



# The Urban Poor Development Fund in Cambodia: supporting local and citywide development

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**ABSTRACT** Following the Pol Pot era in Cambodia, the high levels of poverty, rapid urban growth and low level of community organization were exacerbated by an absence of government support for the poor. The Urban Poor Development Fund (UPDF) was established in 1998 to provide support to a growing number of community-based savings groups. It provides loans and grants for land acquisition, upgrading, house building, income generation and food production, but also gives community savings groups the chance to improve their knowledge, their confidence and their capacity; most critically, it supports them to develop better relations with government agencies. By April 2008, 122 communities in Phnom Penh and 44 communities in 11 other cities had received support – more than 22,000 households in total.

**KEYWORDS** Cambodia / community-based / housing / local organization / Phnom Penh / savings groups / upgrading / urban poor

## I. INTRODUCTION<sup>(1)</sup>

Cambodia, unlike Thailand and Vietnam, has no formal support systems for the poor: no Housing Board, no Ministry of Housing, no legislative mechanisms for regularizing informal settlements, no government programmes to provide basic services or support people's efforts to improve conditions in their settlements. There is very little housing finance for any sector – be it poor or middle class – and the municipality of Phnom Penh, overburdened with challenges such as flood control, crime and economic development, has had difficulty responding to the needs of its growing poor population.<sup>(2)</sup>

After years of destruction under the Khmer Rouge regime in the 1970s, and political upheaval in the 1980s, the country was left in extreme political, social, economic and cultural turmoil. The Pol Pot regime's campaign to clear the cities resulted in starvation and the death of millions, and between 1979 and 1993, many Cambodians fled to Thailand. When the regime fell in 1979, people began to move back to Phnom Penh, and later into other urban areas. During this period, a flow of rural-to-urban migration resulted in very large numbers of low-income people in cities, with no sense of community.

The Urban Poor Development Fund (UPDF) was established in 1998 under a Memorandum of Understanding between the municipality of Phnom Penh, the Asian Coalition for Housing Rights (ACHR)<sup>(3)</sup> and the

community savings network of Phnom Penh. After starting with housing loans for communities facing eviction, it has diversified to provide loans and grants to poor communities in support of their various development needs.<sup>(4)</sup> From the beginning, it has sought to develop and scale up people-driven, “win-win” solutions to the city’s housing and poverty problems, with the poor at the core of their own development processes. The idea was to create a revolving fund to provide soft loans to poor communities for their housing, land and income generation initiatives through their savings groups, and to use the fund to pool efforts in partnership and development in the city.

UPDF’s work is built on a set of operating principles: mutual benefit, collaboration, flexibility, reaching the poorest, a permanent presence and support and involvement in city planning. The processes of housing and community upgrading, although important in themselves, are used by UPDF as a means of uniting communities and creating options for housing where none existed before. After a long period of social destruction, UPDF had to develop people’s understanding of working together. It translates research into action, information into action and this is key in the proactive struggle for land tenure.

## II. KEY FACTS

### a. The organization’s evolution

Following the Pol Pot regime, Phnom Penh’s first generation poor were forced to develop coping strategies of their own, but their lack of organization meant there was “...no strength and no systems of mutual support”;<sup>(5)</sup> Several years before UPDF was actually established in 1998, a coalition of poor community leaders, concerned NGOs and ACHR began working together to start building a community movement in Phnom Penh’s poor communities.<sup>(6)</sup> They set up a network of people working on urban poverty (the Urban Sector Group, which continues today), which then led to the formation of the Squatter and Urban Poor Federation (SUPF, also still present today). When UPDF’s upgrading programme began, SUPF became an independent organization, and UPDF continued to work in SUPF communities as well as in other communities in the city’s network of community savings groups. Relationships were developed with many government officials and departments, particularly the municipal cabinet chief (now vice-governor of Phnom Penh), Mr Mann Chhouern, who is chairman of UPDF and has been a strong force in uniting government with communities.

ACHR’s support was critical.<sup>(7)</sup> Its process includes initial contacts and visits, support for a citywide survey of poor settlements, seminars with key organizations (including the municipality, United Nations agencies, NGOs and all the communities), savings and credit groups, and setting up the Urban Poor Federation. With support from ACHR, the network of urban poor community savings groups in Phnom Penh conducted slum surveys (enumerations), began settlement mapping (particularly for those communities threatened with eviction), searched for alternative land, designed affordable housing models and held housing exhibitions (to show what solutions were possible). The community network was involved in exposure trips and in 1997, several poor communities undertook some

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1. Information for this paper was collected between 25 May and 2 June 2008, around the time of UPDF’s 10th Anniversary celebrations in Phnom Penh (26–28 May 2008). The paper is based on interviews and informal conversations held with various UPDF staff, including UPDF director, Somsak Phonphakdee and communications officer, Sok Visal; also ACHR director, Somsook Boonyabancha and ACHR’s Wuttipann Ratanatiri. Presentations were made by Jockin Arputham, president of Slum/Shack Dwellers International, by Mann Chhouern, deputy-governor of Phnom Penh, and Seng Limneou, under-secretary of state, Council of Ministers and deputy of the National Committee for Population Development (NCPD). Visits and interviews were also held in

nine poor settlements around Phnom Penh to discuss the realities of UPDF's impacts and people's development processes. These settlements included Ros Reay, Bantey Thmey, Samaki 1, Cheung Ek, Chea Chumneh, Phum Andoung, Borai Sithipheap 2, Kraing Angkrang 2 and Borei Keila.

2. For more background information, see Urban Poor Development Fund (2003a), "5th Anniversary of UPDF: celebrating five years of active partnership with the city government and with the people", UPDF, Phnom Penh, May, available at <http://www.achr.net/UPDF%20Fifth%20Anniversary.pdf>.

3. The Asian Coalition for Housing Rights (ACHR) is a regional network of grassroots groups, NGOs and professionals involved in urban poor development processes in Asian cities. ACHR news and publications (including those cited in this paper relating to UPDF) can be found at <http://www.achr.net/>. See also ACHR (2004), "Negotiating the right to stay in the city", *Environment and Urbanization* Vol 16, No 1, April, pages 9–26, available at <http://eau.sagepub.com/>.

4. See reference 3, ACHR (2004).

5. Urban Poor Development Fund (2008a), "UPDF 10th Anniversary newsletter: news about some of the recent activities of the Urban Poor Development Fund in Cambodia", Newsletter, UPDF, Phnom Penh, May, available at <http://www.achr.net/Download%20Library/UPDF%2010th%20Anniversary%20New%20letter.pdf>.

6. See reference 5, page 2.

7. Since its establishment in 1988, ACHR has sought to catalyze a process to network the strength of the poor and channel it into clear activities to build people's organizations. See ACHR (2001) "Building an urban poor people's movement in Phnom Penh, Cambodia", *Environment and Urbanization* Vol 13, No 2, October, pages 61–72, available at <http://eau.sagepub.com/>.

8. See reference 5, page 2.

small-scale infrastructure improvement projects.<sup>(8)</sup> By the time UPDF was set up, these relationships had solidified and expanded to communities across Phnom Penh, and subsequently continued to expand within Phnom Penh and in 18 other provincial cities around Cambodia.

## b. Key activities

UPDF's activities can be divided into three main areas: loan and grant finance; supporting community processes; and promoting partnership between poor communities and local government.

**Loan and grant finance.** UPDF loans and grants, the main part of its activities, are only made collectively to communities or community networks, not individuals, and they are made on condition that the borrowing communities have well-established community savings groups. These groups organize themselves and manage their collective savings as internal revolving funds for making small loans to their members, on loan terms they set themselves. Most communities use a portion of the interest earned to build their own community welfare funds, with matching funds from UPDF and sometimes from the *sangkat* (sub-district) authorities. Some savings groups keep almost all of their savings revolving within the community as small loans, while other communities opt to deposit all or part of their savings with UPDF. This option became much more popular after many Cambodian banks collapsed in 2000 and many communities lost savings deposited in local banks.

UPDF loans and grants are provided only when communities have at least 10 per cent of the loan or grant amount in their collective savings. Loan applications and upgrading grant proposals pass through a series of checks, first within the community itself and then within the *sangkat* community network. Proposals are then sent to the *sangkat* authorities for their agreement, and then to the *khan* (district) authorities in those districts where a proper collaborative mechanism is in place. Before being approved at the monthly UPDF board meeting, all proposals are carefully checked and prioritized by the citywide community savings network, which generally meets the day before the UPDF board meeting (as discussed below).

Certain rules and area-based loan ceilings prevent too many communities from drawing from UPDF at the same time. For example, only two *sangkats* per *khan* can apply for community upgrading grants per month. These ceilings are a response to limited funds, but are also a technique to encourage the networks of savings communities to meet, discuss projects and prioritize the communities most in need. Loan allocation is described in Box 1.

UPDF community upgrading grants have a project ceiling of US\$ 70 per family or US\$ 5,000 per community. They are generally used for small-scale infrastructure projects such as paving walkways, installing storm drains and sewage lines, building toilets and straightening lanes. Most communities begin with paving their lanes and walkways – a response to the urgent problem of flooding faced by many communities – but properly drained, paved and tiled walkways in a slum are also a powerful symbol of stability and legitimacy and work as a potent morale booster that almost always leads to further developments (with or without UPDF support), including painting, playgrounds, house improvements and new furniture.

### BOX 1

#### Loan and grant approval process

There are four clear steps in loan allocation decision-making.

- Communities prepare their proposals for housing, land and income generation loans and upgrading grants and submit these as a package to the *sangkat* (sub-district) mechanism (this combines community leaders from all the savings groups and *sangkat* council authorities), which will either accept the proposals or suggest changes (usually the case) for later approval at their monthly meetings.
- The proposals are then sent to the *sangkat* authorities and then forwarded to the *khan* (district) authorities (if there is a strong *khan*-level process). These steps ensure that the *sangkat* and *khan* authorities are kept informed. Proposals are then forwarded to UPDF.
- Proposals from all 76 *sangkats* in Phnom Penh go to the monthly citywide Community Savings and Credit Network committee (around 60 members, most of them women). This round of review involves considerable open discussion between the communities, UPDF staff and Mr Mann Chhoeurn, the UPDF chairman. This usually takes place during the days before the UPDF governing board meeting.
- At the UPDF board meeting, board members clear the proposals and make final checks – usually, all applications are approved. Since the proposals have been checked and adjusted many times, approval essentially comes from below through the process of community discussion and interaction with the different local authorities.

UPDF also provides small grants to Green Community projects to make newly upgraded communities cleaner, greener, more beautiful and more environmentally sustainable. Planting trees, developing composting systems and building natural wastewater treatment facilities further strengthen people's sense of entitlement and consolidate their negotiating powers in the struggle for land tenure.

Even before its community upgrading programme was launched in 2003, UPDF environmental improvement grants enabled communities to come together to discuss and develop action plans for pressing environmental problems, with a ceiling of US\$ 700 per project and US\$ 12,000 for the city.

Upgrading projects, such as constructing toilets, water pumps, drainage systems, sewers, walkways and water supply systems, work as powerful exercises in "training by doing", helping poor communities to learn to work together, to analyze their problems, to prioritize their needs, to negotiate for assistance from their local authorities and to explore ways of making limited funds go as far as possible. In many cases, they have helped communities to leverage funding for further improvements from other agencies, such as UN-Habitat and the Urban Resource Centre (URC).<sup>(9)</sup>

Somsook Boonyabancha, secretary-general of ACHR, stresses that UPDF-promoted upgrading projects are successful because they work at a pace and scale that matches communities' skills and readiness:

"I feel upgrading is important because it may not always be necessary to change the form or the location of the settlements too much. The

9. The Urban Resource Centre (URC) was established with the support of ACHR to assist communities to gather information on the city as well as to assist communities with technical input to their improvement programmes.

**TABLE 1**  
**Urban Poor Development Fund loans in Phnom Penh as of 30 April 2008**

Type of loan	Total loans disbursed (US\$)	Number of households and communities benefiting	Average loan (US\$)	Annual interest (%)	Loan term (years)	Amount repaid (US\$)
New housing	45,429	121 households 1 community	376	8	5	25,679
House improvements	1,200,000	2,775 households 127 communities	433	8	3	179,199
Land purchase	140,694	421 households 5 communities	334	3	3	30,796
Fish ( <i>prahok</i> )	740,078	4,049 households 42 communities	183	8	1	585,486
Income generation	104,652	998 households 47 communities	104	4	1	59,855
Food production	27,205	338 households 13 communities	80	4	1	19,787
Transport business	12,075	23 households 5 communities	525	4	1	3,436
Revolving fund	2,391	211 households 3 communities	11	4	1	2,391
<b>Total</b>	<b>2.28 million</b>	<b>8,936 households 238 communities*</b>	-	-	-	<b>906,629</b>

\* The community numbers don't add up because some communities benefit from more than one loan type.

SOURCE: Urban Poor Development Fund (2008b), "UPDF 10th Anniversary newsletter: news about some of the recent activities of the Urban Poor Development Fund in Cambodia", Newsletter, UPDF, Phnom Penh, May, available at <http://www.achr.net/Download%20Library/UDPF%2010th%20Anniversary%20Newsletter.pdf>.

10. Somsook Boonyabancha on the Cambodian upgrading process, 11 August 2006.

11. Slum/Shack Dwellers International is an international people's organization launched in 1996, which represents member federations of urban poor and homeless groups from 23 countries in Africa, Asia and Latin America. "Their mission is to link poor urban communities from cities

more you change it, the more difficult it is for people to organize or control that process, as a community. When a settlement is radically re-designed or re-built elsewhere, it usually means that outsiders rather than community people end up handling the process and calling the shots. This is always the rule of the game."<sup>(10)</sup>

UPDF also provides loans to organized communities for land acquisition, house building and housing improvement, *prahok* (fermented fish), income generation, food production, transport businesses and revolving funds. Only one infrastructure loan of 10 million Riels (US\$ 2,500) has been made to a newly relocated community for installing water supply connections. A summary of UPDF loans is given in Table 1.

**Supporting community processes.** UPDF supports community processes in a number of ways: through exchange visits between communities, locally, nationally and internationally, in collaboration with ACHR and Slum/Shack Dwellers International (SDI);<sup>(11)</sup> through holding seminars and workshops; through organizing communities and helping to establish savings groups; and through negotiating with government for land tenure and public facilities on behalf of, or with, communities.

Wuttipan Ratanatiri from ACHR explains the regional workshops that take place every three months:

"Since most cities outside Phnom Penh are new at this and have only recently started their savings groups and networks, they need

to discuss their issues and plan their processes. They present their savings groups, their problems, their needs and their community upgrading plans at these meetings... The important thing is they learn from each other and share the problems among the savings groups. In this regional meeting, they plan for the future, city by city."<sup>(12)</sup>

**Promoting partnership between poor communities and local government.** UPDF supports links between the urban poor communities of Phnom Penh (and other provincial cities) and local governments at municipal, district and sub-district levels, seeking to bring these two key actors closer together so that they can learn each others language and develop productive, ongoing working relationships conducive to change.

Phnom Penh's City Development Strategy (CDS), launched in 2002, was a joint venture of the municipality of Phnom Penh, ACHR, UPDF, UN-Habitat, URC (the Urban Resource Centre, Phnom Penh) and the community savings network.<sup>(13)</sup> UPDF convinced the municipality to use the CDS process to focus on the problems of poor people's housing, an issue often ignored in urban planning exercises, and several studies on poor settlements, eviction, relocation and land availability in the city were thus undertaken.<sup>(14)</sup> Several pilot community-upgrading projects were undertaken to generate some concrete alternative ideas through practice.

### c. Main poverty and environmental issues

Academics, politicians and donors commonly raise relevant issues, problems and ideas on urban poverty and discuss them in depth, but those ideas are seldom put into action. Implementation on the ground is another issue. How does one "mobilize communities"? How does one "organize" and support community organization? How do regional coalitions such as ACHR work with local organizations such as UPDF or the Phnom Penh community savings network?

Poverty reduction is not just about providing funding; it is also about urban poor communities finding alternatives, having the chance to learn, and having the right information for decision-making. On the city's environmental issues, for example, this means understanding land use, land management, development plans, pollution, waste management, soil management and of course the community's living environment.

Somsak Phonphakdee explains:

"For example, we help communities start with small-scale infrastructure, and from this they go on to manage their own garbage collection and wastewater disposal. In communities where there is little space in the lanes for planting trees, we encourage communities to pot their plants. See how it all relates? Space and environment. We also started the Green Community programme two years ago. Its slogan is: 'One rainy season, one family, one tree planted', and this helps people understand how to build a beautiful community. Trees are very important for the Cambodian people because, for them, the tree is a symbol of security: it provides security, shade, fruit, calmness and has a strong relation to the spirit, the mind and the community."<sup>(15)</sup>

By initiating small-scale infrastructure projects (repairing roads, improving toilet facilities, making basic house repairs), communities are inspired to undertake larger initiatives regarding their walkways, drainage channels,

*across the South, to transfer and adapt the successful mobilization, advocacy and problem-solving strategies they develop in one location to other cities, countries and regions."* See Shack/Slum Dwellers International (2009) at <http://www.sdinet.co.za/>.

12. In conversation with Wuttipan Ratanatiri, 25 May 2008, at the UPDF office, Phnom Penh.

13. See reference 5.

14. See reference 2.

15. In conversation with Somsak Phonphakdee, 2 June 2008, at the UPDF office, Phnom Penh.

wooden bridges, etc. From this point, communities typically begin by aligning their fences, upgrading their houses along both sides of the walkway, changing doors, windows and walls and installing new roofs. The next step is individual house improvements that include painting, building partition walls and buying furniture. Development thus begins from the outside but it does not end here. The sense of pride that develops from the community's upgrading leads to a cleaner, more beautiful, green community with trees, flowers, bushes and even vegetables and overall better maintenance of the area. The UPDF director explains:

"Two or three years after the upgrading, most people come back to discuss together how to strengthen and develop their communities, increase savings and get loans for income generation. The final step occurs when people feel they have reached some level of security in terms of their house and land."

They begin to discuss how they can get land titles from the government – and this can only be achieved through collective, organized action. Insecurity helps drive the upgrading process, which in turn shows government that "ugly", "unsightly", poor parts of town can be made beautiful and be incorporated into the city's aesthetic fabric.

The government's policy to upgrade 100 slums per year, first announced at UPDF's 5th Anniversary celebrations, is a result of the poor community networks and UPDF's on-site initiatives and pilot projects that demonstrated a positive alternative to eviction. At the 5th Anniversary celebrations in 2003:

"Mr Chev Kim Heng, the vice-governor of Phnom Penh, said the city is now very keen to find a way that poor people in inner-city slums can live in good houses, in secure and well-serviced settlements."<sup>(16)</sup>

Given the novelty of on-site community upgrading in Cambodia, many were doubtful. Phnom Penh's first upgrading pilot project in the community of Ros Reay presented the city with the "*...chance to see how a well-organized poor community can plan and construct physical improvements, which turned their slum into a beautiful and well-serviced neighbourhood, using a very small budget, which the people managed themselves.*"<sup>(17)</sup>

Table 2 provides some statistics on the progress of these upgrading projects, both in Phnom Penh, with UPDF funds, and in 11 provincial cities, with SELAVIP funds.<sup>(18)</sup> These statistics demonstrate the low cost of community-driven upgrading processes. With more than 13,000 beneficiary households in Phnom Penh, this has meant community upgrading grants average only US\$ 17 per household. In the provincial cities, more than 8,000 households have benefited from community upgrading grants at a low cost of US\$ 9 per household.

This upgrading programme has used small projects to strengthen communities, to let them see that they have control over their lives and settlements, and acknowledge their right to stay in the city. As described in the UPDF 10th Anniversary newsletter:

"The process has had its ups and downs, but as the city watches increasing numbers of communities transform themselves from squalid 'befores' into healthy and liveable 'afters', enthusiasm for the next phase of upgrading is high... Cambodia is among a growing number of examples in Asia where a much more comprehensive version of community is working as a powerful democratizing process...in

16. Urban Poor Development Fund (2003b), "Community news", Newsletter No 3, UPDF, Phnom Penh, July, available at <http://www.achr.net/Cambodia%20Community%20News%203%20PDF.pdf>.

17. See reference 16.

18. SELAVIP, the Latin American, African and Asian Social Housing Service, is a private foundation that provides support for housing projects for the very poor.

**TABLE 2**  
**Progress on community upgrading projects (April 2008 figures)**

**In Phnom Penh (funding from UPDF)**

Number of communities	122
Number of beneficiary households	13,984
Total amount of upgrading grants	US\$ 234,144
Total amount of housing loans*	US\$ 971,908

**In 11 provincial cities (funding from SELAVIP)**

Number of communities	44
Number of beneficiary households	8,406
Total amount of upgrading grants	US\$ 76,074

\* The figures in this Table represent housing loans provided to members of communities that have received upgrading grants. Figures in Table 1 are the grand totals and include the figures for the housing improvement loans given here.

SOURCE: Urban Poor Development Fund (2008b), "UPDF 10th Anniversary newsletter: news about some of the recent activities of the Urban Poor Development Fund in Cambodia", Newsletter, UPDF, Phnom Penh, May, available at <http://www.achr.net/Download%20Library/UPDF%2010th%20Anniversary%20Newsletter.pdf>.

which the physical and the political go together. Groups of people organize themselves, mobilize their resources, make their plans and carry out their upgrading projects. And in the process of doing things, they change their relationship with local development partners and build better partnerships with their city."<sup>(19)</sup>

19. See reference 5.

#### **d. Main stakeholders**

UPDF's main stakeholders include not only the poor people of Phnom Penh and other cities around Cambodia, their communities and savings groups but also, increasingly: local authorities from the *sangkat* to the *khan* to the municipal levels; NGOs, both local and international and other civil society groups; private sector businesses and market associations that support communities directly or donate funds to UPDF; universities and academics, integrating younger generations and developing two-way channels of learning; and national government, including UPDF's newest national partner, the National Committee for Population and Development (NCPD), under the Council of Ministers, which has become an important new partner for UPDF's expansion to become a national institution working not just in Phnom Penh but around the country. Almost 20,000 urban poor community members are involved in savings groups in over 350 communities across Cambodia. By April 2008, these groups had saved almost US\$ 300,000, as shown in Table 3.

#### **e. UPDF's scope, size and governance**

UPDF works in Phnom Penh with communities from densely crowded inner-city settlements, to peripheral squatter settlements and government relocation colonies on the city's outskirts. Nine community development funds in provincial cities around the country work as satellites to the



**TABLE 3**  
**Community savings in Cambodia (April 2008)**

<b>Location</b>	<b>Communities with savings groups</b>	<b>Number of members</b>	<b>Total savings (million Riels)</b>	<b>Total savings (US\$)</b>
Phnom Penh	222 (of 569)	13,622	946	236,554
17 provincial towns	132	5,953	224	55,931
<b>Total</b>	<b>354</b>	<b>19,575</b>	<b>1,170</b>	<b>292,485</b>

SOURCE: Urban Poor Development Fund (2008b), "UPDF 10th Anniversary newsletter: news about some of the recent activities of the Urban Poor Development Fund in Cambodia", Newsletter, UPDF, Phnom Penh, May, available at <http://www.achr.net/Download%20Library/UPDF%2010th%20Anniversary%20Newsletter.pdf>.

Phnom Penh-based UPDF and link together another 132 community savings groups. These provincial funds had been administratively and financially independent from UPDF, but since the government-approved expansion of UPDF in May 2008, a first series of nine seed fund loans were officially made to these provincial funds, all part of a strong learning and mutual support network between each other in regional groupings and with UPDF.

Despite the large scale of its work, UPDF has remained relatively small. It recently expanded its administrative and community support team to 17 full-time salaried staff, including a group of committed community volunteers (mostly women), who oversee loan dispersals, repayments and accounts and manage the associated paperwork, and earn a small stipend of US\$ 50–100 per month.

UPDF's governing board operates in an extremely flexible way and includes 11 members: a chairman, a manager, one representative each from the municipality, local NGOs, ACHR and donor organizations, and five representatives from Phnom Penh community savings and credit networks. Community members are also strongly encouraged to participate in board meetings and there are rarely fewer than 30 of them taking part in "final decisions" regarding loan applications and upgrading proposals. Criteria for loans are fixed and most proposals have already been through a careful screening process, so most requests are approved.

#### **f. UPDF's budget and funding model**

The administrative and managerial costs of running UPDF, including salaries, volunteer stipends, office overheads and supplies and community activities amount to 20–23 million Riels (US\$ 5,000–5,750) per month. Currently, funding from ACHR, drawing on donor grants, covers these costs. As with any organization that relies on external funding, there is always the possibility that UPDF may face gaps in funding, and the hope is to develop self-reliant financial sustainability in the long term, drawing on interest earned from community loans to support administrative costs and core development activities. For UPDF and communities to run their own programmes and maintain some independence, becoming self-reliant is an important step.

UPDF's lending capital is drawn from a wide variety of sources and different forms of "in kind" support. Initially, most lending capital came from external donors, but now the base of financial support within Cambodia has grown to include not only the interest and membership fees from the community savings network but also funding from: the municipality of Phnom Penh; local government agencies; the prime minister of Cambodia, Mr Hun Sen, who has provided a significant monthly contribution since 2000; local market associations and various private sector companies and individuals; the Cambodian Red Cross, all of whose money comes from local donations; and ACHR donors, which include Misereor, Homeless International, the Sigrid Rausing Trust, SELAVIP Foundation, DIG Group and the Bill and Melinda Gates Foundation. UPDF's director notes that the development of trust between local funders/donors and UPDF has played a major role in sourcing money locally. Since much of the funding comes from various sources, there is no longer any over-dependence on a single source. While some are regular sources, others are project based.

"In kind" support from different organizations/institutions includes free office space from the municipality as well as venues for large meetings; also contributions (including design work) from different levels of local government to housing and upgrading projects; and Mann Chhoeurn's considerable work as chairman of UPDF is performed entirely on municipal government time. Since his responsibility in government lies in dealing with poverty issues, his work is highly interconnected with that of UPDF.

Until May 2008, funding could only be applied to communities within Phnom Penh. The provincial funds that have spontaneously sprung up in other parts of the country received their capital from other sources, including the Ministry for Women's Affairs, the provincial governors, the local community networks and ACHR (from a Selavip Foundation grant). However, at UPDF's 10th Anniversary celebrations, the governor of Phnom Penh, Mr Kep Chuk Tema, and a deputy of the National Committee for Population and Development, Mr Seng Limneou, agreed that the UPDF initiative needed to be undertaken at a national level; and thus, the first UPDF seed loans were provided to provincial funds.

Somsook Boonyabancha stresses that:

"In a place like Cambodia – a country without much money – the cheap solution is always the right solution. It is about investment efficiency, not quantity... that is, these grants need to show different examples of how to solve the housing problems cheaply."

### III. CONSTRAINTS

Despite recent commitments from government to help combat poverty in Cambodia, its main activities continue to marginalize the poor. Many people within government would still like to see the poor pushed out of the city in order to redevelop commercially the high value central land on which urban poor communities are living. A few key people within government (both in Phnom Penh and in other cities) understand the need for governments to reduce rather than create or exacerbate poverty, but at least initially, they saw no need to work with urban poor communities

directly. ACHR and UPDF have invested in working with government officials, launching learning processes through community visits and exchanges abroad for mixed teams of community leaders, government officials and supporters. 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; and another high level government officer in Kampong Thom province has helped set up savings groups in poor communities and establish another community development fund there. These kinds of government officers are extremely important allies, and relationships with such actors can help overcome this underlying constraint.

Cambodia is still an extremely difficult context in which to work. Although like many neighbouring countries it is developing very fast, there is still only a very small professional activist group available for the kind of work for which UPDF needs support. Large salaries at international development agencies and in the new private sector companies tempt those with skills, and since the education systems were destroyed during the Pol Pot regime, younger people in Cambodia lack the knowledge or vision to support UPDF. Many people and groups see the inequitable nature of Cambodia's development but very few have the knowledge or experience of alternatives that could lead Cambodia toward more equitable forms of development. UPDF finds that it has to start from scratch, developing supporters and training young people.

Inevitably, the war in neighbouring Vietnam and the subsequent Pol Pot regime left a deep and lasting effect on communities in Cambodia. Experience taught people that the only way to survive was to look out only for themselves and to trust no one. Many of the poor communities in Phnom Penh and other cities are quite different from those of before the war: most communities are new, members having been thrown together after the war with no common history or provenance, with only their extreme poverty and a strong impulse to survive in common. It takes time before trust develops, social bonds knit and community members develop a sense of solidarity. Community organization – and all the activities that are part of that – can be a powerful trust-building exercise. But as Somsak comments: *"It is never smooth. There are always ups and downs, and it is not about failing or being successful."*

Over the past 10 or 15 years, poor communities in Cambodia **have** begun to understand how community organization can help them in concrete ways, especially when local government authorities collaborate with projects they initiate and implement themselves. Local government agencies and some local NGOs, however, do not see this as the most effective way of dealing with such dire problems as the large-scale evictions that sweep the country, or the deepening poverty and dislocation they cause. Some NGOs are just starting to understand how UPDF works and the people-centred development model it supports, through which people work **with** the government rather than **against** it. For many activists and NGOs with a long history of seeing government as the bad guy, this is not an easy concept to grasp.

International organizations working in Cambodia, with their large budgets and short-term projects, have contributed to a form of disempowerment among the country's poor communities. Their intentions may have been good but the impacts of their projects have been less so. After the end of the war, Cambodia's poor learned that it was possible to be paid

by these organizations to do their own development – an indirect training to become dependent on external funding/aid. Many programmes were established, for example, on “women’s empowerment”, where women were given per diems for their participation, making it very difficult for organizations such as UPDF and ACHR to mobilize communities without providing financial incentives. This constraint, however, has lessened over time, as the international development presence in Cambodia has diminished and as communities have realized that with this kind of help their houses and neighbourhoods were still not improved and their land tenure was no more secure than before. UPDF, on the other hand, has maintained a sustained presence, establishing lasting savings programmes, providing small but flexible and badly needed loans, and building practical, working relationships with government at several levels. These changes have brought about visible changes in people’s lives and settlements without the use of big budgets. As Somsak Phonphakdee puts it: *“Initially, we could not compete with all the white Land Rovers, but we can with time.”*<sup>(20)</sup>

20. See reference 15.

#### IV. DEALING WITH CONSTRAINTS AND ENABLING FACTORS

UPDF lobbies by sharing experiences that demonstrate community organization and inviting high level government officials and international guests to visit community projects. Through this kind of exposure to real projects run by real communities, staff from government and international agencies can start to see how community-centred, community-driven development can work, how it can be applied within their own constituencies and how governments can learn to better support it. UPDF is a supporter of the **process** and tries to counteract the prevailing anti-poor pressures by educating and sharing experiences with actors that either directly or indirectly prevent or inhibit development, poverty reduction, environmental management and the acquisition of secure tenure. The list of stakeholders has expanded to include donors, academics and private sector actors, and UPDF continues to try to help all of these actors understand a people-centred development model and how they can take part in supporting that.

##### a. What are some of UPDF’s enabling factors?

Internal factors:

- there is a clear organizational structure, not for the sake of management, but for learning; board members learn from community members at their meetings, the savings groups learn from each other at the monthly meetings;
- community workshops every 3–4 months provide a platform for discussion on bigger issues;
- board meetings allow UPDF to update information, consider community proposals and allocations of money, and clarify the concerns of board members, staff or community; a secretary makes sure all relevant issues are discussed and meetings are inclusive of all;
- savings groups are not just about collecting money but about organization, communication and planning for the future;

- UPDF takes different actors on exchange programmes and develops their learning and trust; much NGO support is short term, like their budgeting cycles, and projects are implemented according to their mandates rather than people's needs, meaning there is no learning process or long-term relationship building; and
- with UPDF, people are seen as key actors in their own development rather than recipients of aid or victims of poverty. By developing savings groups, communities shift power relations between them and their governments and away from the system that marginalizes them from any real form of development.

External factors:

- government's ongoing desire to benefit (in terms of votes) from whatever happens can be viewed as an opportunity, as the community can use this for access to certain services/favours;
- the decentralization of government to the *sangkat* strengthens community relationships with their local authorities; they are able to meet informally, get information easily and discuss issues arising in the *sangkat* or *khan*;
- government is slowly becoming more receptive to learning about the urban poor;
- currently, the Ministry of Land Management is open to new ways of helping the poor and looking into land sharing, upgrading, relocation and readjustment – UPDF is helping by showing different approaches with its exchange programme;
- government has recently provided free housing to renters who were forcibly relocated from an inner-city settlement along the Basaac River. The relocation site leaves much to be desired but this represents the first time renters were even taken into consideration in compensation/relocation plans; and
- the simple fact that the government agreed to and promoted the “500 communities upgraded in five years” policy demonstrates its openness to support the urban poor; although the government initiates little proactively, UPDF hopes that over time, its current openness will become direct support for the poor.

## V. EFFECTIVENESS TO DATE

Although defining success is difficult, UPDF continues to measure most of its work against a goal of making development more equitable, so that communities can negotiate proactively for their rights rather than defensively trying only to resist evictions. A large number of less tangible aspects of UPDF's work are hard to quantify but the organization also places a lot of emphasis on measurable outputs.<sup>(21)</sup> These outputs include the number of communities/households that have secure tenure, well-functioning savings groups, decent houses and upgraded communities. By 2006, all 76 *sangkat* authorities in Phnom Penh were involved in UPDF-supported community-driven development work. Of these, 55 *sangkat* authorities were actively involved with communities in their upgrading processes and 35 had developed very strong relations with their community members, having **jointly** begun community upgrading projects. The formalization of communities' work at the *sangkat* level has

21. As suggested in many of their documents, including Urban Poor Development Fund (2003a), see reference 2; also Urban Poor Development Fund (2008b), “How savings and prahok have changed our lives”, UPDF, Phnom Penh, April 25, available at [http://www.sdinet.co.za/static/pdf/how\\_savings\\_and\\_prahok\\_have\\_changed\\_our\\_lives.pdf](http://www.sdinet.co.za/static/pdf/how_savings_and_prahok_have_changed_our_lives.pdf); and see reference 5.

provided a strong mechanism for beginning their proactive initiatives to improve their communities and work together on housing, infrastructure and land tenure issues. By April 2008, 222 communities in Phnom Penh and 354 in all of Cambodia had well-established savings groups, with 13,622 members in Phnom Penh alone and almost 20,000 members nationwide (Table 3). More than US\$ 2 million had been disbursed in loans to almost 9,000 families, with almost half that amount repaid (Table 1).

Box 2 shows how loans to communities to make *prahok* (fermented fish) have changed people's lives in Roessei Keo *khan* in less quantitative ways. By improving their communities, people gain a sense of entitlement.

## BOX 2

### *"How prahok-making loans have changed our lives..."*

Between December and February, the Tonle Sap River reverses and carries with it schools of tiny silver *riel* fish from the Tonle Sap Lake in northern Cambodia. For centuries, communities along the river have bought baskets of fish from fishermen to preserve in salt in giant clay crocks beneath their stilted wooden houses to make *prahok*, the popular fermented fish that enriches almost all Khmer dishes. In 1999, the very active women's community savings network in Roessei Keo district organized a process whereby 356 families in 19 riverside communities took a group loan from UPDF to purchase *riel* fish, crocks, salt and equipment to make *prahok*. Instead of simply issuing income generation loans to individual families, UPDF proposed a district-wide process. In this way, *prahok* became a tool for linking communities in the district and for strengthening the community process – and strengthening working relations with the district chief, who was supportive of the process and sat on the committee. The terms of the loan were set by the communities according to the *prahok* production cycle. As soon as the fully ripe *prahok* came out of the crocks, after 3–8 months, and was sold, the loan was repaid in full. The first *prahok* loans were so successful that now, every year, the district women's savings network gathers all the *prahok*-making projects into a single joint loan proposal of good size. In this year's batch of *prahok*-making loans, 604 families in 22 riverside communities have taken a total of 571 million Riels (US\$ 142,750).

On a recent afternoon, a group of women from a savings group in Kulalom gathered to talk about how the savings process – and particularly the *prahok* loans – have brought measurable changes to their lives and well-being. Here are a few snippets from their conversation:

Saman-Srinoh: *"Before we started our savings group, my house was very bad, with walls made of dried leaves. But now it's much improved, with tin sheet siding and a proper stairway up and a new toilet. I made these improvements using a small housing loan from UPDF, which was part of our upgrading project. Early on, we used the profits from prahok to buy a second-hand moto, and so now my husband can make more income as a moto-dub driver, and has also bought a pump and some tools to run a small bicycle repair business when he's not doing the moto-dub business."*

Yok-Mari: *"We used to sell our prahok only here inside the community, from a basket on our heads, on a very small scale. Now we make it in much larger quantities and we sell directly to customers and middlemen, many who now order it in advance. Now they come to us, no need to go around looking for customers! Oh, 10 years ago we all looked so thin and ugly and dirty here, you can't imagine! But now look at us, all of us are so healthy and smart and clean, and we have good clothes to wear."*

Sohra-Hima: *"The savings group is like a people's bank that belongs to us right here. Before, we had to go to the moneylender 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."*

Leh-Sunrah: *"Ten years ago, this was such a poor community. In almost all the houses, if there were three children, the family could only afford to send one of them to school. The others would have to stay home. But today, there is not a single child in Kulalom who does not go to school."*

SOURCE: Text taken from Urban Poor Development Fund (2008b), "UPDF 10th Anniversary newsletter: news about some of the recent activities of the Urban Poor Development Fund in Cambodia", Newsletter, UPDF, Phnom Penh, May, available at <http://www.achr.net/Download%20Library/UDPF%2010th%20Anniversary%20Newsletter.pdf>.

22. It is also worth referring to the 5th and 10th Anniversary UPDF newsletters for more information on how some of UPDF's loans and grants have changed the social landscape of communities, jump-started local economies and developed working relationships with multiple stakeholders. See references 2 and 5.

With their new confidence, they feel they have the right to live there, which changes their self-perception and their power relations with authorities, making it much more difficult for them to be evicted. And that is why there is such a focus on developing their walkway – it is a big change of image, “the public face of the community”.<sup>(22)</sup>

UPDF focuses less on assessing success than on reflecting on what has happened, what the organization has learned, what have been the weaknesses and what it could try to change or avoid in the future in order to be more effective. Measurable changes come from small interventions, and over time this changes relationships and attitudes, all of which is more difficult to measure. Most of the significant steps forward for the poor in Cambodia – from government policies, to common practice and the range of what is understood to be possible – have come directly from the work of UPDF, the community networks it supports and the alternative community-driven models it has promoted, supported and negotiated for. UPDF's work is a step-by-step approach to enhancing the lives of

### BOX 3

#### From eviction, to resettlement, to upgrading, to land tenure

*“These policies haven’t come out of any book, they’ve come from people who are writing the rules as they go along.”*

As the most recent waves of real estate investment and evictions have driven yet more poor communities from their land in the city, a lot of people are asking: *“Why keep messing around with... savings and credit... why not get out in the street and start protesting?”* But if you look back over the past 13 years, almost all of the significant steps forward for the city's poor have had their roots in the savings and credit movement and the “community driven with partnership” development model that UPDF has promoted.

Before 1997, the government's only way of dealing with squatters was to demolish their shelters and drive them away with soldiers and machine guns. It was the city's federation of savings groups that first surveyed the city's poor settlements, designed model houses and began negotiations with the city that eventually led to the setting up of UPDF and Phnom Penh's first community-managed resettlement project, as an alternative to eviction. People chose the new land and the city bought it for them. That set a new precedent, and from then on, even when evictions did take place, there was almost always some kind of resettlement.

Then, a few years later, when the next wave of investment whipped up the development pressure on land even more and the scale of evictions and removal of poor communities to remote resettlement sites was getting out of hand, the same network of savings groups and UPDF proposed – and won – a new community upgrading policy for the city, as a more humane alternative to these poorly planned and impoverishing relocations.

The network of savings groups worked with UPDF to negotiate the city's first land-sharing project, in which 1,776 families at Borei Keila got new, free flats in 7-storey blocks on the same land and another 1,454 families from Dey Kraham got new, free shop-houses in the city's first fully planned private sector-financed relocation project. Both projects have become models for resolving other community vs. development conflicts without eviction. However, the evictions haven't stopped and the next frontier is secure land tenure.

Nobody is saying that savings and credit was the single causal factor in bringing about these overwhelmingly positive changes for Cambodia's urban poor. But people got together, developed their own idea of what they wanted, built up their resources to finance it and then got the government to go along with this new game they'd made up – not all at once, of course, but gradually, step by step.

SOURCE: Asian Coalition for Housing Rights (2007), “Special issue on community savings and community funds”, *Housing by People in Asia*, Newsletter of the Asian Coalition for Housing Rights No 17, November, available at <http://www.achr.net/Download%20Library/ACHR%2017-2.pdf>.

the urban poor in acquiring land tenure and security in a context where no prior policies existed.

In many cases, developing a working relationship between local poor communities and the *sangkat* authorities has led to the unlocking of public money for infrastructure in places that would otherwise not be considered for public projects. This is largely due to the strong *sangkat* mechanism, the savings groups and the citywide community upgrading processes. This kind of work has also unleashed funding from other kinds of organizations. Once the *sangkat* mechanism works, communities learn more about local possibilities, which NGOs are working in the area, what kind of international help is available – and money that cannot be accessed by individuals can then be drawn from these sources.

## VI. LESSONS AND FUTURE PLANS

UPDF remains the only ongoing support system for the urban poor in Phnom Penh; it also supports poor community networks and spin-off development funds in a growing number of provincial cities around the country. UPDF began as a small organization with one full-time employee, following people's movements since it was established in 1998. It depended on community volunteers, the managerial capabilities of its employees and its relationship with its governing board – and these played a significant role in the functioning and development of the organization. With the gradual increase in demand for community upgrading grants and housing loans, the organization expanded its staff from one to three to nine to the current 17; with the announcement of the "100 slums upgrading policy", many new resources were mobilized and many new groups were given loans. UPDF had to deal with increasing capacity and new activities. Strong management is an important part of supporting people, particularly a rapidly growing number of people.

UPDF staff members need to understand how to work with the poor, and to show communities that UPDF is dedicated to supporting them. While communities benefit from competent supporters, UPDF can develop a better understanding of how communities work and how they can improve. Making sure the government has a clear understanding of the Memorandum of Understanding between the municipality, ACHR and the network of savings groups is also crucial to the UPDF's success; the government must comprehend that UPDF is about developing long-term relationships and collaboration, not a delivery mechanism or short-term project-based NGO.

In the next six months, UPDF plans to establish a youth group programme to link the community with different universities in Phnom Penh. The hope is to further action-research, learning from the community, collecting people's stories, building the capacity of all involved, including UPDF. The plan is also to support communities more in other cities and establish income generation loans for small businesses and farms for integrated farming in rural areas.

*"We've done resettlement, we've done upgrading, now the issue is tenure. People here have only now woken up from the dream... they are still sleepy and sometimes afraid they will fall back into this dream of it all changing back to the way it was under the Pol Pot regime"*, comments Somsak Phonphakdee. The process must work at the rate at which people are ready for change



and are able to take tenure issues into their own hands. UPDF, however, continues to be forward-looking in its plans and actions. UPDF is trying to become a more solid and national institution with the capacity to work with the poor across Cambodia, both in urban and rural areas. As long as it is closely monitored, UPDF at a national level would have the potential to reach many more people. The 10th Anniversary celebrations were particularly important in this regard because approval was given to people-driven processes in poverty reduction by the undersecretary of state of the office of the Council of Ministers, along with encouragement for the expansion of both UPDF's upgrading programme and its fund to the national level.

The focus at the moment is on influencing the development of the new land laws and using these laws to secure land tenure for the poor. As we develop more experience, UPDF's main activity is to build capacity and relate more with key actors in Phnom Penh so that they can demonstrate their model of land tenure to the government – indicating why and how they should give land titles to the poor.

## **VII. FUNDING DONORS AND PROCEDURES**

At UPDF board meetings, members discuss funding, how to apply for it, how it can be used, what it can be used for – and decisions are never taken alone. The board members often ask other organizations about their experience with certain funders, then discuss their strategy for submitting proposals to those funders they feel UPDF can benefit from. ACHR reviews applications, given the language difficulties (applications must be in English, using donor terminology) and the very particular information that must be included in budget proposals. Preparing proposals, waiting for corrections, writing the reports and dealing with the large amount of paperwork associated with financial transfers from donors are all time consuming. But donor funding is short term and money must be spent quickly. UPDF's work, however, is a long-term process of savings, relationships, grants and loans and people learning to save their money for the future. International funding also comes in large amounts, which is not conducive to social development and which causes NGOs to compete with each other rather than work with each other. Funders will pump money into a community for one or two years and then move on. When the community is not prepared to deal with that lump sum and are pressured into spending it quickly, the money cannot be used to its full potential. For example, a community may be given a grant or loan in June for the construction of a drainage canal. Given flooding in the rainy season (April–October), they must then wait until November to implement the project. These are details often missed by international donors without the local knowledge so crucial to development in places like Phnom Penh.

Donor funding agreements are so often structured by their accounts departments, and everything promised in the proposal must be delivered. This lack of flexibility on the part of donors makes it difficult for organizations to get funding for anything that was not part of the initial proposal; and when something in the original proposal is not delivered, this hinders the chances for the next round of applications. Donors tend to work according to the standard development paradigm, which is

highly supply driven and pays little heed to the real demand and needs in the field. Perhaps what needs to be developed between donors and organizations is a sense of trust, so that organizations like UPDF can draw from a fund without committing to specific projects with specific budgets and short expenditure plans, but can work according to demand and increase accountability to the people. An emerging generation of people in donor organizations is placing more emphasis on stronger structures and ways of working that make it still more difficult for local organizations to access funds and draw money flexibly according to the needs of the people they are trying to help.

Despite some of these difficulties, the resourcefulness of UPDF means that even in hard times, it has been able to carry out its work and address poverty in a very real way: *"I remember when we started, we had very, very little money... but we have touched the heart of a million people. That is more important than one million dollars."*<sup>(23)</sup>

23. Jockin Arputham at the 10th Anniversary celebrations in Phnom Penh, 26 May 2008.

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