

Cambodia Update, August 2007

These are Somsook's notes on the UPDF's work in Cambodia, from her one-day visit to Phnom Penh (with Natvipa) on Saturday, August 4, 2007.

1. Visit to the Phum Andoung resettlement colony :

(in Sangkat Kok Roka, Khan Dangkao, 15 kms from Basaac, not far from the airport)

This is government resettlement colonies for renters and late-coming squatters relocated from Basaac in May-June 2006. The site is near the airport so we went there first.

Background on Phum Andoung : Tonle Basaac was one of the first and largest squatter settlements in Phnom Penh. Over the past 10 years, there have been many attempts to upgrade parts of Basaac, and several land-sharing plans have also been proposed for the area. But because the settlement was located at the prime, river-side real-estate in the very center of the city, Basaac has been the target for several large-scale evictions over the years, some with relocation and some without. In the most recent eviction, in June 2006, the government forcefully evicted the last remaining 1,400 families from the Samok Chab area of Basaac, to make way for the government projects and construction of a casino. A huge resettlement colony was developed by the Municipality to relocate the evicted structure-owners at Tropeing Angchan, 24 kms from Basaac, where those on the list got free 60-square meter plots with some infrastructure.

But there were also hundreds of renters, extended families and recent squatters whose names were not on the city's beneficiary list, and who did not qualify for free plots in Tropeing Angchan. For these evictees, who are some of the poorest and most vulnerable of the city's poor, the government had no resettlement plan initially. After all these families (and many extra!) had set themselves up in great shaggy encampments along the edges of the resettlement site, the Municipality was finally persuaded to develop a second resettlement site a little closer to the city, at **Phum Andoung** (in Sangkat Kok Roka, Dangkao District), for renters evicted from Basaac.

A municipal survey conducted just before the eviction counted 364 "real renters" in the Basaac area, so at Phum Andoung, the Municipality started with a 1-hectare piece of land, which was sufficient to accommodate about 300 of these families. But as soon as word got out that resettlement plots were to be provided for Basaac renters, the number of families waiting for these free plots swelled. By August 2006, almost 2,000 "renter" families were camping out in tents and squalid shelters around this second resettlement site, hoping to be granted plots. With no proper survey or allotment process, nobody seemed to know who was really from Basaac and who wasn't.

The Municipality purchased an additional 3 hectares of adjacent farmland, and finally, the expanded Phum Andoung colony was able to accommodate 777 families, on plots of 24 square meters (4m x 6m) each. Most of these families were somehow determined by the Municipality to have actually stayed in Basaac before the eviction. But even a year later, there are still 300 families camping out along the fringes of the Phum Andoung colony, waiting to be allotted plots they claim they should also have a right to.

The land at Phum Andoung was previously fallow rice fields. The Municipality bought it and divided it up into rows of 24-square meter plots without much site preparation, without laying

sufficient infrastructure and facilities, and very little land-filling, so there were problems from the start of flooding. During the first months, conditions at Phum Andoung were very bad: no toilets, only plastic sheets provided to people for shelter, bags of rice being given out as charity by Japanese and Korean aid groups. Water was originally provided in big tanks by UNICEF, but after a month, they left.

Over the past year, the situation has settled down a bit, and the new Phum Andoung settlement is gradually coming to life, conditions are slowly improving, people seem to be doing better, many jobs available in the area. The municipality has provided some public toilets (through a Singapore private sector donation) and space for a fresh market. But Housing conditions and infrastructure are still very basic and insufficient, though. No drains of paved roads - just earth streets and dugout earth drains.

The people told us it costs about \$100 to build a bamboo and palm-thatch house. Most of the houses in Phum Andoung are like that. It's not cheap, but people can stay in them for a while, until they save enough to build a more permanent house. Some houses have a plan to improve. UPDF has already granted about 50 house improvement and some income generation loans to the community saving groups for house improvement, income generation activities and for buying 5 tuk-tuk for community transport to the city. The houses that receive the loans have started the construction very actively. The loan per family is only 500 US\$ maximum which enable the loanees to build two story houses with concrete structure.

While UPDF continues to support the development of alternatives to the violent and impoverishing practice of eviction - especially through the promotion of on-site community upgrading - the evictions have not stopped. Some of the city's poorest and most vulnerable citizens are now those who have lost their homes and lost their livelihoods and are now living in the badly-planned government resettlement colonies which dot the extreme periphery of the city. While we continue to work to negotiate alternatives to eviction, it is important to provide some support to these earlier evictees, so that they can begin to rebuild their lives and settlements, even in these remote and inhospitable situations.

Community center and savings office : A simple tin-sheet building that UPDF put up to serve as a community center and savings office, meeting place, etc. People come and chat and there are meetings about many things every day.

Partnership for improvements to the new market : The market is the most lively place in the community. Lots of sellers and buyers. When we were there, people were complaining that the market area that the municipality provided was dirty, with muddy lanes. Mr. Mann Chhoeurn, who was with us, proposed to the people on the spot, *"Why don't we improve it together? If you can all contribute and do the work together, I will match that contribution and double it."* And the people said *why not, we can start collecting the money right now and continue this week and we can start the construction next week.* A good group of market vendors gathered and began pulling out money to contribute to the market construction. Mr. Mann Chhoeurn also pulled some money from his pocket. A woman together with the community chief was designated to gather the money and take care of the money. *Immediate!* They will start the construction this week, right away. Their plans are to pave the market, lay drains and perhaps build a proper roof over the market. No need to spend huge amounts, just a little improvement to make this informal street market cleaner and easier to walk through.

New "Singapore-style" Toilets : Mr. Mann Chhoeurn was telling us that a Singaporean company wanted to assist this community, so the Municipality asked them to build these public toilets at Phum Andoung. But they built such fancy, fully-tiled, gleaming toilets (*blue for women, pink for men!*), that people in the settlement are reluctant to use them, and poop on the open ground around these shiny new toilets! Could be the people still don't feel ownership and too new for people. The man who was cleaning the toilets when we visited said he has so many problems with the people, because people come and don't know how to use these toilets! It seems so simple: you just go in, close the door and do your business, right? But many people don't go in, it's new to their experience. So they are organizing a "*Toilet Use*" training session.

This is always a problem when things are given as a "gift" with very good intention to communities, without their involvement, and people don't take care. We discussed with Somsak about how to possibly set up an organization system where people take care of these toilets collectively.

Korean volunteers help fill in ruts in the roads after rain : A private-sector Korean company in the neighborhood sent 20 of its employees to help bring sand and fill in the mud-filled holes in the road. Sometimes the companies and factories in the area (some of which may employ Phum Andoung residents) send in volunteers to help the community in different ways.

Somsak said there are three kinds of outside groups coming into the Phum Andoung area these days, and from these three different groups, we get three very different pictures of what is happening in Phum Andoung!

- ***Development agencies, like UPDF*** There are a few others who help with some welfare and children's programs in the settlement. This first group is seeing whatever the problems - no matter what the reasons - and trying to solve the problematic reality. These are the groups that are just accepting the reality and trying to make the best to help and work with the poor out of an imperfect situation and find a way to support the people.
- ***Private sector volunteers from nearby companies*** and factories who would like to come and help or just give some contribution. Perhaps it is the work of the municipality to help promote this volunteerism.
- ***Human rights groups*** - then the people from human rights groups who come to the area to check what are the rights violations. So they come and check about the rights violations very regularly, but they're not doing any other thing for the improvement except searching for what is wrong or bad - sometimes linked to the media.

What UPDF has been doing so far in Phum Andoung :

- ***Conducted surveys*** : Since the eviction over a year ago, the UPDF and community network leaders from other parts of the city have conducted several surveys in Phum Andoung.
- ***Set up savings groups*** : The UPDF and the networks have also helped organize the people by setting up daily savings groups throughout the settlement, as much as possible, to organize the community and to prepare people to manage income generation loans and housing loans as soon as possible. For this, they have used a group system, in which 10 families are in a single group, and 3-5 groups together

form a savings group, so 30-50 households comprise a savings group. This is a new system being tested in Phum Andoung to get people together, to begin building mutual support systems in this new community, and to get people to start deciding things together. As UPDF staff Somsak says, "*We start with action, not shouting at the government!*"

- **Started giving loans :** Once savings groups get themselves organized and have a little experience saving and giving loans to their members from their own collective savings, they can send loan proposals to UPDF. UPDF has so far given pilot housing improvement loans of \$500 to about 20 families, as well as smaller income-generation loans to hundreds of households and a few loans for people to buy various kinds of *tuk-tuks* to set up businesses to transport people into the city.

On this visit, we decided to submit a proposal to Selavip for a small project in Phum Andoung to help improve the housing, living conditions and livelihood opportunities in the settlement, as well as build up the strength and internal organization in this vulnerable new community on the periphery of the city. *Why did we decide to present this special case for support from Selavip?*

- **The Phum Andoung area is very big.** There are lots of families and lots of needs for loans - especially the need for improved housing. And this need is too great for UPDF to respond to with only its existing available lending capital.
- **These are the poorest people in the city.**
- **There are still 300 squatter families living in tents and thatch hovels on flooded land adjacent to the Phum Andoung colony,** claiming they have rights to resettlement plots. It's not clear whether they are or are not legitimate Basaac evictees, but by having stayed here in wretched conditions for a year, they have established some persistence and continue to negotiate for some kind of occupation rights. And after some discussions with the municipality, it seems likely that the municipality will purchase additional land nearby to provide similar 24 sm plots for these 300 families, who have stayed here waiting for over a year. These families will also then need help with their housing improvements
- **The project's target group :** So the target group for this project includes the 777 families living in the Phum Andoung colony, plus the 300 families living in tents on the settlement's periphery - all of them among the city's poorest citizens. (Total 1,077 families.).
- **Time frame :** This project will be implemented in a year - September 2007 – August 2008.

2. Demolishing the \$250,000 Villas

On the way, we passed a great pile of rubble, where a posh development of expensive, brand-new villas for rich people in the big lake had recently been demolished. Close to the airport. It is very interesting to know about the story and I tell this story partly to show the kind of politics of the country.

- **In this project, a very big businessman from Taiwan, said to have good connections with politicians, got some sort of special rights to develop a big piece of land by filling the land into the big lake..** It was to be a housing project for rich people - big villas that were to sell for something like US\$250,000 per unit. As part of the

agreement, the company was allowed to fill in and reclaim land that was originally part of the lake. But instead of filling in the 30 hectares they were allowed, they filled in and reclaimed about 100 hectares of land and started to construct those big houses and other infrastructure

- ***Then there were people reporting about this case, and the prime minister wasn't happy.*** So he ordered the company to stop work immediately and to dig out the extra land they had illegally filled - within seven days! And it happened that the company couldn't do so, so the Prime Minister ordered 300 soldiers with all heavy equipments and demolition machines to smash all the 20 villas that had already been built. So all those rich villas were torn down and their rights to develop the project is not certain now. So there are problems since some buyers have already bought them.
- ***It was like an eviction - but an eviction of the rich.***

3. Visit area where community is purchasing land to resettle, near Kork Kleang

This is the area near the airport where several other communities have resettled, in community-driven resettlement projects from Block Tan Paa and various other roadside settlements. One of the projects that will be proposed in the UPDF meeting on August 9, 2007, is a project to get a UPDF loan to collectively purchase alternative land for a resettlement project.

It's good land, located next to the street, close to jobs, but could still be costly for the poor

Now, the land is rice fields and will need to be filled. The cost of the land is about ***\$15 - \$20 per square meter***, which sounds rather expensive for this poor country. About six months ago, they proposed to UPDF for a loan to purchase some other land for resettlement, but we were all a little uneasy about the cost of land being so high, and worried that people would not be able to repay to loan. Then, because of that, they went back out searching and tried to negotiate another piece of cheaper land. So this land they found, and seems to be about as cheap as possible. Location was good. Close to the airport. Along the street from the airport to this community and to Phum Andong community, several pieces of land in the vast rice field along the street have been filled for land development projects all over the place.

4. Phnom Penh and probably the whole country are facing serious problems of land speculation which becoming one of the most important motivating factors behind eviction of poor communities in Cambodia :

At Kok Kleang, we started asking about land prices. The people told us that land prices - even in these peripheral areas of the city - are increasing tremendously these days. If you buy a piece of land today, a year from now you can sell it for at least double what you bought it for. In all the suburban land around the city, there is now a great motivation for land speculation, land grabbing by many agents of land speculators and investors.

- ***Land speculation is the new gold mine in Cambodia now, I think, and represents a great threat to people's access to land for housing.*** Not only in Phnom Penh, but could be all over the country. Why? Because Phnom Penh has come under the process of urbanization at a time when there are so many sharks in the world! So the money from outside - from various countries like Hong Kong, Singapore, China, Malaysia, Taiwan, Thailand etc., - is pouring into Cambodia for investment opportunities and to set up companies with local people and buy up land.

- ***Big companies are doing their own kind of "land pooling"*** : Somsak was telling us that some of the big companies are purchasing small pieces of land from farmers to put together into a big plot of land. They don't necessarily use this land themselves, but sell it on - at great profit - to other big companies which then either hold on to it speculatively or use it for their commercial projects. The big companies want big pieces of land. Since the land prices are doubling in a year, the buying and selling of land is becoming a business opportunity, even without any development on that land.
- ***Therefore land speculation is becoming one of the key factors leading to evictions of poor people settlements in the city or in the suburb*** This is the country that is quite open up economically, and there are so many speculators, investors and money markets coming into Cambodia. And land is the biggest valuable commodity. The government seems to support the private sectors to help build supply for housing. However, there seems to be problematic bureaucracy to still prevent real estate housing development to boom but land buying, subdividing and speculating seems an easier business.
- ***It is mostly foreign capital that is fueling this speculation.*** Of course the local people may join into this speculative activity, and may sneak into getting the rights to certain pieces of land through politicians. I am just afraid that this phenomenon is now probably predominating development in Cambodia.
- ***And these speculative forces are now what is now determining the shape of the city - not planning!***

Idea : Make a serious study of this land issue in Cambodia -

The changes in land values and changes in land use in the country. This is going to be an extremely striking force of change in the country. It's happening so fast, the stakes are so high, and there are so many interesting actors who are now determining how land is valued and used in the country. It would be interesting to study in detail how the buyers and people with money get involved, and how the local people put together companies and then sneak to the high-up officials to get their land and land rights. It is also interesting to understand the process since in Cambodia, the way to unlock land and bring it into this speculative market is by linking with the politicians and government officers, who can sign away the relevant paper and land title.

5. Visit to community upgrading and walkway construction at Ek Reingsey Communities (1 and 2) (Sangkat Chroy Changva, Khan Roessei Keo)

We also visited the river-side *Cham* (Muslim) communities, on the other side of the Tonle Sap River, opposite the Royal Palace. Many communities over there have now taken small upgrading grants of no more than \$5,000 (**from the MISEREOR upgrading budget**) and laid beautiful walkways and drainage lines throughout their settlements - many using colorful non-skid tiles in vivid greens, yellows and reds. Once they complete the walkways, people along the way start putting flowers and shrubs and plants. It changes the character of the community completely, this small investment of \$5,000!

These adjacent communities are not right on the river, but on the inside of the road and public park along the river front. Mostly fishermen and vegetable sellers, moto dub drivers. People have stayed here since 1979, but before Pol Pot, they lived here for a long time. A very beautiful settlement, with room for lots of trees and beautiful construction details in the *Cham* style houses – mostly built up on stilts with beautiful stairways painted vivid colors. Very

friendly community – lots of smiles and everyone gets along. Visal says the Cham communities are like that, very tightly-knit and strong togetherness.

- **182 houses** in the community (with 247 families) and total population of 988
- 86 families are savings members, very good savings in this community, every month deposit with UPDF, savings about
- **Upgrading projects** : laid a beautiful concrete walkway (with drains at side) throughout the whole settlement (260 meters long x 1.2 meters wide) with patterned colored non-slip tiles on top. Total cost was \$3,204, of which only \$2,800 was a grant from UPDF)
- **Fancy colored tiles** : The leader tells us it was no more expensive to use these colored tiles than using plain concrete, and later on, if they decide to raise the level of the walkway, they can remove the tiles and re-lay them on the higher base. Now, in many of the new upgrading projects, other communities are using similar tiles, rather than plain concrete. The idea has caught on!
- **The whole project took only 1 month, with everyone pitching in, all community labor.**
- **Decided to make the walkway narrower** : originally, everyone wanted a 2m wide walkway, but they found it wasn't necessary – 1.2 meters was fine, plenty of space for carts and motorcycles and people, and they saved a lot of money making it narrower. No need to bring any cars in here! Gave a friendlier feeling, more a quiet walkway than a roadway!
- **All communities contribute at least 10% of the cost of the upgrading project from their own pockets, and do all the work themselves.** That's one of UPDF's conditions. Also, most use their own volunteer community labor, rather than hiring contractors. At most, they might hire a few skilled masons or plumbers.
- **Houses moved back** : To straighten out and widen the space for the new walkway, a lot of houses agreed to move back, reblock. 19 families have taken house improvement loans (total \$8,550).
- **Future upgrading plans** : Now, have to extend the paved walkway into the neighboring communities, so it makes a continuous access for all the communities along the river.
- **Now the community start the planting which makes green community**

"These community-built upgrading projects are very cheap! Very good way to use donor money efficiently, without big overheads, without contractors, without a big fuss, and you see the results for very little money!" (Mann Chhoeurn)

Riverside community walkways and upgrading: The domino effect!

- **There are now about 18 or 20 communities alongside the Tonle Sap River**, mostly in Khan Roessei Keo, on both sides of the river, which have built concrete and tile walkways through their settlements, using UPDF upgrading grants. Many of these walkways are now linked together, so it's now possible to walk for about **3 kilometers on totally paved walkways**, without having to slomp through the muck, as before. *(still a couple of gaps along the way, but not for long!)*

- *Most of these communities get deeply flooded when the river rises with monsoon rains, but they're used to it, and all the houses are built up on tall stilts.* It's part of the rhythm of living on the river. When the waters cover their lovely new paved walkways, they just build wood and bamboo walkways to get to their houses, and take them down again when the waters go down.
- **The upgrading virus :** It often happens like this, that one community takes the first step and builds a walkway, and then other nearby settlements see it, like it, get inspired, want to do the same, and then do it. So walkways start springing up everywhere – *it's like an upgrading virus!*
- **Also many communities have planted trees, or at least decorated houses with potted plants,** along the length of this walkway, to spruce up the communities. Also, many houses have moved back to make room for the walkways, and taken house improvement loans to rebuild.

"The lane is the heart of the community"

In most of the UPDF-supported upgrading projects so far, the very first thing the communities propose to do is to build a good paved lanes, road or walkway through the settlement, with proper drainage. Almost every settlement, it's the same thing.

- *This seems a little boring, but in fact, there is something very powerful going on with this.* Having a mucky, unpaved walkway or rickety bamboo bridge is emblematic of a miserable slum, whereas a proper paved, concrete (or tiled) walkway is a sign of a decent, proper community. It's not just a matter of making it easier and safer to get in and out of the community, or providing space for community activities like kids playing, vending, etc. A well-paved, well-drained walkway is symbolic of a deeper sense of pride and confidence in the community's legitimacy.
- *Once this small project of paving the lane is finished, it almost always unleashes a storm of further upgrading and investment in housing improvements* – even without UPDF housing loans. What calls the house "the public face of the family" – when the road is a mucky, flooded swamp, people have no motivation to build a proper house, don't feel secure, don't feel permanent or proper. At first, the communities were just laying concrete lanes, with drains, but now the new wave is to lay concrete lanes with colorful, non-slip tiles laid in various patterns of yellow, red and green.
- *An improved lane makes a change in people :* they can see that development is coming to their community, they can touch it, it's something real for the first time. It creates hope for something better, belief that better is possible. It sounds like exaggerating, but it's very powerful, this first act of upgrading.
- *If you carry the "lane as heart of community" metaphor a little further,* an upgraded lane means a healthier, more vibrant community that will live longer, so naturally the rest of the body (community) starts becoming more healthy also!
- In the upgrading projects, we see lots of drains, toilets, electricity supply lines, wooden bridges, tree planting, community centers, etc. *But the upgraded lanes and walkways seem to have the greatest power to dramatically change perceptions of the community – both within and from outside.*

Now negotiating for land title :

The people were telling us that there is a company that was trying to build some kind of commercial development close to one of their neighborhood blocks. People were not happy to have this almost-encroachment on their land, and so they all came together and protested together, as a large block of adjacent communities - 1,000 or 2,000 families! And they won.

- So if you can bind all these large communities together, then they can be very strong and have some negotiating clout, when it comes time to getting their land title. Because even though they have lived here for years and are the owners of this land, they don't yet have any formal land title.
- To deal with that, you have to bring people together. And the way they start these walkway improvements and upgrading projects is the way they get this recognition. They feel good, they feel secure and they start the improvements and link together
- And that will give them the security. Little by little they will negotiate for that.

6. Plans for UPDF Tenth Anniversary in May, 2008 :

During the visit, we discussed a lot about the UPDF's 10th anniversary in May 2008. This is quite significant.

- ***Institutionalizing UPDF into the Cambodian system :*** ACHR may have to write a letter to Prime Minister Hun Sen to propose for the way to institutionalize the UPDF into the Cambodian system. We need to work hard on this now, and we need to get some answer on this before the anniversary in May 2008. So that we can announce it during the celebration. From now on, up to that time, we are in the process of institutionalizing UPDF. This is the new and important push. Because the UPDF cannot rely on the foreign support alone. The politics change in a given country is more complex than what the international donors can understand. The donors generally understand project-like interventions, which is good for the beginning stage, and for assisting the trouble-shooters. But if we want to institutionalize positive change by people at large in a country then the process is much more complex than what our donor friends can understand. Development is not just for the sake of development, but for making change - structural change in the society by people.
- ***In Cambodia, you need an institution that is able to deal with the government agencies,*** but which also can open up a very big space for people. People want development, but they don't have this space. So there is a need to create some kind of mechanism. And that is what we are going to work for that, until the UPDF anniversary next May.
- ***Propose land title in all the existing upgraded settlements - in Phnom Penh and in other provincial cities:*** UPDF, through the MISEREOR fund, has now supported about 115 community upgrading projects in Phnom Penh. And through the Selavip fund, another 45 communities have been upgraded in 10 provincial cities. SO all together, you're talking about 200 upgraded communities at the time of anniversary next year. It's not bad for Cambodia. It's very concrete and very sizeable. So what we have in mind is to propose that the national government grant security of tenure to all these communities. We are not going to work with the Municipal level, but we will propose this directly to the Prime Minister: we will show him the very beautiful pictures of these projects - along with the before and after shots.
- ***We need some good documentation for this :*** We may need some help preparing a good document on all these upgraded communities, getting the good photos of the improved conditions, etc. Include plans of the communities, what have been the changes, etc. The UPDF has some material already, but needs to be a little more professionally documented, into a book. Then we submit the whole document to the Prime Minister (in Khmer and English), and ask him to consider granting the tenure. I will help write up the guidelines for what information we need on each community,

for our friends at UPDF to document, as they gather the information. We will include both Phnom Penh and the provincial cities.

- **Fund-raising for UPDF :** We were thinking it might be good to try raising funds from other sources for UPDF - not just from our European donors. It may be possible to raise funds right inside Cambodia itself. If we look into the structure of UPDF today, the grant from donors (which is very important as a seed fund, to get the process started) is now comprising about \$320,000 of the UPDF fund. And then we see that there are also contributions from the Prime Minister (which comes regularly, every month), from the seven private local markets, and from the municipality, and from the poor communities themselves. This structure of contributions from so many different sectors shows us that Cambodian society has the potential to support such a fund and participate in this kind of intervention. So we need to broaden the support within the country. And we now have very concrete proof that the UPDF works, and that it's possible for the Cambodian people to do. So it is important to try to launch some very active fund raising activities, from now until the anniversary.
- **Fund-raising pamphlet :** To help this fund-raising process, we have to quickly make a little pamphlet (one in Khmer and one in English) which explains in a simple way how it is possible that poor people themselves are building their communities and their housing. We will show pictures which show people's pride that has been instituted in many of these projects, and the life changes that the work has brought about. Then ask for contributions. Then the Municipality and communities can work together in this fund raising process, can give this pamphlet to the private sector, embassies, shops, and help search for other sources of funds inside and outside of the country. Even the present governor has contributed. Have to start very soon.
 - **Be sure it is not going to sell poverty in this pamphlet** ("see how poor and miserable we are!") but we are going to sell pride and self sufficiency and capacity in poor communities! We can say that there are lots of poor people who still don't have houses here, no opportunity to develop, because there is no source of funds which actually reach them. They are ready, they are eager, they are energetic to do their own development, and they can do it. And there are examples to show how poor people can do it very well.
 - **It needs to go nation-wide, even into rural areas**, where people have to start coming together to secure their land and develop their housing and their livelihoods. The speculation is happening everywhere, and we have to do something serious with our Cambodian people.
 - **Whatever the design - make it easy to understand, quick to get.** Nothing complicated or too much text and detail. But it has to be trustworthy and credible, with dignity. We are not beggars.

7. SUMMARY : UPDF figures and activities, as of June 2007

UPDF Community Upgrading Activities	
Upgrading projects in Phnom Penh (<i>Budget from MISEREOR</i>)	
Total upgrading projects approved	115 projects
Number of households benefiting	13,514 households
Implemented in how many sangkats	37 sangkats (out of 74)
Implemented in how many districts (khans)	7 khans (out of 7)
Total upgrading grants approved	US\$ 263,700

Total house improvement loans approved	US\$ 738,110
Upgrading projects in provincial cities (Budget from Selavip Foundation)	
Total upgrading projects approved	43 projects
Number of households benefiting	5,694 households
Number of savings groups / members involved	42 savings groups / 1,900 members
Total amount of collective savings	\$US 10,512
Total upgrading grants approved	\$US 98,436
Average project budget for one community	\$1,737 (from UPDF grant) (74%)
	\$624 (from community people) (26%)
Total upgrading projects approved in Cambodia	157 projects, benefiting 19,200 people

UPDF Community Fund Activities (as of July 7, 2007)	
Community savings activities	
Total number of savings groups	<ul style="list-style-type: none"> • 225 savings groups in Phnom Penh • 42 savings groups in provincial cities
Total number of saving members	<ul style="list-style-type: none"> • 11,880 members in Phnom Penh • 1,900 members in provincial cities
Community welfare fund	\$2,500
Community loan activities	
Total number of loans given	\$ 2,083,832
Total number of loan recipients	6,780 households
Total number of communities benefiting / number of loan contracts	116 communities have 198 loan contracts with UPDF
Status of UPDF loan fund	
Total capital in UPDF fund	US\$ 897,958
<ul style="list-style-type: none"> • Contribution from ACHR (Misereor, Selavip, HI) 	US\$ 320,135
<ul style="list-style-type: none"> • Contribution from Prime Minister (monthly) 	US\$ 98,534
<ul style="list-style-type: none"> • Contribution from Governor and Municipality 	US\$ 19,080
<ul style="list-style-type: none"> • Contribution from poor community savings members 	US\$ 2,583

• Contribution from private sector markets	US\$ 7,118
• Contribution from Cambodia Red Cross	US\$ 29,291
Total amount of community savings kept in deposit with UPDF	US\$ 56,338
Total amount kept in UPDF as communities' 10% loan guarantee deposit	US\$ 142,627