



# Leave no one behind

## Community-led mechanisms in Cambodia

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Cambodia is one of the poorest countries in Asia, with the vast majority of the population living precariously close to the poverty line. Emerging from the Pol Pot regime, the country has also experienced rapid unplanned and unregulated urbanisation. This Working Paper, an annex to **Leave no one behind: what is the role of community-led urban development?**, examines the Cambodian approach to ensuring equity through the formation of urban poor-led organisations. In particular, it looks at the Community Savings Network Cambodia, which not only provides financial mechanisms to support low-income people, but also conducts enumeration and mapping to ensure the most marginalised people are included in urban development of Cambodian cities.

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## 1

# Introduction

*“The aim of our community saving mechanism in Cambodia is to help poor communities obtain good living conditions and housing security in their lives. We try to ensure that all community members are included in the savings process even if they face financial and/or physical hardships. ‘Leave no one behind’ is translated into Khmer as ‘Nheoung minh Boh bong chuoy Knea.’ The meaning ... in Khmer, we feel, is about keeping all people together during the community upgrading process, regardless of the hardships they face.”*

– Somsak Phonphakdee, National Community Development Foundation (NCDF)

The representatives of 193 nations introduced the Sustainable Development Goals (SDGs) in 2015, committing signatories to taking a range of measures to tackle poverty and exclusion in the period 2015–2030, by emphasising that the goals were designed to ensure ‘no one was left behind’ in the development process. “As we embark on this great collective journey, we pledge that no one will be left behind. We wish to see the goals and targets met for all nations and peoples and for all segments of society. And we will endeavour to reach the furthest behind first.” (United Nations, 2015).

Following the end of the Pol Pot regime in Cambodia in 1979, tens of thousands of displaced people returned to Phnom Penh authorised to occupy buildings on a first-come, first-served basis. The second generation of people moving to the city were left to live on already claimed land, creating the settlements now considered

to be illegal. With the stabilisation of the economy in the late 1990s, and many moving to cities in search of economic opportunities, in combination with population growth, these ‘illegal’ settlements have been growing quickly.

Starting from zero in 1979, the post-Khmer Rouge Cambodian government was faced with responding to an overwhelming lack of basic needs, including:

- lack of employment opportunities
- lack of basic infrastructure services
- lack of health services for poor people, and
- lack of a formal land registration system.

As informal settlements were considered ‘illegal’ by the government until relatively recently, they were frequently systematically excluded from urban development programmes in Cambodia, and prone to evictions. At the same time, a large number of nongovernmental organisations (NGOs) and aid agencies flooded the country delivering what they felt the poor needed, but almost all were operating in welfare mode offering very little systemic changes (Asian Coalition for Housing Rights, 2001).

In the absence of entitlements, formal financial systems or government assistance, the urban poor created survival systems of their own in order to attain land, build houses, and access clean water and electricity. Most prominently, the Community Savings Network Cambodia (CSNC, formerly SUPF) was established to organise community savings

groups and conduct community-level enumeration and mapping to account for, and identify, particular needs of the most marginalised and vulnerable households to help ensure *all* poor communities had a stake in city development. The National Community Development Foundation (NCDF), formerly known as the Urban Poor Development Foundation (UPDF), introduced Community Development Funds (CDFs) as a financial mechanism to manage revolving loans and deliver collective soft loans<sup>1</sup> to neglected urban poor communities in Phnom Penh, for community infrastructure and livelihoods projects. These *people-led systems* have arguably helped more Cambodians than any government scheme or foreign aid could ever hope to do, because they regard the poor as key actors, and “offer options for *everybody*, right down to the poorest” (Boonyabancha, 2000).

Cambodia’s government programmes have only very recently started to focus specifically on the urban poor; however, due to limitations in programme coverage, the high number of people living close to the poverty line are at risk of being left behind from such well-intentioned programmes. In contrast, mechanisms of community-led infrastructure and livelihood improvement developed by CSNC and NCDF have evolved over time to better catch the most marginalised and vulnerable people. The approach to ensuring no one is left behind

is actively being pursued at two scales via the financial mechanisms of the CDF: at the city level, in which no poor communities are left out of the development processes of the city; and at the community level, in which no individuals or families are left out of the community upgrading process.

At the community level, when a community housing upgrading project is developed, the community takes out a collective loan through the city CDF. For those people who are not able to keep up with loan repayments, the SELAVIP-funded Decent Poor Fund has helped to bridge the financial gap faced by payees since its establishment in 2012. The specialisation and expansion of welfare funds within the CDFs, and the strategic use of the Decent Poor Fund are techniques adopted by CSNC and NCDF to better ensure that all individuals/ families are included in the upgrading process at the community level.

In 2009 CDFs were scaled up to cover cities across all 24 provinces. In partnership with local governments, the CDFs act as a decision-making and leveraging platform to help develop housing and land solutions for the urban poor across Cambodia. This paper will offer a case study from Cambodian cities to demonstrate what community groups are doing to ensure that no one is left behind among urban low-income communities.

<sup>1</sup> ‘Soft’ loans refer to lower interest rates compared with conventional loans, combined with a longer payback period, and less restrictions, such as house ownership, for accessing loans. See ACHR reports for more details: <http://www.achr.net/download.php>

## 2

# The urban poor in Cambodia

Cambodia is one of the poorest countries in Asia. While in 2009 Cambodia had already achieved the Millennium Development Goal (MDG) of halving poverty between 2000 and 2015, (more than halving poverty from 50 to 20 per cent of the population), the vast majority of its people hover just above the poverty line, remaining highly vulnerable to slipping back into poverty (World Bank, 2016). Due to the effect of natural population growth and rural–urban migration, Cambodia has experienced rapid urbanisation over the last two decades when the urban population grew from 15.7 per cent in 1998 to 21.4 per cent in 2013 (UNFPA, 2014).

Cambodia's mostly unplanned and unregulated process of urbanisation has resulted in the lack of infrastructure and urban services, neglect of the urban poor and the lack of pro-poor, inclusive urbanisation processes. The urban poor, with incomes typically too low to attain housing acquisition through the formal land market, reside on the fringes of subdivisions, railroad tracks, and riverbanks, or on private or government-owned land and rooftops. Absorbing much of the rural-urban influx in combination with natural population growth, these

settlements have expanded considerably. As the people are regarded as 'illegal squatters' by the government, such settlements lack most basic infrastructure such as piped water, drainage and electricity as well as security of tenure, making them prone to evictions.<sup>2</sup>

Phnom Penh's unique history has made the lines which separate homeowners from squatters very fuzzy, and private from public land unclear (Boonyabancha, 2000). Cities were emptied during the Pol Pot regime, and, in an effort to abolish private property, the majority of land tenure and cadastral records were destroyed. During the socialist period which followed, all land belonged to the state, and, despite the lack of formal private ownership, informal land markets were prevalent. When people returned to Phnom Penh following the end of the Khmer Rouge they were authorised to occupy buildings on a first-come, first-served basis, and, with existing buildings occupied, people started to informally purchase occupation rights, or settle on vacant land, creating many of the settlements today considered illegal. Private ownership of land began officially in 1992. The city of Phnom Penh has a land

<sup>2</sup> Although reliable figures are extremely hard to come by, it is estimated some 150,000 people have been displaced in Phnom Penh alone over the past two decades, representing 11 per cent of the city's current population (Tnaut, 2012). Amnesty International stated in a 2008 report (Amnesty International, 2008) that between 2003 and 2008 some 30,000 people were forcibly evicted from the capital. This issue is not confined to Phnom Penh; in 2012, the local NGO Licadho stated that in the 12 provinces where they have offices, they had recorded 654 land disputes, involving the land of 85,000 families. Another local human rights organisation, Adhoc, put the national figure even higher (Lindstrom, 2013). Recently these statistics should have improved, however, as the government is now taking a far more pro-poor approach to city development.

registration system, but until today the reconstruction of the system is slow, with less than 40 per cent of the city's properties recorded in the land title system. The procedure to register land is also expensive, time-consuming, and still incomprehensible to most people. Not knowing the status of their land,<sup>3</sup> the urban poor tend to find themselves quickly threatened with eviction as the land they are living on is bought out from under them. Exclusion of poor settlements from systematic land registration has been highlighted as a key failure of land sector and land registration programmes, contributing to widespread tenure insecurity in urban areas (Lindstrom, 2013).

Estimates based on the NCDF city-wide survey conducted in 2003 in Phnom Penh in collaboration with CSNC (previously known as SUPF) recorded 569 informal settlements, comprising approximately 65,759 households and 374,826 people,<sup>4</sup> and also recorded the settlements were growing in number and size. According to the nationwide settlement survey conducted by NCDF, CSNC and local authorities across all 27 municipalities in 2009, there are approximately 1,123 informal settlements in the country, comprising 186,515 families. According to the NCDF surveys, security of tenure followed by overcrowding are the major problems faced by the urban poor. Similarly to other countries in the region, other problems faced include lack of adequate housing and services, poor quality of water and sanitation, and degrading environmental and health conditions.

## 2.1 Who are the most vulnerable among the urban poor?

According to the government of Cambodia, people who are elderly, have disabilities or are chronically sick are among the most vulnerable groups in Cambodian society, as they face overlapping vulnerabilities, such as lacking assistance and equal access to education, health and rehabilitation services, training and employment (Royal Government of Cambodia, 2011). There are no reliable estimates, however, on the number of people with disabilities,<sup>5</sup> nor on their quality of life or access to disability-specific and mainstream services (UNDP Multi-Partner Trust Fund, 2013).

There are not enough rehabilitation services to meet demand, and they tend to focus on physical disabilities that impair mobility, so other forms of impairments such as vision, hearing, intellectual and psycho-social impairments have even fewer services (UNDP Multi-Partner Trust Fund, 2013). Cambodians with disabilities tend to rely on limited family support to survive.

Other vulnerable groups include elderly people with few family members, chronically sick people, and the high number of people close to, or on, the poverty line, potentially facing sudden financial shocks such as hospital bills, births or deaths in the family. Traditional social safety nets come from family, friends, and faith-based institutions, mostly in the form of food or assistance after natural disasters. But many of these traditional ways are becoming less common. As the most vulnerable groups until recently were not in the city's databases, they were easily missed by aid and government programmes. The initial mechanism for community upgrading developed by CSNC, using collective loans, tended to also exclude the most vulnerable, as they could not keep up with monthly contributions, but has since become more inclusive with the adoption of specialist financial mechanisms focused on individuals.

## 2.2 Government and international initiatives

Unlike Cambodia's neighbouring countries, the country has no formal provision for low-income housing of any sort, and only in 2014 was a Ministry of Housing established under the Ministry of Land Management. Although a policy was set in 2003 to regularise informal settlements, only very recently was this implemented with the establishment of legislative mechanisms for regularising informal settlements, and municipal programmes to provide poor communities with basic services (see chapter 4 for more details). Furthermore, given the many years of a fluctuating currency, international banks had no interest in investing in Cambodia, unlike in other countries, so most development capital came primarily from development assistance rather than internal financial markets. Until now, Cambodian society has been without any formal functioning financial system, making the development of an affordable housing programme and mortgage systems a challenge.

<sup>3</sup> Typically 75 per cent of slum dwellers consider themselves as owners of their plots as they have purchased these plots from previous owners, or local authorities, who themselves may not have any prior ownership rights but sell the land for their benefit (Fallavier, 2003).

<sup>4</sup> 5% live along railways, 5% along roadsides, 9% on rooftops of downtown buildings, 26% on riverbanks and along canals, and 40% on open land.

<sup>5</sup> To date there is no national survey on disability. According to the 2004 census of the National Institute of Statistics, five per cent of the population is disabled (Cambodian Socio-Economic Survey (CSES))(International Labour Organization, 2009); however, the CSES survey does not cover the whole country. The World Health Organization (WHO) estimates a much higher percentage, closer to 10 per cent (Handicap International France, 2009).

With regards to infrastructure, about one-third of slums have set up their own drainage systems, with support from community-based organisations and international agencies such as DFID and UN-Habitat, sometimes linking with the main government-built networks; however, all systems fail to reach the poorest who live in the lower parts of the settlements and live surrounded by upstream water discharge (Fallavier, 2003). In 1999, only a quarter of slums were officially connected to the city's water supply network; however, since 2000, with support from development banks, the Phnom Penh Water Supply Authority has extended coverage of the city, and has developed schemes to reach the urban poor regardless of land status.

Beyond Health Equity Funds (HEF) and scholarship programmes, there are no major government-funded social protection programmes in Cambodia. NGOs play a significant role in increasing household access to healthcare, education and vocational training, as well as provision of social welfare services, accounting for 26 per cent of total development assistance (Sann, 2011). However, data is rarely shared between institutions; efforts are fragmented, project-based, and suffer from little co-ordination, resulting in limited geographical coverage and ad hoc targeting such that the result is far from universal. In 2009, to improve programme

targeting for social services and poverty reduction, the Ministry of Planning (MOP) launched the Identification of Poor Households Programme (ID Poor),<sup>6</sup> with funding from the Australian government's AusAID, UNICEF, the European Union, the Royal Government of Cambodia, and technical assistance from the German development agency GIZ. The data collection is followed by issuing Equity Cards (identity cards), which are used by individuals to access free or discounted medical services (through Health Equity Funds or Social Health Insurance), scholarships or other financial support for poor students. These cards are also used for the allocation of social concession land to the poor, agricultural-related purposes and for many other processes (Ministry of Planning, 2006). Despite the dissemination of the National Social Protection Strategy 2011, which set a framework for sustainable and comprehensive social protection for all Cambodians, the implementation remains slow, however, and does not necessarily prioritise poor areas, as the capacity of local governments in many areas remains too weak to take responsibility for implementation (Chheang, 2015). Statistics in 2014 showed social protection coverage (Health Equity Funds and ID-poor programme) for the poor remained very low and scattered, with only 20 per cent of the poor seeking free or subsidised treatment (Tsuruga, 2014).

<sup>6</sup>From its start in 2007 to 2009, the programme fully or partially covered 18 provinces including 7,114 villages, and the database will be biennially updated. Technically, based on economic indicators, households are given scores and divided into three differential groups (Poverty Level 1: Very Poor; Poverty Level 2: Poor; and Non-Poor). In addition, non-economic indicators are also available. After 2015, the Ministry of Planning intended to carry out the procedure independently using exclusively state funds.



## 3

# Driving city-scale upgrading

The government, being overburdened, underfunded and foreign aid dependent, realised in the 1990s and 2000s that the growing number of urban poor were a major urban development challenge. They were without any means of protection from extreme hardship, their homes were prone to flooding, poor drainage, and their communities lacked basic infrastructure. The lack of any reliable and effective financial and housing systems is the major reason the Urban Poor Development Fund (now NCDF) was set up as a financial institution to manage and provide loans to neglected urban poor communities and negotiate for access to land and housing. In this context, community savings groups were seen by community organisers as an effective mechanism to organise, strengthen and empower poor communities, and to build confidence in community-led processes to address whatever problems they faced collectively. Community savings schemes in Cambodia have proven to be one of the most effective ways for poor communities to participate in planning a better life, and contributing to the development of the cities, and to address the most difficult issues they face, including security of land and housing (Boonyabanha, 2004). The front-runners of the community savings movement from inception until today tend to be women.

## 3.1 Origins of community savings groups

The community-driven savings movement in Cambodia officially started in 1994 following a visit to Mumbai, India, where Cambodian community organisers learned about the community savings movement of Mahila Milan. This exchange was organised by the Asian Coalition of Housing Rights (ACHR). With further support from ACHR and Slum Dwellers International (SDI), the first comprehensive settlement survey was conducted across Phnom Penh, and the first community savings groups were launched in Sangkat Tonle Bassac in Phnom Penh. In the same year, the community saving groups across Phnom Penh began to organise under one federation, to work out solutions to shared problems together.

In 1998, the first community-managed CDF was given seed funding by ACHR to bring more flexible finance options to urban poor communities. Established as a joint venture between the federation of savings groups of Phnom Penh, and the municipality of Phnom Penh, the idea was to establish a fund for poor communities to access collective soft loans for

housing and infrastructure upgrading, and livelihood needs. Unlike micro-finance initiatives, which are an individual activity of savings and credit, collective loans initiate negotiations about the *entire* communities' living conditions, including land and tenure security. The CDF was managed by a 'mixed' board including community leaders, representatives from the municipality, ACHR and other development partners.

Due to the support of ACHR's Asian Coalition for Community Action (ACCA) programme in 2003, the community-driven process in Cambodia led by UPDF (now NCDF) and SUPF (now CSNC) was scaled up across the country, enabling access to revolving loans wherever community savings networks already had an established partnership with local authorities. The community savings networks across the country also formally united under the name the Community Savings Network of Cambodia (CSNC), covering all 24 provinces. In May 2008, after UPDF's (now NCDF) tenth anniversary, the governor of Phnom Penh, and deputy of the National Committee for Population and Development, agreed that the community-driven initiative needed to be supported at the national level, and each CDF provincial fund across the country was given a seed loan from the government as well as in kind support.

Today NCDF activities include supporting the formation and capacity building of saving and credit groups linked to CDFs (including training on account keeping, marketing, entrepreneurship, skills development and institution building). Where these groups have been established, NCDF facilitates training sessions, seminars and exchange visits so that community members can learn about issues such as income generation activities and settlement upgrading, and groups can learn about establishing linkages to financial institutions for wholesale lending which would be impossible as an individual. When the savings groups mature, community groups begin to establish dedicated saving schemes for children's education, emergency relief and welfare.

## 3.2 Settlement surveys

Surveys are a mechanism frequently used by the NCDF to reliably account for everyone living in informal settlements, most of whom are invisible on the city's database as their houses are not registered. Surveys also reveal the real conditions faced by the urban poor. As the government is often unaware of the scale of the urban poor, the surveys also act as invaluable evidence to work with the government to develop city-wide upgrading solutions which include all communities.

In 1997, UPDF (now NCDF) and the federation of savings groups in Phnom Penh conducted a city-wide settlement survey with the purpose of mapping the total number and type of settlements, total population of households and families, and the different problems they faced. The survey was conducted to better understand in concrete terms the scale and diversity of issues faced by the urban poor in Phnom Penh, and to leverage working with the municipality on alternative land and housing development. The survey was conducted on the ground block-by-block, including roof top settlements, with follow-up surveys conducted in 1999 and 2003 (see Table 1).

In total, five surveys have now been conducted in Phnom Penh, showing both the number of people and settlements increasing, as well as the changing conditions and problems faced. Each survey has further strengthened the NCDF and created the city's most reliable database on the lives and living conditions of the city's poor (Asian Coalition for Housing Rights, 2001).

As part of national scaling up of the community driven process under ACCA (Asian Coalition for Community Action, a four year initiative facilitated by ACHR), a nationwide settlement survey was conducted in 27 municipalities across all 24 provinces, in collaboration with local authorities (see Figure 1). The objectives of the nationwide city surveys were similar to that of the previous settlement survey in Phnom Penh: to understand the context of the urban poor in the rest of the country, and to prepare material to work together with the national and local governments on upgrading solutions.

<sup>7</sup> Out of the total 33 districts covered, 15 were entirely managed by NGOs, six were conducted by NGOs using MOP process, and 12 were conducted by MOP (URC, 2011).

Table 1. Key results of the settlement surveys conducted in Phnom Penh in 1997, 1999 and 2003.

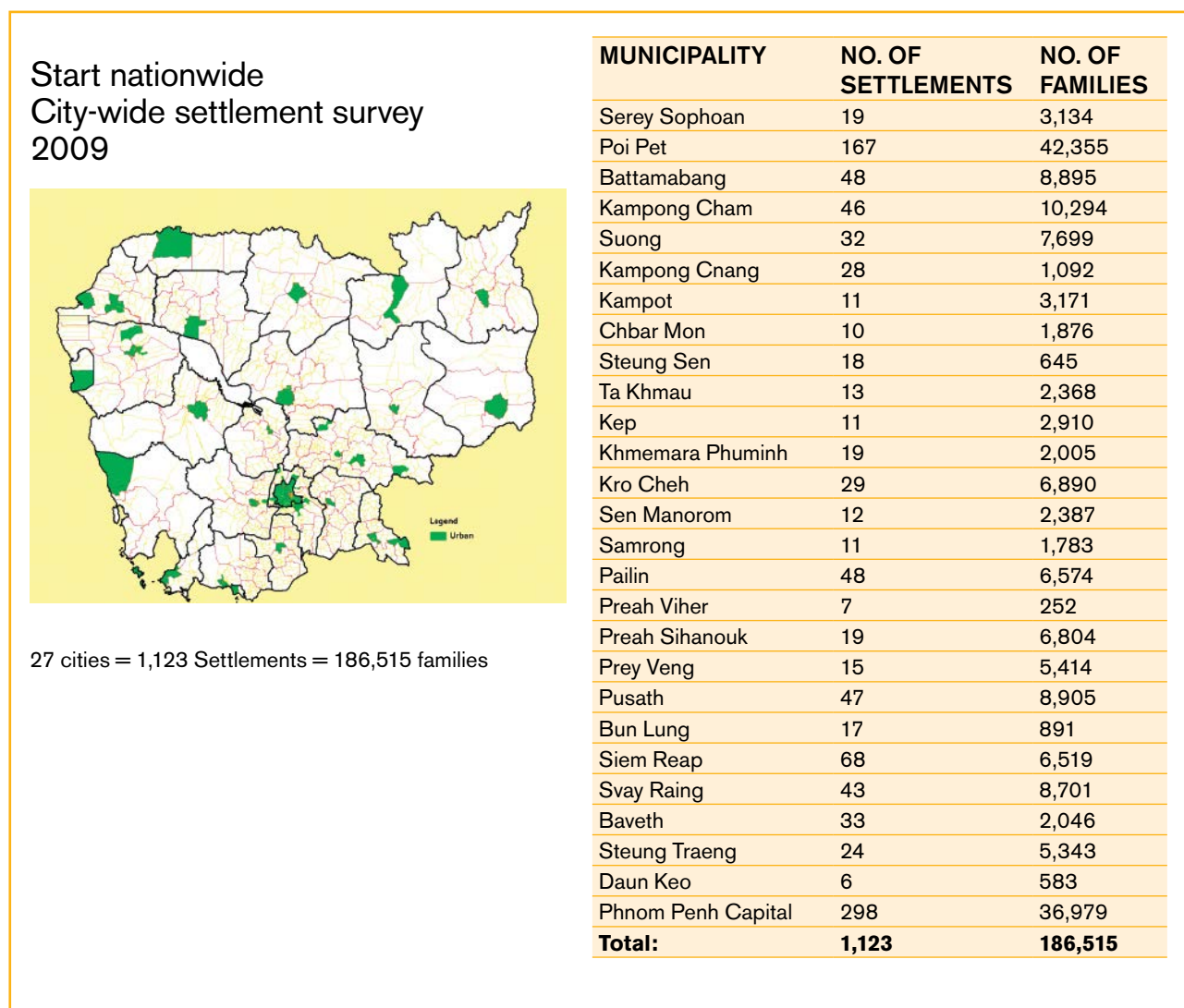
ITEM	1997 SURVEY	1999 SURVEY	2003 SURVEY
<b>Population</b>	379 settlements 30,150 households 171,730 people	472 settlements 35,165 households 172,624 people	569 settlements 65,759 households 374,826 people
<b>LAND OWNERSHIP</b>			
<b>On public land</b>	227 settlements 22,076 households (73%)	272 settlements 24,420 households (69%)	183 settlements 21,904 households (33%)
<b>On private land</b>	152 settlements 8,080 households (27%)	200 settlements 10,745 households (31%)	497 settlements 43,855 households (67%)
<b>SETTLEMENT HISTORY</b>			
<b>Settled 1979–1990</b>	326 settlements 27,765 households (92%)	410 settlements 26,734 households (76%)	497 settlements 50,395 households (77%)
<b>Settled 1991–1997</b>	53 settlements 2,385 households (8%)	47 settlements 6,682 households (19%)	52 settlements 7,261 households (11%)
<b>Settled 1998–2003</b>	- -	15 settlements 1,750 households (15%)	20 settlements 8,103 households (12%)
<b>PROBLEMS</b>			
<b>Eviction problems</b>	80 settlements 9,966 households (33%)	137 settlements 13,362 households (38%)	190 settlements 25,034 households (38%)
<b>Flooding problems</b>	146 settlements 18,140 households (60%)	116 settlements 16,879 households (48%)	357 settlements 41,957 households (64%)
<b>Water supply problems</b>	327 settlements 24,359 households (82%)	404 settlements 28,835 households (82%)	387 settlements 46,688 households (71%)
<b>Lack of available toilets</b>	128 settlements 18,827 households (62%)	340 settlements 24,264 households (69%)	No info No info
<b>Lack of paved road access</b>	274 settlements 27,453 households (91%)	299 settlements 24,615 households (70%)	370 settlements 43,851 households (67%)

Since the launch of the Identification of Poor Households Programme (ID Poor), CSNC has worked together with the Ministry of Planning (MOP) on surveying in locations where CSNC is present. Although surveys have been carried out by other institutions, including the local government itself and university students, the MOP prefers the data collection to be organised and completed by the community, as communities provide the most accurate data.<sup>7</sup> Whereas the MOP surveys are designed to immediately put the people in a poverty category to determine eligibility of household members to receive assistance, NCDF

surveys are designed to assess the scale, magnitude and types of problems faced by the urban communities, as a way to initiate dialogue towards solutions.

Following city-wide surveying and mapping, the upgrading process can begin with technical support on housing, planning and design. Community representatives sit with relevant stakeholders including other NGOs, universities and local government officers to prioritize where to work first and discuss the various options available for each settlement surveyed.

Figure 1. The distribution and size of informal settlements in Cambodia in 2009, based on settlement surveys conducted by NCDF and CSNC



### 3.3 Governance of the Community Development Funds

The mechanism and process of saving together is at the centre of the community-driven process. CDFs link all saving groups at the city level (or provincial level) and oversee large loan proposals in need of support from the national-level CDF. See the breakdown of national CDF per region in Table 2. These funds act as critical collaborative and decision-making platforms in the savings groups: members become important actors in their own development.

The philosophy of the community-based savings network is to build a city-wide support system that “like glue, holds together the poor community movement and people’s process” (Asian Coalition for Housing Rights, 2015). CDFs are regarded by the foundation not as an end in themselves, but as “a tool to make things happen”, triggering processes which emphasise change thinking over project thinking, while at the same time building collective capacities of the community to deal with diverse issues.

Table 2. Number of cities and provinces per region contributing to the national CDF

REGION	PROVINCES	CITIES
Northwest	7	18
East	4	9
Central	4	6
Southeast	5	7
South	4	7
Phnom Penh	10 Sangkats	

There is no single model for a CDF; community members are the main decision makers, therefore the priorities, interest rates and roles of different stakeholders within the CDFs differ between cities. Some CDFs have become completely independent (such as CDF-Russeikeo in Phnom Penh, and CDF-Serey Sophean) and manage their revolving funds at the city level independently, with their own structure, system and conditions allowing poor communities to access loans and grants directly from the money deposited at the city-CDF without having to seek national-level assistance.

The working mechanism of a CDF is comprised of three main parties (see Figure 3):

- i) Representatives from community, co-ordinated by CSNC
- ii) Representatives from local authorities, and
- iii) Representatives from other organisations such as NGOs, universities, private sector and international organisations such as UN-Habitat, ACHR and donors.

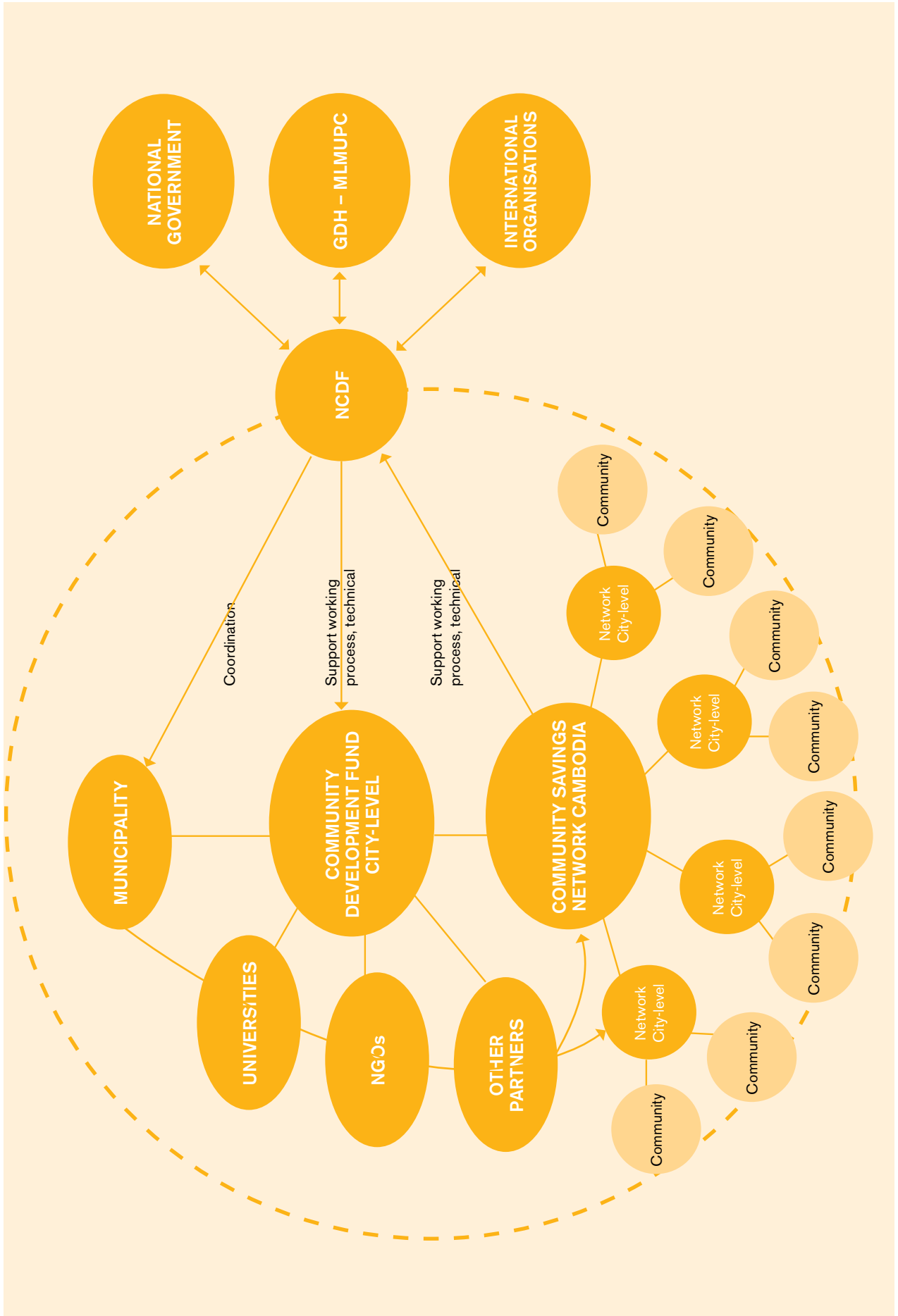
The board of directors of a CDF comprise key government actors including senators, as well as representatives from the community saving networks, the CDF director/adviser, and other partners. A finance team manages the loan repayments and loan repayment interest. The NCDF works in close partnership with

local, district, city, provincial and national authorities in all development activities, acting as a bridge connecting poor communities with their local authorities and establishing working partnerships. The mechanisms of collective savings act as a tool to bridge the gap with the formal system, opening up spaces for alternative development.

In 2014, 23 cities in Cambodia had active CDFs, co-ordinating 453 saving groups comprising approximately 19,118 saving members, with a total revolving fund of US\$1.6 million (capital money plus what communities were borrowing at the time). As of 30 October 2015, the CDFs had a total capital of US\$647,474, having received US\$ 511,500 (79 per cent) from ACCA, US\$131,674 (20 per cent) from communities, US\$2,300 (0.5 per cent) from government and US\$2000 (0.5 per cent) from other sources (Asian Coalition for Housing Rights, 2015). Government contributions include the municipality of Phnom Penh, local government agencies and the Prime Minister of Cambodia. Besides ACCA, the UK Department for International Development (DFID), Misereor, Bill and Melinda Gates Foundation, Homeless International, and Oxfam, local market associations and various private sector companies and individuals, including the Cambodia Red Cross, have provided financial support to the CDF revolving loan funds and management, the NCDF, and the technical support provided by community architects.

In kind support to CDFs includes free office space from the municipality as well as venues for large meetings; in addition, other contributions (including design work) come from different levels of local government. Young professionals from CAN-CAM (Community Architects Network of Cambodia, previously the Urban Resource Centre), universities and other groups provide technical support to the NCDF and the community-driven process in Cambodia, assisting in city-wide settlement surveys, settlement mapping, land searches, and affordable housing and infrastructure design.

Figure 2. The relationship between the NCDF, city CDF and community saving networks, as well as other key partners.





### 3.4 Achievements of community-led savings groups

*“The savings group is like a people’s bank that belongs to us right here. Before, we had to go to the money lender if we needed anything or if we had any emergency. And before, if we had any troubles, we had to struggle by ourselves. Now we work together and are all much closer. Before, we were all afraid of saving. We had the habit of blaming others for our problems. But now we are in control.”*

– Community Savings member, Sohra-Hima (Urban Poor Development Fund, 2008)

Today, the mechanism of the CDF supports 236 community contracts across Cambodia, and has brought the following types of social and economic development opportunities for urban and rural poor communities:

- i) Housing issues: CDFs have provided US\$1.13 million in housing loans to 108 communities, benefiting 2,798 households.
- ii) Land and tenure issues: CDFs have provided US\$5,388 in land purchase loans to four communities, benefiting 828 households.
- iii) Livelihood issues: CDFs have provided US\$256,771 in livelihood loans to 125 communities, benefiting 2,615 households.
- iv) Emergency and welfare issues: CDFs have provided US\$2,517 in emergency loans to five communities, benefiting 211 households.
- v) Environmental quality issues: CDFs have given US\$11,975 in environmental improvement grants to 20 communities, benefiting 1,560 households.
- vi) Infrastructure and basic services issues: CDF has given US\$477,318 in comprehensive upgrading grants to 109 communities, benefiting 11,591 households.

The financial mechanism of the CDFs has therefore made a significant financial contribution to poor communities in Cambodia, mobilising significant

resources from various sources for settlement upgrading, livelihood improvement, welfare and emergency relief. The management of loans has also proved to be a particularly valuable bargaining chip to negotiate solutions with the government, substantially influencing policy and planning in Cambodia to promote more inclusive approaches to urban development.

In the 1990s, the Phnom Penh municipality kept a rigid position of not recognising ‘squatters’ as legitimate inhabitants in the city; its agencies did not support development activities to reach slum dwellers and had only one approach to dealing with informal settlements: eviction. At this time, the poor and the local authority were adversaries. But by the early 2000s, despite the government’s extremely limited finances, the municipal and national governments were working closely with the community networks on a variety of infrastructure, planning, housing and income generation projects. The poor are no longer regarded as adversaries but as key stakeholders, and evictions without other housing options have stopped.

Through learning exchanges and housing exhibitions, the community savings networks demonstrate best practices of partnership between the government, NGOs and the people themselves to deliver solutions which are affordable, and realistic.<sup>8</sup> The initial partnership solution developed in Phnom Penh was that the land was purchased by the municipality, while infrastructure was purchased and developed by the United Nations Development Program (UNDP), and housing was constructed or purchased by community members through loans from the CDF. Since this early success, providing secure land for the urban poor is now acknowledged as a public responsibility, and local governments have been active in providing free, or securing alternative, land for families displaced by development projects.<sup>9</sup>

Following the data presented by the Phnom Penh city-wide survey at UPDF (now CDF)’s fifth anniversary in 2003, the vice-governor of Phnom Penh announced a new city-wide ‘slum’ upgrading policy to upgrade 100 ‘slums’ per year (including improving housing conditions, security of tenure and provision of services) for five years as a result of the network of low-income communities and UPDF’s on-site initiatives. This was followed by a commitment to stop eviction and

<sup>8</sup> A model house exhibition was held to present realistic housing solutions to the government with the slogan: “We can design our own communities, and build our own houses, all we need is secure land.” (Asian Coalition for Housing Rights, 2001) In addition, high-ranking district and city officials travelled together with slum dwellers to other countries to see community-driven housing projects (a situation which would be unimaginable for other countries in Asia). These learning excursions and housing exhibitions created a common vision of what was possible, strengthening friendly working bonds between officials and community leaders.

<sup>9</sup> Not all local governments were immediately on board; however a few key people within government (Phnom Penh and other cities) understand the need for governments to reduce rather than create or exacerbate poverty. One district chief in Sisophon, the capital of Banteay Mean Chey province, has played a key role in establishing a community fund in that province. Another high-level government officer in Kampong Thom province has helped set up savings groups. These kinds of government officers are extremely important allies to promote the community-led development process in other cities. (Phonphakdee, Visal and Sauter, 2009)

relocation. With city-wide surveys by NCDF and CSNC being conducted across Cambodia, this policy has recently been scaled up to a nationwide 'slum' upgrading policy covering all 24 provinces (Phonphakdee, Visal and Sauter, 2009).

At the national level, the General Department for Housing (GDH) and the Ministry of Land Management, Urban Planning and Construction (MLMUPC) now play an important role in ensuring land tenure and housing security for the urban poor. With programme support from ACHR, two housing policy breakthroughs were made under MLMUPC for the urban poor. First, Circular 03 on "Resolution of temporary settlements on State land in urban areas (C03)" approved in May 2010 lays down a process through which the issue of occupation of state public land is to be "resolved", and, for the first time, outlines a process within Cambodia's legal framework for converting illegal occupation of state land into legal occupation and ownership (Lindstrom, 2013). It also provides a basic framework for conducting resettlement in areas which cannot be granted on-site upgrading. The process calls for a full survey and mapping of all the settlements in each city, to be carried out by local communities and NGOs in collaboration with the local authorities, to compile an accurate database. This policy also makes clear the need for extensive discussions between all the key stakeholders (the communities, their networks, local authorities, NGOs and other actors) to develop plans which ensure that the low-income community members' land and housing needs and the city's infrastructure needs are

both met. The authority is now aware their information is very limited, and that the organised groups have access to a lot of detailed information, so the savings group networks do the work of surveying and mapping. The policies align closely with city-wide community-driven upgrading strategies already underway, and help institutionalise an inclusive, people-driven and partnership-based 'slum' upgrading at the city level from initial concept until implementation.

The second policy breakthrough was made in December 2014, when a memorandum of understanding (MOU) was signed between the GDH/MLMUPC, NCDF, UN-Habitat and ACHR. The MOU ensures equal partnership between CSNC and NCDF at the national level, with local authorities across all of Cambodia's 24 provinces. In this draft policy, which builds on the existing strength of community processes and the community-city partnerships, the role of the central government is small, and a tremendous opportunity is opened up for municipal governments to work with the urban poor communities in their cities to build knowledge and implement locally generated city-wide solutions to their problems of land and housing and basic infrastructure. This unique partnership with the Ministry of Land Management and Urban Planning is an important step in boosting the status of CSNC and NCDF as key organisations in developing and implementing solutions to the country's considerable urban poor housing problems, and helping people-driven solutions to be accepted by the larger system in Cambodia (Asian Coalition for Housing Rights, 2015).



# 4

## Community-scale: welfare funds to reach the most marginalised

### 4.1 The Decent Poor Fund

SELAVIP is a private foundation seeking to “open realistic alternatives to poor urban families that do not ‘fit’ into any existing housing programmes, public or private” (SELAVIP, 2015). SELAVIP provides funding for housing projects for poor communities, which ACHR channels and distributes as revolving loans of three types: loans for large community upgrading projects, loans for small community upgrading projects, and loans for very poor individuals and households, known as the Decent Poor Fund (DPF). ACHR-SELAVIP has supported the Decent Poor Fund annually since 2012 across nine countries, with the slogan: “Everyone in the Boat”.

The objectives of the Decent Poor Fund are:

- To support the poorest who are unable to afford access to secure land and housing through the implementation of ACHR’s Asian Coalition for Community Action (ACCA) programme
- To move towards a fully inclusive and sustainable city-wide upgrading which reaches all of the urban poor
- To demonstrate how communities and city-wide networks can solve the problems of the very poor, through a community-based model which also

serves as a protection mechanism for the longer term livelihood prospects of the very poorest

- To demonstrate that the very poor or most vulnerable can also be active participants in the upgrading process, rather than dependents
- To demonstrate a very cheap, simple and practical model of how housing for the very poorest can be solved with a subsidy of only US\$500.

The Decent Poor Fund provides small, very flexible loans (maximum US\$500 per family with a ceiling of US\$10,000 per country) to support families who are identified by their fellow community members as the poorest among the community. The selection process begins with communities nominating who they feel to be the families most in need of support to access housing upgrading. At the city level one poorest family is selected for the city and proposed to the provincial-level CDF. The provincial-level CDF committee with the poorest families selected together propose one family to receive the Decent Poor Fund. If approved, the sub-regional level prepares the proposal to be considered by the national-level country proposal (see Figure 3).

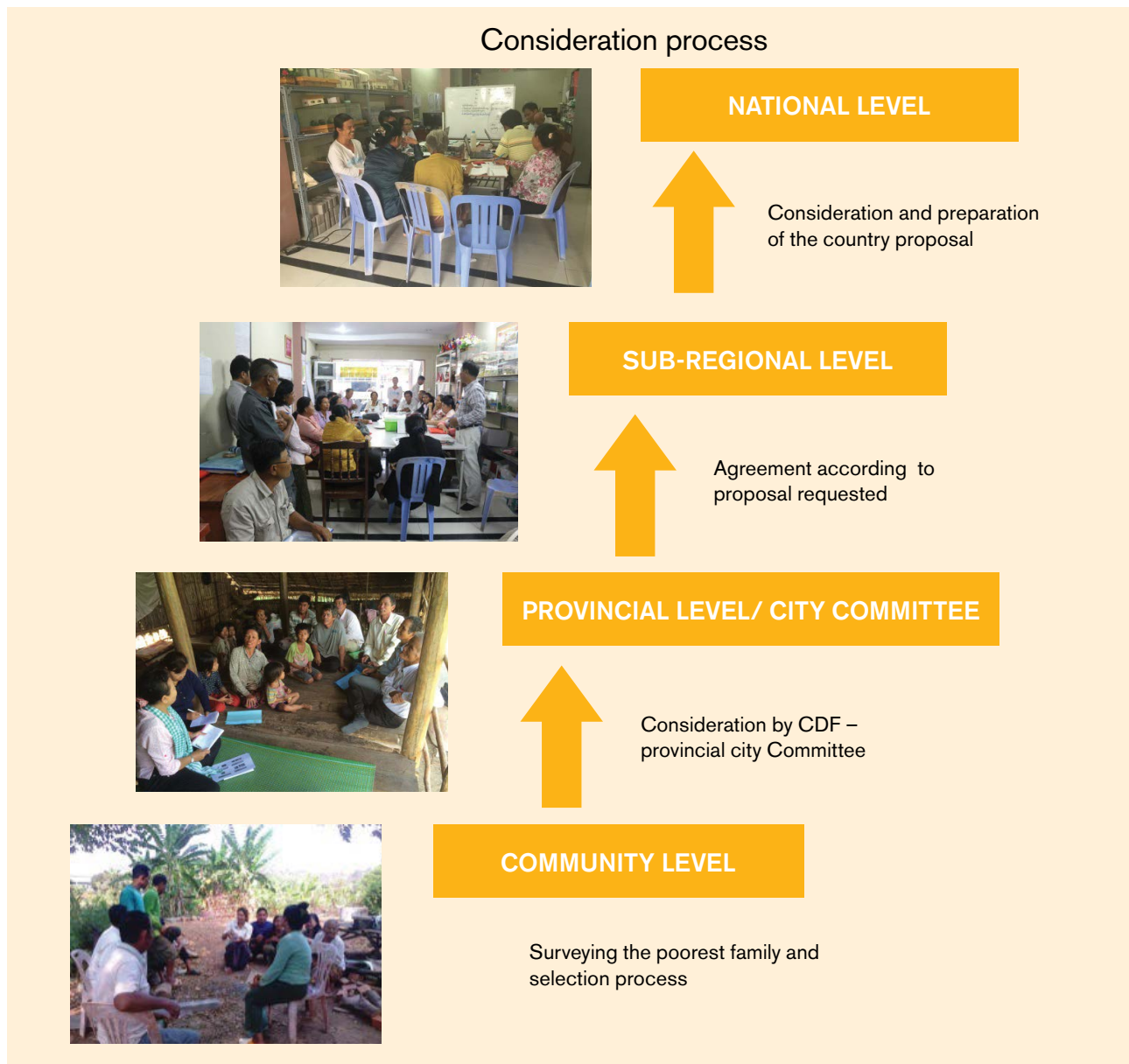
Potential recipients of the fund must fulfil the following criteria:

- i) Low income – below minimum needed for daily living (under 4,000 riel (US\$1) per day)
- ii) Disabled, chronically sick, elderly or living alone, or widowed with five children or more to care for, or victims of a sudden calamity or disaster such as a fire or serious illness
- iii) Have no house, or their house is in very poor condition and built from poor quality building materials
- iv) Have small piece of land about 3 x 4 metres, live on land of their relatives, or the government will provide land to that community-saving member
- v) Approved by local authorities such as village chief, Sangkat chief, municipality/district governor including provincial governor.

The Decent Poor Fund in Cambodia annually supports 20 families in 20 cities through the collaboration between communities, CSNC, CDFs of provincial cities, the NCDF and the local municipality. Now in the DPF's fifth year, NCDF has supported the selection of 74 poor families in 38 cities, with a total funding of US\$36,500. Unlike in other countries, the NCDF has strategically tried to spread out the opportunity as much as possible, entitling each city to a maximum of one grant per year; of the nine countries involved in the DPF, Cambodia covers the highest number of cities (20 of the total 47). Furthermore, the grant amount per family has been reduced over the years so that more cities (and families) can be supported.

A total loan amount of 2,000,000 riel (about US\$500) is given per family, of which at least 80 per cent must go to housing construction or living condition

Figure 3. Selection process for identifying recipients of the Decent Poor Fund.



improvements. The remaining 20 per cent can go to supporting the cost of living (such as food and clothes). The housing construction is supported by the community savings group and the CDF's City Committee, and the house owner is expected to contribute materials and labour (if possible) during housing improvement. There is no set timeframe for reimbursing the CDF, but at least 100 riel must be returned per day. Some CDFs also have a service charge of at least 1 per cent per year of US\$500.

The larger objective of the DPF is not limited to impacting the poorest individuals, but to function as an awareness-raising process among the communities about the need to include the poorest people in community upgrading, and the need to continue developing new ways to ensure no one is excluded. For this reason, the yearly surveying and selection process of who constitutes the most in need across each province, concluding with a provincial-level meeting, is an important learning process for community saving members. During the provincial meeting, community saving members discuss together why the DPF is useful, who the poor are in their city and why they are the poorest, and how to select and help all of them. Subsequently, the criteria and conditions, and

the selection process, are reviewed by the savings members themselves.

## 4.2 The Community Welfare Fund of the CDF

Besides the Decent Poor Fund, which allows the most vulnerable families who would otherwise be excluded from the upgrading process to be included, another approach to leaving no one behind at the community level is an organised welfare fund, supporting people challenged by sudden, unexpected financial difficulties. The Community Welfare Fund (CWF) is one type of saving scheme offered by the CDF, and was established at the national level in 2009 by CSNC. Each member pays a yearly contribution of US\$1 (4,000 riel), and the resources can be used for funeral assistance, birth benefits, children's education, elderly support (when they lack any carers), sudden illness or accident or emergencies such as fire and storms. As many families live very close to the poverty line, small but sudden economic shocks can easily throw them into poverty. This welfare programme serves as a vital safety net to protect the most vulnerable from falling into poverty,

Table 3. Annual levels of support provided by the Decent Poor Fund in Cambodia.

YEAR	NUMBER OF BENEFICIARY FAMILIES	NUMBER OF COMMUNITIES	CITIES COVERED
2012	20	19	20
2013	22	22	22
2014	22	22	22
2015	10	10	9

### BOX 1: RECIPIENTS OF THE DECENT POOR FUND IN SEREY SOPHOAN CITY



Mr Duch Phon, aged 70, and Mrs Chan Sambath, aged 63, support three children, all of whom still study. Both of them are general workers who earn a daily income of about 10,000 riel (US\$2.50).

They have been saving members of the CDF since it started, and have saved a total amount of 500,000 riel (about US\$125). They used the DPF US\$500 from SELAVIP to improve their house, contributing their own labour for construction.

and ensuring no one is left behind in achieving a better quality of life.

Although small in amount, the CWF continues to grow in Cambodia, with 13 CDFs contributing annually to the fund covering 160 community savings groups, including a total of 2,782 saving members (see Table 4). The total amount in the CWF is around US\$8,663 (34,654,000 riel); the amount already used by the 378 beneficiaries is US\$3,655 (about 14,620,000 riel).

Similar to the strategic use of the DPF as an awareness-raising tool to mainstream more inclusive approaches to the upgrading process, CWF becomes a mechanism

to increase security for the families who need it, as well as developing a broader sense of community welfare. In the absence of any universal government social security programmes, the development and evolution of the Community Welfare Fund creates a self-help mechanism for community members to take care of one another.

Table 4. Overview of contributions to, and beneficiaries of, the Community Welfare Fund in Cambodia.

No	Name of city	Total no. of community	Total CWF members	Total amount of CWF (riel)	Benefit to beneficiaries		CWF balance as at 31 December, 2015
					Total amount (riel)	Total beneficiaries	
1	CDF – Khan Russey keo	14	390	9,515,000	3,270,000	50	5,925,000
2	CDF – Kandal	3	115	1,485,000	230,000	11	1,255,000
3	CDF – Svay Raing	10	192	1,260,000	180,000	9	1,080,000
4	CDF – Ta keo	11	209	960,000	460,000	9	500,000
5	CDF – klorcheh	4	45	350,000	2,630,000	62	356,000
6	CDF – Rattana kiri	4	183	3,611,000	2,630,000	64	981,000
7	CDF – prey veng	7	167	6,150,000	4,130,000	50	2,020,000
8	CDF – Banteay meanchey	12	563	7,080,000	3,350,000	73	3,600,000
9	CDF – Koh Kong	8	380	1,545,000	1,220,000	59	365,000
10	CDF – Oddor meanchey	21	164	525,000			525,000
11	CDF – Steung treng	3	94	320,000			320,000
12	CDF – Khan Dangkor	3	94	320,000			320,000
13	CDF – Kampong Thom	6	276	1,533,000			1,533,000
	<b>Total</b>	<b>160</b>	<b>2,872</b>	<b>34,654,000</b> (around <b>US\$10,000</b> )	<b>14,620,000</b>	<b>378</b>	<b>18,780,000</b>

# 5

## Conclusions

The goal of 'leaving no one behind' is being pursued through organised community saving mechanisms; such mechanisms provide avenues for poor communities to take a lead in the development of their future, and be included in the urban development of their cities. The mechanisms to leave no one behind offered by CSNC and NCDF at both the city and community level are already established across the entire country. The coverage, however, is not yet consistently deep, with some local governments slow to pick up on the process, and not very proactive (with, for example, finding land for community upgrading).

The development and evolution of the Community Welfare Fund as one of the savings options within the CDF supported up to national level helps protect the very vulnerable against sudden economic shocks which could easily throw them into poverty. The Decent Poor Fund, funded by SELAVIP through the ACHR network, is the most recent evolution of the community-led process in Cambodia. The fund allows economic flexibility for the poorest in the community who are struggling to keep up with their contribution to the collective loans for community upgrading. While still quite limited in scale (one family per province per year), the government could easily take advantage of the existing community- and city-level structures managed by communities who are ensuring that the programmes are effectively reaching all those who may be left behind, and funnel programmes and funds through these mechanisms.

Rooted in inclusive community upgrading of poor communities, the Cambodian approach to leaving no one behind in the development process strives to ensure that everyone, despite their financial and physical ability, is included in an inclusive building of cities. In contrast to other countries which use similar mechanisms of savings groups to secure housing and land options for the very poor, the Cambodian approach has been strategic and successful in ensuring the process is universal across the whole country. The inclusive approach adopted by the NCDF is rooted in the CDFs acting as a collaborative platform between communities and government at local and national level. The systematic use of community-led surveys is also an essential mechanism used by the NCDF to ensure no one is left behind. This unique partnership, premised on willingness and trust of the government to support the people-led process, is, in part, due to Cambodia's recent difficult history; in having to build things up from scratch, both the government and communities have had the same level of experience of managing cities, so both are eager to learn and find solutions together (Asian Coalition for Housing Rights, 2001).



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# List of abbreviations and acronyms

ACCA	Asian Coalition for Community Action
ACHR	Asian Coalition for Housing Rights
CDF(s)	Community Development Fund(s)
CSNC	Community Savings Network Cambodia
CSES	Cambodian Socio-Economic Survey
CWF	Community Welfare Fund
DFID	Department for International Development
GDH	General Department for Housing
HEFs	Health Equity Funds
ID Poor	Identification of Poor Households Programme
MDGs	Millennium Development Goals
MLMUPC	Ministry of Land Management, Urban Planning and Construction
MOP	Ministry of Planning
MOU	Memorandum of Understanding
NCDF	National Community Development Foundation
NGO	nongovernmental organisation
SDGs	Sustainable Development Goals
SDI	Slum Dwellers International
UN	United Nations
UNDP	United Nations Development Programme
UN-Habitat	United Nations Human Settlements Programme
UPDF	Urban Poor Development Foundation
WHO	World Health Organization

Cambodia is one of the poorest countries in Asia, with the vast majority of the population living precariously close to the poverty line. Emerging from the Pol Pot regime, the country has also experienced rapid unplanned and unregulated urbanisation. This Working Paper, an annex to **Leave no one behind: what is the role of community-led urban development?**, examines the Cambodian approach to ensuring equity through the formation of urban poor-led organisations. In particular, it looks at the Community Savings Network Cambodia, which not only provides financial mechanisms to support low-income people, but also conducts enumeration and mapping to ensure the most marginalised people are included in urban development of Cambodian cities.

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