 1.5 kms away, which was provided free by the local government, under its "Social Land Concession" program, with community land title. The people have decided to call their new community *Poun Lue Reatrey Senchey*.

A solution that emerged from a city-wide planning process : The offer of this land came about after a long process of negotiation and prioritizing, in which the CDF committee, the community network and the Municipality looked at all the slums in the city and decided which were in most urgent need of more secure housing - of which Monorom and Preah Poun Lea Meanchey were high on the list.

Planning the new community : The new land is 30,000 square meters. After several community layout and house design workshops with the UPF's team of young architects, the people developed a layout plan in which 30% of the land is used for infrastructure, roads and public open spaces (16,500 sm) and 60% is used for their housing plots (13,500 sm). Each family has gets a big "self sufficiency" plot of 455 sm (13m x 35m), which is enough land for them to build a house and have enough space for a vegetable garden, a fish pond, animal rearing areas, fruit trees, and space for small businesses. This self-sufficiency concept can become an important model for housing projects in other small provincial cities, where the rural and urban are still so closely tied and where land is cheaper and more easily available.

Sharing project costs : The housing project at Poun Lue Reatrey Senchey puts into reality the cost-sharing model which everyone hopes can be replicated around Cambodia. The provincial government bought the land (\$150,000) under its "Social Land Concession" program and gave it free to the people. The Serey Sophoan Municipality cleared and filled the land by 2 meters (\$5,000) and partially supported the installation of the access road and infrastructure on the new site (\$4,000). The UPDF supported the house design workshops with UPDF architects (\$300). The CDF provided housing loans (\$1,500 x 30 families = \$30,000), grants for building toilets (\$150 x 30 houses = \$4,500), and income generation loans to help families resume their earning at the new site (\$125 x 30 families = \$3,750), using partly ACCA and partly UPDF funds. And the community provided all the labor and 10% of house construction costs.

First house completed in December 2009 : By the first week of December, all the site development work was finished and the first 10 families had moved into shelters on the site, to oversee the construction of their new houses. The first completed house was inaugurated by the Deputy Prime Minister Mr. Yim Chay Ly, in a gala ceremony on December 22, 2009, in which 300 trees were planted on the site, the columns of all the remaining houses were blessed and raised.



This important milestone for Cambodia's struggle to find practical, collaborative and community-driven solutions to the serious land and housing problems in its cities, was the centerpiece of a national workshop on housing upgrading and community design in December 2009, with community and local government teams from all the other ACCA cities.

CITY: SAMRONG

Oddar Meanchey Province, Cambodia

Samrong is provincial capital of Oddar Meanchey Province, in the northwest corner of the country. The community network there now links active savings groups in 17 informal settlements, most of them located in the periphery of the town, where people live in squalid conditions on low-lying and flood-prone land. With modest grants from UPDF to the provincial CDF (a Selavip-supported project), the people have in recent years undertaken several upgrading projects to build walkways, pave roads and lay drainage lines, all with good support from the provincial governor, the sub-district and district authorities and the Ministry of Women's Affairs.

LAND AND EVICTION PROBLEMS : Although a few communities in Samrong have been evicted for road expansion and stadium-building projects, the land and eviction problems there are still less severe than in many other cities. But in the rural areas of the surrounding Oddar Meanchey Province, there are big evictions happening, as farmers are being forced off their land to sell to foreign investors and contract farming firms, and many of these dispossessed farmers are finding their way into Samrong, looking for new ways to survive.

11 SMALL PROJECTS : As in other Cambodian ACCA cities, the small projects being implemented in Samrong come out of a remarkably detailed list of who needs what small infrastructure improvements, based on the community network's survey. On the list, 419 households need electricity, 222 households need toilets, 2 communities need 3 wells, 15 communities need "greening" (4,500 trees to be planted), and 870 meters of paved walkways need to be built. The maximum \$15,000 budget was requested from ACCA and is being spread out to help 12 communities plan and implement small upgrading projects. The communities contribute at least 20% (in cash, labor and materials), and the project funds come as grants (when the improvements are communal, like roads or drains), and as loans (when the improvements are individual, like toilets, water or electricity connections). So far, the following four projects have been completed :

- **Samrong Thmey (224 households) Road improvement and storm drains** (795m x 3m) in a community of market vendors at the center of the city. Community members provided all the labor and some of the drainage rings, with \$3,532 from ACCA.
- **Daun Khaen Kang Tbong (240 families) Road improvement** (401m x 3 m) in a peripheral semi-rural settlement. The total cost \$2,745 included \$2,430 from ACCA and \$305 from community members.
- **O'Kansaeng (121 households) Road improvement** in another semi-rural community of farmers on the edge of town. Total cost \$1,900, which included \$1,700 from ACCA and \$200 from community members.
- **O' Russey (43 households) Communal water pump and water supply system.** The total cost of \$525 includes \$500 from ACCA and \$25 from community members.

BIG PROJECT : On-site upgrading at Samrong Thmey Community (224 households) with land provided free by the government, under collective land title.



This big and bustling community in the center of Samrong is close to the public market, where most Samrong Thmey residents work as vendors. Because many of the families still have small farm holdings on the outskirts of the city, they use their dilapidated wood and bamboo houses as warehouses for the rice, vegetables and coconuts they produce for sale in the market. Though they have lived here since the end of the Pol Pot period, nobody has land papers and the community has for years faced the threat of eviction.



After a long negotiation, though, the government has agreed to give the land to the people, on collective land title (after the housing loans are repaid), and to allow them to develop a pilot upgrading project which can become a model for redeveloping other poor settlements in Samrong. The houses will be designed and built by communities themselves, in working teams (with support from UPDF young architects). Part of the ACCA funds, which will be channeled through the CDF and the community savings group, will be used for housing improvement loans, which will follow the usual CDF housing loan terms: repayment in 5 years at 8% annual interest. The housing reconstruction work hasn't started yet, but before the ACCA program began, the people already began upgrading the lanes and drainage.



BEFORE : (above) This is one of the roads in the Samrong Thmey community, before upgrading.



AFTER : This is the same road, after the underground storm drains have been laid and the road resurfaced.

CITY INFORMATION :

URBAN POVERTY IN SAMRONG

Total urban population	10,448 households (51,414 people)
Urban poor population	1,783 households (2,848 people)
Number of slums	11 communities
% population in slums	17%
Latest survey conducted	June 2009

SAVINGS

Date savings started	2004
Savings groups	17 groups
Savings members	805 members
Total savings	US\$ 6,500
CDF started	May 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (11)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000

CITY: PREAH SIHANOUK

Preah Sihanouk Province, Cambodia

The city of Sihanoukville is Cambodia's main port and another fast-growing industrial and tourism area, 230 kms southwest of Phnom Penh. The city was recently given a new name, Preah Sihanouk, and made into an autonomous province, which now comprises 3 districts and the Preah Sihanouk Municipality. Projects to construct a new port, expand roads and build hotels, tourism facilities and industrial complexes are causing increasing land conflicts between the local authorities and private sector investors and poor settlements and coastal fishing communities. In the new province's industrial district, foreign investors are being sold 99 year leases to land which was until recently occupied by farmers and poor families. In another prominent project, an entire island has been given on 99-year lease to a Russian company to build a gigantic high-rise resort.

THE POOR IN PREAH SIHANOUK : There are 19 informal settlements in the city, with 6,804 households, most residents working as fisher folk, construction and factory laborers and small vendors. There are now savings groups in most of these settlements, and they have formed a city-wide network, surveyed the city's slums, organized exchange visits with other cities, undertaken several small upgrading projects (to build bridges, toilets and wells) and continue to struggle to engage with the local authorities around the serious land issues.

A THAW IN EVICTION TENSIONS : The launch of the ACCA Program has already helped thaw relations between the poor communities and the local authorities in a city which has seen many evictions and stand-offs between the conflicting needs of economic development and poor people's housing. The program was launched with the support of the city's vice-governor and several sub-district chiefs, and five months later, a major land breakthrough was agreed upon in the city's largest slum settlement (see big project below).

8 SMALL PROJECTS : The ACCA budget is being spread out to support road improvement, well-building, toilet construction and community greening projects in 8 communities. All these projects were identified, prioritized and planned through the city-wide survey process by the savings groups. Another \$5,000 in community contributions is supplementing this budget. Four of these projects have been completed so far :

- **Phum 1 Community (280 households) Road improvement (415m x 3m).** Total cost \$3,598 (includes \$672 in cash and materials from the community and \$2,926 from ACCA).
- **Phum 2 Community (100 households) Drainage along an existing walkway (350m).** Total cost \$580 (includes \$100 in cash and materials from the community and \$480 from ACCA).
- **Phum 3 Community (75 households) Building a new concrete walkway (291m x 3m) and repairing an old one (90m x 3m).** Total cost \$1,698 (includes \$300 from the community and \$1,398 from ACCA).
- **Mlob Dong Community (182 households) Road improvement (215m x 2.5m).** Total cost \$1,750 (includes \$250 from the community and \$1,500 from ACCA).

BIG PROJECT : Borie Kamakorn (117 households) On-site reblocking in a community which is part of a larger settlement which has been given the public land they occupy



Borie Kamakorn is one of four large informal settlements (total 641 households) which occupy a large tract of public land that is partly owned by the National Railways and partly by the Port Authority. The four communities, which are part of the new port project area, have for years been the target of repeated eviction attempts. In September 2009, they achieved a major victory when the Prime Minister announced a land-sharing compromise, in which a large portion of the land they occupy (about 10 hectares) was granted to the community to redevelop their housing, in exchange for returning part to the land to the government for its port expansion project.



The ACCA-supported housing project in Borie Kamakorn will enable its 117 households to take advantage of this opportunity, upgrade their housing and infrastructure and demonstrate a community-planned and community-implemented model of upgrading which can then be expanded to cover the rest of the settlement - and the rest of the city - in collaboration with the municipality. Although this land concession for poor people's housing is now part of the city's development plan, the tenure details and project parameters are still being negotiated with the local authorities, so the project hasn't started yet.



BEFORE and AFTER : The same road in Mlob Dong Community before upgrading (above) and after (below).



CITY INFORMATION :

URBAN POVERTY IN PREAH SIHANOUK

Total urban population	19,157 households (91,284 people)
Urban poor population	6,804 households (34,910 people)
Number of slums	19 communities
% population in slums	36%
Latest survey conducted	December 2009

SAVINGS

Date savings started	2005
Savings groups	16 groups
Savings members	422 members
Total savings	US\$ 5,500
CDF started	September 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (8)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



RIBBON CUTTING : The October 2009 ribbon-cutting and ceremonial procession of dignitaries down the kilometer-long road the Beung Krotep Community people upgraded themselves, with support from ACCA. Before, it was a mucky track that turned into a river during the rains. They filled it with a half-meter of land-filling and a traditional "red soil" surface that will harden with time.



CITY: PEAM RO DISTRICT

Prey Veng Province, Cambodia

Peam Ro District is a fast-growing trade and industrial town on the Mekong River, about 70 kms east of Phnom Penh, on the National Road No. 1 to Ho Chi Minh City. The town used to be the site of a big military base and was heavily bombed by the Americans during the Viet Nam war, but it has now become a magnet for job-seeking rural migrants and landless villagers from Prey Veng province, which is one of the country's poorest. Peam Ro District has been declared a special economic zone, and will likely have its status raised from a district to a municipality soon. The government has plans to build a new bridge across the Mekong River here, as part of new Trans-Asian Highway project, and there is no doubt that this project will be causing the eviction of many slum communities in and around the city.

THE POOR IN PEAM RO DISTRICT : There are 15 informal slum settlements in the district's four poorest communes, most of them clustered along the national road and along the river, on a patchwork of public and private land - all vulnerable to eviction. People in these communities earn their living as market and push-cart vendors, laborers, ferry workers, garbage recyclers and farmers.

SAVINGS AND DEVELOPMENT ACTIVITIES : The savings process began in 2005 in the sprawling and crowded slums in the Neak Leung Commune, and now most of the poor communities in Peam Ro District have active savings groups. Besides running savings and credit groups, these communities have used small upgrading grants from UPDF (Selavip) to build paved walkways, toilets and water pumps and waste-water management systems. A provincial-level CDF was set up in October 2006, which is managed jointly by the community network, UPDF and the Peam Ro District Authority, with the district governor and three commune chiefs sitting on the committee. So far the CDF has focussed mostly on Peam Ro District, though.

OLD FIGHTERS LEARN NEW TRICKS : The construction of National Road No. 1 to Saigon caused the eviction of thousands of poor families along its length, and many of the communities in Peam Ro District (and their NGO supporters) have spent most of their energy fighting this project. So for communities accustomed to only fighting with the authorities, the savings and collaborative solution-finding being promoted by the national savings network and UPDF (and now ACCA) is something new. The community network in Peam Ro, which has found it much more successful to save and negotiate than to fight, has made this transition very quickly and thoroughly. The Peam Ro District Governor and the chiefs of the four communes where most of the poor settlements are located have all become active supporters of the CDF process and the new ACCA projects.

8 SMALL PROJECTS : The \$15,000 budget from ACCA is being used to support water pump installation, walkway building, toilet construction, tree planting and agricultural production projects in 8 communities, to which communities will contribute another \$2,000 through their savings groups. All these projects have been identified, prioritized, planned and budgeted by the communities themselves, through their city-wide survey process, with the savings groups. Four of these projects have been completed so far :

- **Prei Sny 1 Community (97 households) Communal water pump.** Total cost \$379 (includes \$37 from the community and \$342 from ACCA).
- **Beung Krotep Community (365 households) Road improvement (1,000m x 3m)** Total cost \$4,237 (includes \$1,237 + 350 truckloads of soil from the community and \$3,000 from ACCA).
- **Sansom Prak Community (1,442 households) Expanding road improvements** begun earlier with UPDF support (60m x 3m). Total cost \$301 (includes \$44 from the community and \$258 from ACCA).
- **Prei Sny 2 Community (156 households) Gravel walkway construction (868m x 3m).** Total cost \$3,000 (includes \$500 from the community and \$2,500 from ACCA).



CITY INFORMATION :

URBAN POVERTY IN PEAM RO DISTRICT

Total urban population	13,630 households (60,791 people)
Urban poor population (only 4 poorest communes)	1,490 households (8,005 people)
Number of slums	15 communities
% population in slums	11%
Latest survey conducted	October 2009

SAVINGS

Date savings started	2005
Savings groups	9 groups
Savings members	256 members
Total savings	US\$ 4,400
Provincial CDF started	October 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (8)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000

BIG PROJECT :

Peam Ro's first chance to see what a collaborative, community-managed housing project looks like . . .

BIG PROJECT : On-site upgrading of Pro Lay Toek (33 households), a canal-side squatter settlement, with land provided free by the local government.

Pro Lay Toek is a small community of 33 bamboo and thatch houses built up on stilts, in a long string on land alongside a 6m wide canal, in the Prek Ksay Kor Commune, Peam Ro District. During the rainy season, which lasts almost half the year, the area floods and the houses are all standing in water. Some community members first settled here in 1979, and a few families who were evicted from temple land nearby later joined them, bringing the community to its present size.

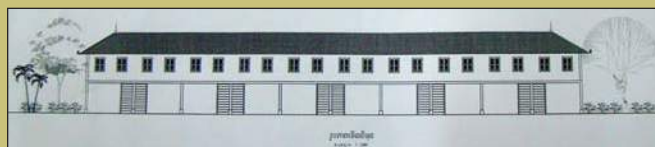


Using ACCA to bolster negotiations for land :

The community will upgrade its housing and infrastructure on the same site, beginning with land-filling to raise the land above flood levels. Initially, the land tenure was not that clear, but the ACCA big project budget approval was used as a bargaining chip to persuade the Prek Ksay Kor Commune Council authorities to agree to give this land to the people. The land ownership will be collective, rather than individual, and will be transferred to the community once their housing loans to the CDF have been repaid.

Demonstrating a new, collaborative and community-driven model : The project at Pro Lay Toek is being overseen by a working group which includes representatives from the community, the Prey Veng Provincial CDF, the local district and commune authorities, UPDF and community architects from Phnom Penh. The project will be an important milestone for Peam Ro District, and a first chance for both communities and local authorities there to see, to take part in and to learn from a community-planned and community-built housing project for some of the district's poorest families.

Planning the new housing : The community's first steps were to measure and map their land and houses. They were helped in these tasks by a team of young architects from Phnom Penh, who came for an intense, on-the-spot housing and community planning brainstorming workshop in October 2009, at the same time as the survey in Peam Ro District was going on. The community's narrow strip of land is 169m long but only 6m wide, so the people explored a variety of compact row-house design options that will work within the limited land plots of just 4 x 6m. The house sizes will be 4 x 4.5m and the communities have decided to save space for housing by laying the drains within the plots at the back, and negotiating with the owner of the adjacent land for permission to use a 1.5m strip of his land to construct the walkway, which would give the people a little more space, but also provide access to this plot. Land filling will start in January 2010, and the house construction will quickly follow.



BEFORE : It's hard to imagine a more vulnerable community than the 33 canal-side squatters at Pro Lay Toek.

AFTER : Here are two drawings of the simple 2-story row-houses the people are now building on their narrow strip of land.

CITY: BAVET

Svay Rieng Province, Cambodia

Bavet is a new casino town on the Cambodia-Viet Nam border, in Svay Rieng Province, another of the country's poorest provinces. The municipal boundaries of Bavet, whose status has just been raised from a village to a municipality, are still being negotiated. The town is still very loosely urbanized, with some rural-feeling parts within the municipal limits where people still grow vegetables and rice, but there are a growing number of factories. Like so many other parts of Cambodia, big tracts of land in Bavet are being very quickly handed over to investors from Viet Nam, Korea, China and Cambodia, on long-term leases, to develop casinos, factories and real estate projects, leaving very little land for the local people to live on.

THE POOR IN BAVET : The casinos and factories have become a new source of jobs for poor migrants, who also find work as vendors, construction laborers, fishermen, motorcycle taxi drivers and small farmers. Many poor workers cross the border every day, between Bavet and Mok Bai, the town on the Viet Nam side. Many families evicted from their farmland to make way for the new National Road No. 1 have also found their way into Bavet. With the combination of poverty, casinos and cross-border traffic, there are plenty of social problems like AIDS and child-labor in Bavet. For most of the poor in Bavet, the only housing option is in shacks they build themselves or rent, in squatter settlements on government land, along the dyke and behind the casinos, and there are already very serious problems of housing, land and eviction in the town.

COMMUNITY PROCESS JUST GETTING STARTED : The community process in Bavet is new, but leaders from several poor communities have participated in exchanges and savings groups have started in two. With good support from the municipal governor (who just a year ago refused to talk to the poor communities, but now sits as honored chairman at many of their workshops and ground-breakings) and communities, there is an active process to encourage new savings groups in other settlements - both in Bavet, and in Mok Bai town on the Viet Nam side of the border. The community process in Bavet is being supported with weekly visits by the more experienced community network in nearby Peam Ro District, which is just an hour's drive away and has become a kind of big sister to Bavet. A rough community survey, which focused on the landless poor, was done in May, but another more detailed survey is planned in January 2010.

13 SMALL PROJECTS : As in the other ACCA cities, the \$15,000 small project budget is being spread out to support smaller-sized upgrading projects in as many communities as possible, to maximize the benefits and use the projects to help build the community process. In Bavet and a few nearby districts, the \$15,000 ACCA budget will be used to support small upgrading projects in 13 poor settlements, all of which have been identified, prioritized and budgeted by the communities themselves, as part of their city-wide survey process. The projects include walkway improvement projects in 7 communities (total 2,108 meters), well-digging projects in 5 communities and toilet-construction projects (20 units total). These projects, which are still in the planning stage, will be supplemented by community contributions and all the projects will be built with community labor.

BIG PROJECT : On-site reconstruction of two communities (110 households) with land provided free by the provincial government, with collective land title.



The \$40,000 budget from ACCA will support on-site housing reconstruction projects in two communities facing the immediate threat of eviction (total 110 households). This ACCA big project budget is being used by the community network to support their negotiations with the government to get the land these two settlements occupy given to their occupants, with collective land title, under the Provincial Government's Social Land Concession Program.



1 Beung Kamsoth (64 households) This is a community that was settled originally by the families of decommissioned soldiers, at the end of the Pol Pot period, many of them having lost legs and arms to land-mines during the long civil war. The settlement of 65 bamboo and thatch shacks is built on public land on the dike, where the people are developing plans to build new houses and improve their infrastructure.

2 Samakee (46 households) The people in this small settlement, located on land right behind one of the big casinos, are also negotiating to get the land they already occupy, and then to build new houses and improve their infrastructure.



CITY INFORMATION :

URBAN POVERTY IN BAVET

Total urban population	7,658 households (37,123 people)
Urban poor population (figures not final)	1,906 households (9,930 people)
Number of slums	13 communities
% population in slums	25%
Latest survey conducted	May 2009

SAVINGS

Date savings started	2006
Savings groups	2 groups
Savings members	93 members
Total savings	US\$ 500
CDF started	Not yet

ACCA BUDGET APPROVED SO FAR :

Small projects (13)	\$ 15,000
Big project	\$ 40,000
City process support	\$ 3,000



CITY: **KHEMARA PHOUMIN**

Koh Kong Province, Cambodia

The beautiful coastal town of Khemara Phoumin, in Koh Kong Province, is just 12 kms from the Thai border. It used to be so remote that it took three days of driving on muddy roads and crossing four bodies of water on rickety ferries to get there. But once the government finished a new highway, which made it possible to reach Khemara Phoumin from Phnom Penh in just a half day, development came like a bolt of lightning. The town was just upgraded from a rural district to a municipality in December 2008.

THE POOR IN KHEMARA PHOUMIN : The town's 19 poor communities are now facing some very serious land conflicts, as sleepy fishing villages are being transformed by international capital almost overnight into booming tourist traps catering to the affluent city folk from Phnom Penh and abroad. The community network in Khemara Phoumin is active in almost all of the town's poor communities now, where people speak Thai and Khmer and work as fishermen, vendors and factory laborers and informal trash recyclers.

ACTIVE COMMUNITY SAVINGS GROUPS : The strong community savings process in Khemara Phoumin, with its mostly women leaders, has for the past four years been using the tool of savings and network building to increase people's incomes, to launch "eco-tourism" community enterprises, to plan and implement small upgrading projects, to launch their own welfare program and to bolster their negotiations with the authorities for secure land tenure - all with an increasingly fruitful collaboration with the municipal and provincial authorities.

ACTIVE PROVINCIAL CDF : The Koh Kong Provincial-level CDF, through which ACCA funds for Khemara Phoumin will be channeled, was started in March 2007, and its committee meets monthly. The CDF is so far linked with communities in the Khemara Phoumin Municipality and in three other districts. The community network in Koh Kong Province has taken bulk loans from this CDF (with funds partly drawn from people's own savings and partly from loans and grants from UPDF and the Selavip provincial cities project) to support a variety of community upgrading, community eco-tourism businesses and livelihood projects in poor settlements around the province. Through the CDF and survey process - and now through ACCA - the municipal and provincial authorities are gradually being brought into more collaboration with the communities.

8 SMALL PROJECTS : As in the other Cambodian cities with ACCA projects, the network in Khemara Phoumin is spreading out the \$15,000 small project budget to support as many community projects as possible, to construct much-needed but very modest community infrastructure projects. And as in the other cities, the network and UPDF have prepared a detailed list of who needs what small infrastructure improvements, based on the survey, and this list has helped them to decide on the 8 projects that are now being planned :

- **Spean Yol (82 households) Wooden bridge.** Total cost \$1,200 (which includes \$200 from the community and \$1,000 from ACCA).
- **Phsa Depo (80 households) Three community toilets.** Total cost \$550 (which includes \$100 from the community and \$450 from ACCA).
- **Samai Sonsom Prak (100 households) Street lighting poles + 3 community toilets.** Total cost \$1,600 (which includes \$300 from the community and \$1,300 from ACCA).
- **Nesarth Phum 4 (70 households) Road improvement.** Total cost \$2,450 (which includes \$250 from the community and \$2,200 from ACCA).
- **Songkhom (30 households) Drainage + 1 community toilet.** Total cost \$550 (which includes \$50 from the community and \$500 from ACCA).
- **Srey Akpivath (211 households) Street lighting poles.** Total cost \$1,000 (which includes \$100 from the community and \$900 from ACCA).
- **Andong Tek (372 households) Road improvement.** Total cost \$3,000 (which includes \$300 from the community and \$2,700 from ACCA).
- **Mouy U-Spea (105 households) Tree planting in a degraded coastal mangrove forest.** Total cost \$575 (which includes \$125 from the community and \$450 from ACCA).



CITY INFORMATION :

URBAN POVERTY IN KHEMARA PHOUMIN

Total urban population	5,415 households (25,957 people)
Urban poor population <i>(only with land problems)</i>	2,005 households (8,124 people)
Number of slums	19 communities
% population in slums	37%
Latest survey conducted	September 2009

SAVINGS

Date savings started	2005
Savings groups	6 groups
Savings members	187 members
Total savings	US\$ 6,200
CDF started	March 2007

ACCA BUDGET APPROVED SO FAR :

Small projects (11)	\$ 15,000
City process support	\$ 3,000
<i>No big project proposed yet</i>	

CITY: KAMPONG CHAM

Kampong Cham Province, Cambodia

Kampong Cham is Cambodia's second-largest city (population 1.8 million) and the home town of many of the country's key political leaders and businessmen. As an important trade and transport city in Eastern Cambodia, on the Mekong River, Kampong Cham is experiencing the same explosive economic growth and the same problems of poverty and eviction as other Cambodian cities, but on a scale closer to Phnom Penh's. As in other rapidly-developing parts of the country, the city's administrative boundaries are a moving target. In order to bring more revenues from this economic powerhouse into the provincial coffers, the municipal limits were recently shrunk to a very small area of only 14 square kilometers (with 4 wards), at the center of the much larger urban area. The UPDF survey and city figures cover only this new, smaller municipal area.

SLUMS IN KAMPONG CHAM : The 8 poor settlements in Kampong Cham Municipality covered by the UPDF's most recent survey are all facing serious eviction threats. Many are on land along the banks of the Mekong River, and others are on roadsides and on private land behind hospitals, where low-income construction workers, vendors, motorcycle taxi drivers and trash recyclers live in squalor and insecurity.

SAVINGS : After seven years of continuous support by UPDF and the national community savings network, savings groups are now active in many poor settlements in Kampong Cham Province, but just recently began in Kampong Cham Municipality. The network is now working to set up savings groups in the city's other poor communities - especially those facing serious land problems - as a more proactive strategy than protesting to strengthen people's negotiations with the local authorities for secure land.

CDF ALREADY SET UP : The Kampong Cham Provincial CDF was set up in 2005 by the provincial community network and operated informally for several years. In May 2007 it was formalized under an MOU, as a collaboration between the community network, local government and UPDF. The CDF has become another important point of collaboration between the community network and the local authorities, to find win-win solutions to these problems. The joint committee which manages the CDF meets monthly, and all the funds for ACCA projects go through this mechanism. This collaboration has already shown results: the Provincial Governor, who is the Prime Minister's brother, used to inspire only fear among Kampong Cham's poor communities, but the man has now become the biggest supporter of the people's process in the city.

5 SMALL PROJECTS SO FAR : The small project budget from ACCA will be used to partly finance as many small projects as possible. The first five small projects have been identified and are now in the process of being planned. As in other cities, the community network and UPDF prepared a detailed list of who needs what small infrastructure improvements, based on the community survey, and this list helped them to decide on the projects - all of which will be built by communities themselves, using their own labor.

- **Thy Pram Moi (14 households) Water pumps + 3 community toilets.** Total cost \$675 (which includes \$75 from the community and \$600 from ACCA)
- **Thy Moi (598 households) Walkway + 7 community toilets + 1 water pump.** Total cost \$2,575 (which includes \$250 from the community and \$2,325 from ACCA).
- **Thy Pi (680 households) 10 community toilets.** Total cost \$1,400 (includes \$150 from the community and \$1,250 from ACCA)
- **Thy Pram (173 households) 3 community toilets + 1 water tank.** Total cost \$1,325 (includes \$150 from the community and \$1,175 from ACCA).
- **Sambok Chab (44 households) 10 community toilets + 1 water pump.** Total cost \$1,600 (includes \$150 from the community and \$1,450 from ACCA).



HIGH STAKES : The projects to build the bridge across the Mekong and develop the river-frontage continue to be Kampong Cham's biggest eviction-causers, and the vulnerable settlements still staying along the riverbanks are the targets of the community network's upgrading and land negotiations.



CITY INFORMATION :

URBAN POVERTY IN KAMPONG CHAM

Total urban population <i>(the newly shrunken)</i>	9,726 households (47,300 people)
Urban poor population <i>(figures not final)</i>	1,592 households (7,156 people)
Number of slums	8 communities
% population in slums	16%
Latest survey conducted	October 2009

SAVINGS

Date savings started	2006
Savings groups	4 groups
Savings members	49 members
Total savings	US\$ 1,000
Provincial CDF started	May 2007

ACCA BUDGET APPROVED SO FAR :

Small projects (5 so far)	\$ 15,000
City process support	\$ 3,000
<i>no big project yet</i>	



BIG PROJECT :

Two big land breakthroughs both offer possibilities for ACCA big project funding, but nothing is final yet . . .

1

FIRST LAND BREAKTHROUGH : Relocation of Sesib Pir Knong (42 households) to nearby land - part provided free by the government and part bought by the people.

The Sesib Pir Knong Community was just one of a long line of shaggy squatter settlements built on stilts over the banks of the Mekong River in Kampong Cham. It is one of the poorest settlements in the city. When the community faced the prospect of eviction for a municipal bridge and embankment landscaping project, they started a savings group, began exploring their options and eventually became the first community in the city to successfully negotiate a resettlement agreement: "No need to evict us," the community's savings group argued, "We'll just come back to squat in the same place in three months!" So in exchange for vacating their community, the provincial government has agreed to give them a piece of free land just six kilometers away. The government has also filled the land, installed two water pumps and will later provide the roads and drains, according to the layout plans the community people developed themselves.

Adding to the land : The only problem was that the new land was a bit too tight, and allowed room for plots of only 4 x 4m in size, which everyone agreed was too small. So the community took a small land loan from UPDF and purchased a strip of adjacent farmland they had negotiated to buy cheaply, for \$2,200. They've already repaid the loan. This extra land gives them enough space to make the house plots 4x7 or 4x6 meters, depending on how much space they leave for the walkways and drains. The people have already moved to the new site, set up their own informal school, and are living in temporary shelters while they construct their new houses.



Housing design : The community is now in the process of designing two or three options for their new houses, with support from a small team of architecture students from Phnom Penh and the CDF joint committee. The provincial government has also been keen to help out, but the house design they proposed, which costs \$1,500, is too expensive, and the people are instead looking at options which allow them to re-use old materials and upgrade their houses incrementally - costing between \$800 and \$1,000. Housing construction will start in January 2010.



2

SECOND LAND BREAKTHROUGH : Sambok Chab (44 households) Nearby relocation to a large block of free, fully-developed land the government has offered for resettling poor communities in vulnerable land situations around the city.

Big land sharing opportunity : The municipal government is now developing a big new commercial area in the center of Kampong Cham, with hotels, banks, townhouses and shopping centers, and they have decided to follow the land-sharing model of Borei Keila in Phnom Penh and set aside 2 hectares of land in the project site specifically for housing the poor (given free, but with collective - *not individual!* - land title). The land is now being filled and will provide enough space for housing about 300 households. The idea is that the government provides the land and people relocated from several insecure settlements around the city will build their own new community there. The land is just 2 or 3 kilometers from all the existing poor settlements, and so it's another important breakthrough for the poor, in a city which has only evicted in the past.

No savings, no free land : The CDF is now negotiating with the municipality to develop this 2-hectare land, with the CDF's main role being to help set up savings groups and to help people plan their own community-driven relocation, and with the government's role to develop the land and assist people in their housing planning. The CDF and the municipality have agreed that only communities with savings groups can take part in the project. Groups of leaders have been taken on exchange visits to Phnom Penh, to see how similar kinds of government / community collaborations have resulted in decent, secure housing for the poor, but the communities are still a little skeptical and nobody's jumping at the government's offer yet.

Sambok Chab to be the first : Sambok Chab is a small squatter community of 44 houses, built on a strip of land between the river-bank and a road. Since it has for years been threatened with eviction, the community is on the list of vulnerable communities and is preparing to be the first community to develop a new housing project on this government land, to solve their own housing problems and to convince other communities to "wake up" and do the same.



CITY: SEN MONOROM

Monduliri Province, Cambodia

Sen Monorom is a small provincial town on the eastern edge of Cambodia, in the mountainous province of Monduliri, close to the Viet Nam border. For tourists, this remote town, which is very scattered and rural-feeling, is known as the “Switzerland of Cambodia”, famous for its cool weather, gentle hill-tribe people, elephants, jungle treks and waterfalls. But the area is also becoming a magnet for poor and landless rural people looking for work in the growing tourism sector. It used to take days to reach Sen Monorom, but the government has built a brand new road to the town, and you can now get there from Phnom Penh in a day. International NGOs are fond of locating their projects here because it’s so quiet and cool and pleasant, and that might explain why this particular town has attracted so many human rights groups.

FIRST SURVEY : Sen Monorom was one of the 27 cities included in the 2009 national slum survey undertaken by the National Community Savings Network and UPDF. That survey was only the third time the savings network/UPDF team had visited the town, where the community process is just getting started. The surveying team spent three days visiting the town’s poor settlements - many of them ethnic hill-tribe minority groups - making connections, talking about problems, introducing the idea of community savings and setting plans for exchange visits to Phnom Penh and other provincial cities nearby. Back in Phnom Penh, the whole survey team was all raving about how gentle and welcoming and polite these hill tribe community people were.

LAND CONFLICTS WITH HILL TRIBE GROUPS : One of the reasons Sen Monorom was chosen for support from the ACCA Program was because many of the town’s hill-tribe groups, who have lived for centuries in these mountains, have in the past five years been driven off their land in large numbers, as rich people and foreign investors buy up or lease huge tracts of land for industries, for corporate forestry and farming, and for tourism. So the idea of this ACCA project is to explore ways to use the savings and small upgrading projects to help these hill-tribe groups work together and sit with the local authorities to protect their land, to revive their own indigenous culture and their natural environment (with forests and waterfalls), and to show an alternative model for hill tribe areas in other provinces (like Ratanakiri).

9 SMALL PROJECTS : As in the other Cambodian cities with ACCA projects, the just-beginning community network in Sen Monorom will spread out the modest \$15,000 small project resources from ACCA to support as many small community projects as possible. The nine planned projects were prioritized, agreed upon and planned together, based on the detailed list of who needs what small infrastructure projects, that was part of the community network’s survey in Sen Monorom, and this list has helped them to decide on the projects. The communities will plan the projects and do all the work themselves.

- **O’Spean (152 households) Road improvement.** Total cost \$3,100 (includes \$500 from the community and \$2,600 from ACCA).
- **Chamka Tae (154 households) 2 wells.** Total cost \$882 (includes \$80 from the community and \$802 from ACCA).
- **Pulung (147 households) 1 well + 5 community toilets.** Total cost \$450 (includes \$50 from the community and \$400 from ACCA).
- **Pu Trang 1 (35 households) Walkway improvement + 1 well.** Total cost \$1,430 (includes \$130 from the community and \$1,300 from ACCA).
- **Pu Trang 2 (34 households) 3 community toilets.** Total cost \$1,323 (includes \$123 from the community and \$1,200 from ACCA).
- **Doh Kramom (120 households) 5 wells.** Total cost \$1,810 (includes \$220 from the community and \$1,590 from ACCA).
- **Laov Ta (1,010 households) Road improvement.** Total cost \$3,500 (includes \$600 from the community and \$2,900 from ACCA).
- **Krom Tamnob Krom (70 households) Road improvement + wells.** Total cost \$3,100 (includes \$200 from the community and \$2,400 from ACCA).
- **Damrey Chuon (34 households) Road improvement + wells + community toilets.** Total cost \$1,850 (includes \$100 from the community and \$1,750 from ACCA).



CITY INFORMATION :

URBAN POVERTY IN SEN MONOROM

Total urban population	2,448 households (12,340 people)
Urban poor population (only with land problems)	1,606 households (7,500 people)
Number of slums	12 communities
% population in slums	66%
Latest survey conducted	October 2009

SAVINGS

Date savings started	Not started yet
CDF started	Not started yet

ACCA BUDGET APPROVED SO FAR :

Small projects (9)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	



In Cambodia, the first developments to pop up in even the most remote border towns are often casinos. In this photo of the sleepy Thai-Cambodian frontier post, you can see the big new pink-colored casinos rising prominently above everything else in Pailin.



CITY: PAILIN

Pailin Province, Cambodia

Pailin is a small, quiet town in the foothills of the Cardamom Mountains, on the Thai-Cambodian border, in the extreme west of Cambodia. The town used to be a municipality within Battambang Province, but Pailin has just recently been given the status of an autonomous province. For centuries, Pailin has been famous for the rubies that come out of the surrounding mountains. But in the recent past this was the area where the last Khmer Rouge hold-outs lived in jungle encampments, surrounded by mine-fields, and Pailin has seen more than its share of bloodshed. Nowadays, the province is still largely rural, and most of the people are still poor farmers and fruit growers (raising cassava, peanuts and coconuts) on small agricultural holdings. As the town develops, though, new casinos and hotels are popping up, and cross-border trade is increasing, making Pailin an attractive destination for poor migrants from the surrounding rural areas.

LAND PROBLEMS NOT TOO SERIOUS HERE YET : Pailin is one of the few towns in Cambodia where land has not yet become a serious problem, and most poor families still have a decent bit of land for their farming. But conditions in these poor and unserved communities are quite bad. The lack of accessible roads, which partly protects them from the nation-wide land grab going on elsewhere, is also preventing them from getting their agricultural products to market. Although there are lots of NGOs working here (on issues of environment, hill tribes, children's health and education, AIDS, organic fertilizer, agriculture and animal husbandry), the people in Pailin are a tough and self-reliant lot, and continue to initiate a lot of development activities by themselves.

SAVINGS, SURVEY AND CDF : A provincial-level community development fund has already been established informally, with some small seed funds from UPDF, as a joint effort of the provincial community network, the Pailin Municipality, the very active Pailin Provincial Authority, the UPDF and the NCPD. Community savings groups in several rural districts in Pailin Province have begun putting their money together in the CDF. But savings is just getting started in Pailin Municipality, which was one of the 27 cities included in the 2009 national slum survey undertaken by the National Community Savings Network and UPDF. In Pailin, the survey team spent three days visiting the town's many poor settlements, making contacts, talking about problems, introducing savings and setting plans for exchange visits to Phnom Penh and other provincial cities.

6 SMALL PROJECTS PLANNED SO FAR : The small project budget from ACCA will be used to support as many small projects as possible. Six projects have been identified so far, all still in the planning stage. As in other cities, the surveying team (which included community leaders from other cities, from Pailin and UPDF staff) prepared a detailed list of who needs what small infrastructure improvements, based on what they found during the survey in the town, and this list has helped them to identify the projects - all of which were agreed upon with the municipality and all of which will be built by communities themselves, using their own labor.

- **Chamka Kao-Sue (102 households) Road improvement, drains, wells, community toilets and water supply.** Total cost \$2,280 (includes \$200 from the community at \$2,080 from ACCA).
- **O'Preos (296 households) Wells, community toilets, community center.** Total cost \$3,500 (includes \$300 from the community and \$3,200 from ACCA).
- **Suan Ampov Lech (155 households) Road improvement, wells, electricity supply.** Total cost \$2,990 (includes \$200 from the community and \$2,790 from ACCA).
- **Pailin Community (500 households) Community center.** Total cost \$3,440 (includes \$240 from the community and \$3,200 from ACCA).
- **Khlong (131 households) Community forestry and environment improvement.** Total cost \$1,450 (includes \$100 from the community and \$1,350 from ACCA).
- **O' Chrov Lech (107 households) Community organic compost-making center.** Total cost \$1,700 (includes \$100 from the community and \$1,600 from ACCA).

CITY INFORMATION :

URBAN POVERTY IN PAILIN

Total urban population	7,540 households (36,254 people)
Urban poor population <i>(figures not final)</i>	6,575 households (29,515 people)
Number of slums	48 communities
% population in slums	87%
Latest survey conducted	September 2009

SAVINGS

Date savings started	Not started yet
Provincial CDF started <i>(only informally so far)</i>	September 2006

ACCA BUDGET APPROVED SO FAR :

Small projects (6)	\$ 15,000
City process support	\$ 3,000
<i>No big project proposed yet</i>	

CITY: SIEM REAP

Siem Reap Province, Cambodia

For tourists and visitors, the town of Siem Reap is a pleasant stop on their way to see the fabulous 12th Century Angkor Wat complex. But behind the cafes and hotels and souvenir shops, there are some of Cambodia's poorest communities, many located along roadsides, on the banks of the Tonle Sap River, on the temple sites and in the nooks and crannies between big buildings. This is where the motorcycle taxi and tuk-tuk drivers, the construction workers, the market and street vendors, the restaurant workers, the souvenir sellers, the tourist guides, the waiters and the massage therapists. Besides serious problems of flooding, these settlements face the threat of eviction from their increasingly valuable land, as competition between the needs of the city's own citizens, and it's visiting tourists heats up.

SAVINGS AND UPGRADING : The first two UPDF-supported savings groups were set up in 2005 and quickly spread to seven communities, where the savings continues to be very strong. Many of these communities have already undertaken some pilot community toilet-building and settlement-upgrading projects, with support from UPDF and the Selavip-supported provincial cities project. An informal community development fund has already been operating and helping communities in the larger Siem Reap Province to link their savings together, but efforts to formalize this CDF into a collaborative mechanism with the municipal government have been difficult, even though the provincial governor has become an active people's process supporter.

8 SMALL PROJECTS : As in the other Cambodian cities, the community network in Siem Reap will spread out the \$15,000 from ACCA to support as many community projects as possible. The ACCA support is seen as a chance to add more ammunition to the community upgrading projects that have already been completed by poor communities in the city, over the past few years, with support from UPDF. The eight planned projects were prioritized, agreed upon and planned together, based on the detailed list of who needs what small infrastructure improvements, that was part of the community network's most recent survey in Siem Reap :

- **Phlay Dokpov (213 households) Road improvement + drainage.** Cost \$1,239 (includes \$239 from the community and \$1,000 from ACCA).
- **Benh Lan (14 households) 2 community toilets.** Cost \$400 (includes \$100 from the community and \$300 from ACCA).
- **Muath Steung (814 households) Road improvement + drainage + toilets.** Cost \$3,818 (\$400 from community and \$3414 from ACCA).
- **Muk Wat lue Kang Ietch Stueng (672 households) Road improvement.** Cost \$3,114 (includes \$672 from the community and \$2,798 from ACCA).
- **Ta Kong (685 households) Road + drains + well + toilets.** Cost \$4,047 (includes \$400 from the community and \$3,647 from ACCA).
- **Tropeing Run (720 households) Drainage + toilets.** Cost \$1,800 (\$200 from community and \$1,600 from ACCA).
- **Chong Kneah Kok neung Tek (142 households) 10 toilets + water supply.** Cost \$1,350 (includes \$100 from the community and \$1,250 from ACCA).
- **Khla Thmey 1 (225 households) Road improvement + drains + toilets.** Cost \$3210 (includes \$376 from the community and \$2,834 from ACCA).

POSSIBLE BIG PROJECT : Samaki (71 households) On-site upgrading of a canal-side squatter community to show an alternative to the city's distant relocation plans.

The Ward Chief has given his approval to plans to upgrade this small settlement on the same public land, to demonstrate an alternative on-site slum upgrading model to the city authorities. The need for this kind of alternative vision, in which the poor stay in the city and redevelop their housing in the same place or on land very close by, is especially urgent now, when the city is making plans to evict 4,000 river-side squatter families and relocate them to a large resettlement colony it is developing some 30 kms outside the city, where the people will be obliged to buy the government-designed houses. When the Vice Governor of Phnom Penh and UPDF Chairman Mr. Mann Chhoeurn visited this far-away colony, his assessment of the project came as no surprise to anyone: "People will never be able to survive out here, and the house model is too expensive." While negotiations for the land go on, the people at Samaki have started saving and are



working with the UPDF's team of young architects to develop their layout plan and design a variety of inexpensive house models. Although it hasn't been proposed yet, the project at Samaki may be proposed to ACCA soon.



CITY INFORMATION :

URBAN POVERTY IN SIEM REAP

Total urban population	45,717 households (230,714 people)
Urban poor population	6,519 households (30,291 people)
Number of slums	68 communities
% population in slums	17%
Latest survey conducted	December 2009

SAVINGS

Date savings started	December 2005
Savings groups	7 groups
Savings members	210 members
Total savings	US\$ 3,000
Provincial CDF started	still informal

ACCA BUDGET APPROVED SO FAR :

Small projects (8)	\$ 15,000
City process support	\$ 3,000
No big project proposed yet	

CITY: KHAN ROESSEI KEO

Phnom Penh, Cambodia

FIRE DESTROYS 452 HOUSES : In the early morning of 19 November, 2009, a big fire roared through five adjacent communities along the Tonle Sap River, in Chrang Chumreh 2 Sub District, in Phnom Penh's Roessei Keo District. The fire destroyed 452 houses, leaving more than 2,000 people homeless. Most of the people living in these settlements are Cham Muslims whose fishing and sea-faring ancestors first settled here over a hundred years ago. After the fall of the Khmer Rouge regime in 1979, the survivors from these communities came back to resettle in their ancestral riverside communities, where they now work as fishermen, moto-taxi drivers, construction workers, garment makers and vendors, earning between \$2 and \$4 per day.

STRONG SAVINGS AND A LONG HISTORY OF COLLECTIVE DEVELOPMENT : The five burned communities all have very mature, strong women's savings groups, most of them established 11 years ago, which are now part of a district-wide community savings network, with their own district-level Community Development Fund and welfare scheme. There are 254 savings members among the 452 fire-affected households, with collective savings of over US\$12,000. With support from UPDF, these very active riverside communities have also undertaken upgrading and walkway construction projects in their settlements, developed their own district-wide community welfare program, and have been part of the yearly cycle of community-managed income-generation loans from UPDF to produce prahok - the fermented fish that is a national delicacy.

LAND TENURE STILL UNCERTAIN : Although the people have lived here over a century, they have no formal land titles, but they do have certificates of occupancy issued by the District in 1992. In other parts of the city, these kinds of fires in poor communities are often used as an excuse to evict people, but in this case, there was strong encouragement and support from the government at all levels (the sub district, the district and the Prime Minister himself!) to the people to rebuild their houses. This clear sign of support is the direct result of the past decade of good collaboration between the communities and the local authorities. Although the people here are confident of their tenure security, the reconstruction and upgrading of these burned settlements is being planned explicitly as part of the longer-term goal of achieving secure tenure for all these traditional riverside communities. And the fire reconstruction process is being to build on the small community upgrading projects, the savings and the prahok loans, and the partnerships already undertaken by these active communities.

SURVEY AFTER THE FIRE : Immediately after the fire, the Phnom Penh Community Savings Network conducted a survey in the area to determine the extent of the damage, list affected families, begin the relief process and assist the community to negotiate support from the local government and local private sector donors for emergency relief supplies (plastic tarps, wood poles, zinc roofing sheets, rice, cooking utensils, clothes, medicines and drinking water), some road-rebuilding assistance, and help replacing lost documents. The first priority for the communities was to build permanent houses and restore the destroyed infrastructure - especially water supply systems, electricity and toilets.

SMALL PROJECT : The \$10,000 small project grant from ACCA is being used to support the community's rebuilding of the 600 meters of roads and drainage lines in the burned-out area, according to a reblocking plan they have developed with the UPDF community architects. In the new plan, which was designed to make sure nobody got displaced, the house plots are somewhat equalized and the lanes are somewhat straightened and widened - enough to make the community accessible by fire-trucks, but not as wide as the officially-required municipal road standards. But both the district and sub-district authorities have given their approval to the plan. The community has plans to plant trees along the edge of these newly-widened lanes, to bring a little bit of green and shade into this densely-crowded area.

BIG PROJECT : Housing reconstruction loans to 157 fire-affected savings members in the five burned-out settlements in Roessei Keo District.

The \$40,000 ACCA big project funds will be added to another \$97,000 from the UPDF to provide housing loans for the reconstruction of 157 houses in the five communities (loans will go only savings mem-

bers, and only to those who most urgently need the loans - not all fire-affected families do), with housing loans of up to \$1,000 each. The loans will be given as bulk loans to the community, through the District level CDF, beginning with a first round of 40 priority households which have been selected by the communities themselves. The UPDF community architects helped to organize a series of workshops to help the people develop new house models which will fit onto the small house plots, to be affordable at three levels: \$900, \$1,000 and \$1,500. The new houses will be built collectively, using hollow concrete blocks which the community people are now in the process of learning to manufacture themselves, in order to minimize the use of flammable construction materials.



PROJECT INFORMATION :

FIRE IN ROESSEI KEO DISTRICT

Date of fire :	November 12, 2009
Total affected population	452 households in 5 communities (2,000 people)

SAVINGS *(figures for entire district)*

Date savings started	1993
Savings groups (total)	85 groups
(only fire affected)	5 groups
Savings members (total)	4,543 members
(only fire affected)	254 members
Total savings (total)	\$ 120,000
(only fire affected)	\$ 12,000
District-level CDF started	1999

ACCA BUDGET APPROVED SO FAR :

Small project (1)	\$ 10,000
Big project	\$ 40,000
Special disaster support	\$ 5,000





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