

## Addressing Social Housing and Livelihood Needs in Cambodia: Learning from Thai Experience

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### Introduction

The author carried out a year-long research from July 2012 to June 2013 to study the policy, processes and programs on social housing in Thailand, in order to investigate how its approach and innovations could be replicated and/or adapted toward improving the housing situation of the urban poor communities in Cambodia. For the research, the definition of social housing described by UN-HABITAT was used: a “type of development endeavor whereby various sectors (Government, Private, NGO) work together to provide low-cost housing and related access to livelihood to low to middle-income households so that they have a chance to develop themselves to be active and responsible members of the community and the society at large” (UN-HABITAT 2011, 5).

The goal of the research was threefold: a) to document the social housing programs and processes in Thailand; b) to assess whether social housing contributes to tenure security and an improvement in the overall well-being of urban poor communities; and c) to identify critical issues that are relevant to less developed countries such as Cambodia.

This report begins with a short introduction on the process of urbanization in Southeast Asia. This is followed by a summary of the legal, regulatory, and institutional framework for social housing in Thailand. Next is a short assessment of the social housing program in Thailand, followed by a summary of the legal, regulatory and institutional framework for social housing in Cambodia. The report then ends with recommendations for the setting up of social housing programs in Cambodia based on the Thai experience.

### Urbanization in South-East Asia (SEA)

The urbanization process started in most countries and cities around the world following the reconstruction work after the Second World War (Boonyabantha 2000). This is illustrated by the statistics compiled by UN-DESA (2011), which showed that the percentage of the urban population steadily rose every year since 1950. As Table 1 shows, the same held true for Cambodia whose urban population rose rapidly from 1950 until the period 1970-1980 when a sharp drop took place. This decline was attributed largely to the evacuation of the country’s capital city, Phnom Penh, and the other major urban centers by the Khmer Rouge, and to the subsequent extermination of over two million people between 1975 and 1979. The urban population then increased again following the fall of the Khmer Rouge in 1980, the return of people from the refugee camps, and population growth. After the 1990s, a steady increase of 5% to 6% in the urban population resumed.

Major area, region, country or area	1950	1960	1970	1980	1990	2000	2010	2020	2030	2040	2050
World	29.4	33.6	36.6	39.4	43.0	46.7	51.6	56.0	59.9	63.5	67.2
More developed regions	54.5	60.9	66.6	70.1	72.3	74.1	77.5	80.0	82.1	84.1	85.9
Less developed regions	17.6	21.8	25.3	29.5	34.9	40.1	46.0	51.3	55.8	60.0	64.1
Least developed countries	7.4	9.5	13.0	17.2	21.0	24.3	28.1	32.7	38.0	43.8	49.8
SEA	15.4	18.5	21.4	25.5	31.6	38.2	44.1	50.0	55.7	60.9	65.9
Brunei Darussalam	26.8	43.4	61.7	59.9	65.8	71.2	75.6	79.0	81.6	83.8	85.9
Cambodia	10.2	10.3	16.0	9.0	15.5	18.6	19.8	22.1	26.0	31.5	37.6
Indonesia	12.4	14.6	17.1	22.1	30.6	42.0	49.9	57.2	63.1	67.8	72.1
Lao PDR	7.2	7.9	9.6	12.4	15.4	22.0	33.1	43.6	51.5	58.2	64.6
Malaysia	20.4	26.6	33.5	42.0	49.8	62.0	72.0	77.9	81.1	83.7	86.0
Myanmar	16.2	19.2	22.8	24.0	24.6	27.2	32.1	37.9	44.1	50.4	56.8
Philippines	27.1	30.3	33.0	37.5	48.6	48.0	48.6	51.6	56.3	61.1	65.6
Singapore	99.4	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Thailand	16.5	19.7	20.9	26.8	29.4	31.1	33.7	38.0	43.7	49.7	55.7
Timor-Leste	9.9	10.1	12.9	16.5	20.8	24.3	28.0	31.8	35.8	39.9	44.2
Vietnam	11.6	14.7	18.3	19.2	20.3	24.4	30.4	36.9	43.3	49.6	55.9

Table 1: Percentage of Population Residing in Urban Areas by Major Area and Country, 1950-2050  
(Source: World Urbanization Prospects: The 2011 Revision)

According to the latest census (2008), Cambodia had a total population of Cambodia 14.3 million, of which 20% or 2.8 million resided in the urban areas (see table 2).

Major area, region, country	Population (thousands)			Percentage urban
	Urban	Rural	Total	
<b>World</b>	3,632,457	3,341,579	6,974,036	52.1
More developed regions	964,240	276,140	1,240,380	77.7
Less developed regions	2,668,217	3,065,439	5,733,657	46.5
Least developed countries	242,686	608,418	851,103	28.5
<b>SEA</b>	268,064	331,961	600,025	44.7
Brunai Darussalam	308	98	406	76.0
Cambodia	2,857	11,448	14,305	20.0
Indonesia	122,885	119,441	242,326	50.7
Lao PDR	2,154	4,134	6,288	34.3
Malaysia	20,999	7,860	28,859	72.8
Myanmar	15,778	32,558	48,337	32.6
Philippines	46,326	48,526	94,852	48.8
Singapore	5,188	—	5,188	100.0
Thailand	23,689	45,829	69,519	34.1
Timor-Leste	327	827	1,154	28.3
Vietnam	27,553	61,239	88,792	31.0

Table 2: Percentage of Population Residing in Urban Areas by Major Area and Country, 1950-2050  
(Source: World Urbanization Prospects: The 2011 Revision)

By 2050 it is predicted that the urban population in Asia would jump from 1.0 billion to 3.3 billion, with Cambodia's leaping from 20% to 37.6%, and Thailand's from 34.1% to 55.7% (UN-DESA 2011)

The rapid growth in the urban areas of Thailand has been ascribed to the reclassification of some rural areas to urban ones through infrastructure development projects like the 20-year Mass Rapid Transit Master Plan of the Royal Thai Government (RTG). The projects included will connect 12 major and minor trunk routes from Bangkok to other parts of Thailand. Furthermore, a GMS Railway Project is currently being implemented to connect Bangkok to the neighboring countries, inclusive of which is a high-speed Train Project (TEAM Logistics and Transport Co. 2012). These development plans have already led to an increase in job opportunities and ease of transport.

In Cambodia the growth in urban centres has similarly been attributed to the reclassification of rural areas to urban area, alongside the concentration of garment factories and other industries in the peri-urban areas of Phnom Penh which has increased migration of job-seeking young people from the provinces. According to the NCPD/UNFPA/UNHABITAT report, almost 56% of the urban population in Phnom Penh is comprised of migrants from the adjoining provinces. Meanwhile, in Bangkok, of the 10 million residents, only six million are registered, which means the remaining 4 million or 40% are migrants (BMA 2012).

Also major reasons for the growing urbanization are natural population growth and increased life expectancy. The rest is due to the primate city status of, which status usually indicates that the city is more important than other cities in the political, financial, educational, and economic sense, and is at least twice as populous as its second city. This also encourages rural-to-urban migration (UN-HABITAT and UNESCAP 2008, 8, 11).

The urbanization of cities has created both social and environmental challenges, however. One of the biggest issues is the increasing need to house

the urban population. Numerous researches have shown that a large portion of the urban population, especially the urban poor, cannot afford to buy or rent formal housing so they are forced to occupy state public or state private, and private lands particularly along the roads, canals, rivers, and railway tracks (UN-HABITAT, and UNESCAP 2008, 19).

In Cambodia, most of the formal housing being built mainly cater to high- to medium-income people or investors from overseas, making the housing very unaffordable. In many Asian countries, poor housing conditions have been eliminated through provident funds for low cost housing projects. Other similar models include the building of housing for the urban poor subsidized by the state, while still another is that mostly practiced by wealthy states like Singapore which has small urban population and no rural hinterland. Malaysia has provided and reformed housing opportunities for people. Some countries have applied various innovations brought to citywide upgrading strategies like land sharing, land readjustment, and slum upgrading programs, as tools to invest housing finance and urban infrastructure such as Indonesia's Kampong Improvement Program and Thailand's Baan Mankong Programme (UN-HABITAT, 2010, 7). In the Philippines, government has incorporated with various agencies to provide housing with financing assistance to middle-/high- income and low-income families. The programs include resettlement projects, land proclamations, and the facilitation of land tenure security for the poor (PhilRights, PAHRA, UPA, COHRE, TDHF, n.d, 77, 83).

### **Social Housing Programs and Processes in Thailand**

This section provides a summary analysis of the legal, regulatory, and institutional framework vis-a-vis social housing in Thailand. In Thailand, the Law on Housing Development (1972) explicitly mentions social, affordable, low-cost housing for low-income households leading to the establishment of the National Housing Authority (NHA) in 1973.

**Law on Housing Development (1972):** The RTG passed the Law on Housing Development in 1972 to provide a mechanism for the licensing of housing developments.<sup>1</sup>

**National Housing Authority (NHA):** In 1973 the RTG established the NHA as a state enterprise under the Ministry of Interior to develop a mechanism for land acquisition, resettlement, and the provision of financial assistance to low-income families. The NHA was transferred to the Ministry of Social Development and Human Security in 2003. In 1975, the RTG developed the National Housing Policy with the goals of solving the housing shortage through public and private partnership, and creating job opportunities, promoting construction and other related industries (Chanond, NHA 2013).<sup>2</sup>

Through the NHA the RTG constructed 36,000 units of housing, targeting households with incomes of less than 5,000 Baht<sup>3</sup> between 1976 and 1980 (Chanond, NHA 2013). Over the period 2003-2007 the NHA, in collaboration with CODI, provided 600,000 housing units for low-income families through the One Million Housing Units Program also known as the Bann Eua Arthorn Program (BEA) (NHA 2012). Since its establishment in 1972, the NHA has provided 725,000 housing units to low-income families nationwide through the BEA projects, the Urban Community Development Projects, Community Housing and Government Employee Housing Projects. In 2011 RTG subsidized NHA's projects valued at 2,161,065,415.56 Baht, reflecting a decrease of 1.37% (29.93 million Baht) from 2010 (NHA 2011).

**Community Organizations Development Institute (CODI):** CODI was formed in 2000 following the split and subsequent amalgamation of two offices, namely, the Urban Community Development Organization (UCDO) and the Regional Urban Development Fund (RUDF) Unit from NHA (CODI, 2012). Consequently, 3,274 million Baht was transferred from UCDO and RDF to CODI, to create a new community development institute that would provide and manage revolving funds for the housing upgrade of the poor. In 2003,

CODI, a public enterprise, launched the Baan Mankong Housing Program (BMK) to address the housing problems of the poorest (squatters) who lived in slum communities. CODI started implementing the BMK program in 2003 through 10 projects targeting 1,525 families via the provision of a US\$ 5,888 loan per household. As of 2012, over 90,813 households had benefitted from the BMK program, a further 30,848 households from the housing finance program. In total CODI has successfully implemented 874 projects covering 1,637 communities in 286 cities in 71 of the 77 provinces of Thailand (CODI 2012). In 2012 RTG granted US\$ 147 million for the BMK program and US\$181 million for housing finance (CODI 2012). CODI has estimated that there is housing demand for 700,000 new units a year due to urban population growth, rural-urban migration, and new development projects that have affected people's lands and houses (Yangsoong CODI 2012).<sup>4</sup>

In addition to CODI which has been the main focus of the study, there are many other government agencies and local NGOs that work on the provision of housing finances and loans for social housing in Thailand, namely:

**Government Housing Bank (GHB):** The GHB was established in 1953 with the mission to provide housing finance to the public (GHB 2013). Revolutionary Announcement No.317 required GHB to provide housing finance to the beneficiaries of the NHA programs following the checking of criteria (GHB 2010). As of 2010, GHB has assisted more than two million families in owning homes. In addition, GHB contributed funds to the targeted 350,000 underprivileged families in Thailand.

**Government Savings Bank (GSB):** GSB was initially established in 1929 as the Post and Telegraph Bank, which was subsequently renamed GSB in 1949 (GSB 2013). GSB has the mission to encourage "secure financial savings for national economic, social and environmental development to support the grassroots economy, efficiency and good governance". In its Corporate Plan 2011-2015, GSB focuses more on creating value added to the

community and to the grassroots economy, and on promoting savings among the public. Housing loans are but one of the loan classifications of GSB in collaboration with RUDF in the approval of loans to the local administrative office for infrastructure and/or public utility projects (GSB 2010).

**Islamic Bank of Thailand (IBT):** The IBT was set up by the RTG in 2002 by virtue of the Islamic Bank of Thailand Act to serve the Muslim population in the southern border provinces (IBT 2013). IBT aims to generate capital for business and livelihood opportunities and increase income including the provision of micro finance loans to low-income families in the south. IBT provides loans, mainly for real-estate, housing, and the purchase of other assets (IBT 2010).

**Professional Institutions, INGOs and LNGOs:** Social housing projects have also been run by INGOs and LNGOs such as the Asian Coalition for Housing Rights (ACHR) under its Asian Coalition for Community Action (ACCA) program, Habitat for Humanity Thailand (HFHT), and the Thai Community Foundation (TCF), among others. Most of the social housing project have similar principles of cooperation, alternative-building, and community initiatives. As of 2012, ACCA has provided funding and technical support amounting to US\$ 180,000 for eight big housing projects and US\$ 52,000 for 20 small projects, as well as community funds amounting to US\$ 160,000 in eight cities in Thailand. In the meantime, the other NGOs and institutions have supported the communities through various development programs such as livelihood, infrastructure, health, education improvement, and exchange programs.

Academics, universities, donors, researchers, and architecture groups have produced supporting documents, i.e., reports, database, landscapes, and housing designs, etc., in advocating for a draft law on public land which community can use and have access to state land (Srisawaluck CU 2013).<sup>5</sup>

### **Assessment of Social Housing Programs in Thailand with Regard to Tenure Security and the Improvement of the Well-Being of the Urban Poor Communities**

During the year-long research, the author focused on studying and comparing the experiences of communities with the NHA's BEA program and CODI's BMK program. The author looked at the Suanphlu community located in Sathor District Central Bangkok comprised of 1,700 families living in 717 houses. The community had been residing on state private lands belonging to the Department of Treasury since 1974; it was registered as a legal community in 1984. A fire in the community in 2004 caused people in it to lose almost all their housing infrastructure and property, following which the Government agreed to provide humanitarian support that amounted to 30,000 Baht per family. Government also agreed to an on-site upgrading. The Government offered both BEA and BMK programs as a solution to the housing problem. Of the total 1,700 families, 249 families and 64 eligible ex-renters chose the BMK program facilitated by CODI, while the rest chose the BEA program. About half of the ex-renters\_ had been renters for less than 10 years, making them in noteligible for the program and necessitating that they move out.

#### **CODI's BMK Program**

Most of the 249 families that took up the BMK program were those that did not like the high-rise building solution offered by the BEA program; they therefore separated from the group and approached CODI.

**Housing Design:** CODI started the process through a participatory discussion facilitated by the CODI Architecture Team on housing needs and design. Following the discussion, five housing options (townhouse style) were discussed: a) a two-story 2 rights (5mx7m), b) a two-story 1 right (5m x5m), c) a two and half-story 2 rights (5mx7m), d) a three-story 2 rights (3.5mx5m), and e) the unit one and a half-story 1 right (3.5mx7m). It built on an area of 9,600 sqm and divided this area on the

basis of 50 families per Rai.<sup>6</sup> The families could choose their favored housing type based on their existing (old) land plot size. In total, 197 housing units were built to accommodate 249 families.

**Housing Loan:** Following many discussions and surveys on land size, the 249 families obtained a total loan of 46,631,160 Baht from CODI for the construction of the housing infrastructure, at an interest rate of 5% over 15 years, with each family paying 2,000 Baht a month for the housing loan. Of the 5% interest rate, 2% was paid to CODI while 3% was paid to the Community Cooperative (a revolving fund), for use in the administration and development projects of the community. The housing infrastructure designed in collaboration with the CODI Architecture Team was constructed by a private constructor, while the communities provided labor and the CODI Architecture Team monitored the process. The construction of the housing project started in 2005. A year later, the families began moving in, once the houses were completed. In addition to the housing loans, CODI provided a grant of 1,800,000 Baht for temporary settlement construction and 11,880,000 Baht for community road construction, power and water connections, and for building the community hall.

**Livelihood Opportunities:** The Suanphlu community people who worked on a daily income basis as food vendors, maids, construction workers, and taxi drivers (CODI n.d.) were able to continue their work as housing was in-situ. This was also true for the women who worked from home in various capacities such as sewing and the operation of a grocery shop. The community could start five different component business groups by using the Queen Fund. The savings groups offered credit for members to be able to start a business, or for career and housing maintenance. After community members gained secure tenure and secure housing, the livelihood of people in the community was expected to be more stable.

### NHA's BEA Program

Sixty percent of the Suanphlu community members accepted NHA's BEA housing program (CODI n.d.). Those who accepted the flat option of the BEA program did so because they did not believe that they could not fight government and could not imagine that the BMK program would ever materialize even if they did not like living in a high-rise building. The BEA housing program did not require people to join in the savings group, attend meetings, and involve themselves in the housing project in order to get housing finance—all of which CODI required.

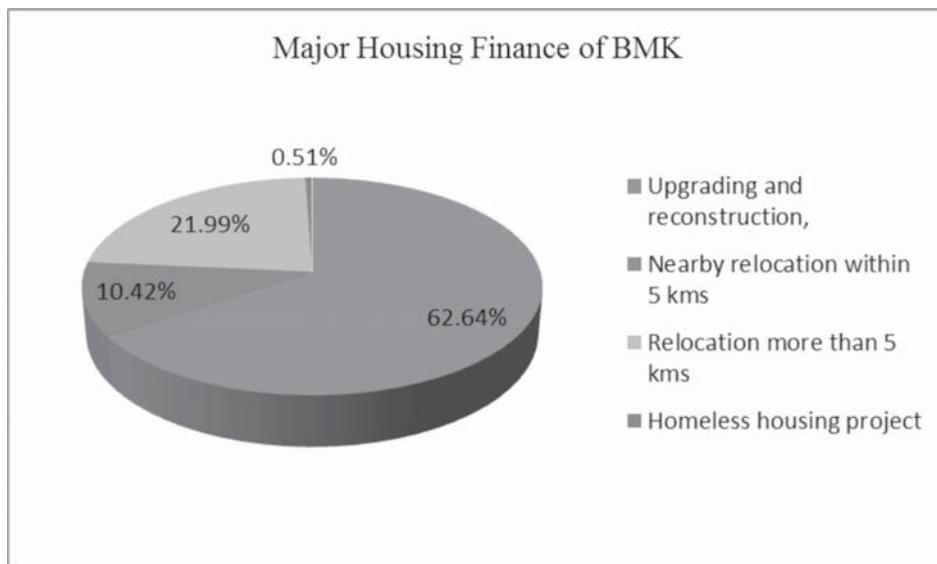
**Housing Design:** The NHA, through BEA, constructed 5 five-story buildings in the site next to the BMK program housing without any consultations with or participation from the community. The NHA was the sole entity involved in the design and construction of the flats. It hired a private contractor to construct the buildings, after which, once the buildings were completed, the families could choose which floor they wanted to live in. BMK and BEA finished their housing projects at the same time, but the people of BEA could only live in the new flat once the project was a hundred percent finished and they got permission.

**Housing Loan:** People had to pay for the loan for their flats monthly. The families received a loan of 2,000 Baht per month at an interest rate of 7%, payable over 15 years to the BEA program. BEA hired a private company to collect the payments every month.

**Livelihood Opportunities:** Just as with the BMK program group, people living in the BEA program housing were able to keep their jobs as the housing was in-situ. However, they did not have livelihood programs supported by CODI and NGOs as this group was not organized as a community group, with no savings group to provide credit to members.

**Tenure Status:** The Government agreed to provide a 30-year lease on the land for all families in the Suanphlu community. The families in the BMK programme have to pay the lease to CODI through the housing finance process, depending on the land plot size. Most families have been paying an average of 130 Baht monthly. Families in the BEA program have to pay the lease to NHA through the private collecting company.

UN-HABITAT and UNESCAP (2008, 6) state that “land tenure security is (...) a matter of perception. (...)...security can also be achieved through other measures, such as long-term rental contracts. It can also be provided by formal recognition of customary rights and informal settlements. Land tenure comes in many different forms and degrees of formality”. The BMK program has major housing finance and urban



Source: CODI

development projects to increase the tenure security of urban poor communities. Up till 2012 the program consisted of 62.64% upgrading and reconstruction, 21.99% nearby relocation within 5 km, 10.42% relocation beyond 5 km, and 0.51% homeless housing projects.

Above four projects of the BMK program has promoted Thai urban poor communities to increase tenure security which upgrading and reconstruction project brought slum communities

to have long-term land lease contracts, 30 years about 42% from public institutes, 36% from private ownership, other communities have short-term land lease contracts less than five years about 7% from private ownership, and 12% of communities has a permission to use land. The communities have received relocation project total 36% have ownership in the name of cooperative land title (CODI 2012).

### Potential of Social Housing Programs in Cambodia

This section provides a summary analysis of the legal, regulatory, and institutional framework of Cambodia vis-a-vis social housing. The Land Law 2001 of Cambodia does not explicitly mention social, affordable, or low-cost housing, or the allocation of land as such; however, the Royal Government of Cambodia (RGC) provides for this through Sub-Decree No. 19 on Social Land Concession, the draft National Housing Policy, and Circular 03.

**Social Land Concession:** The RGC adopted Sub-Decree No. 19 on Social Land Concession in 2003 to provide a mechanism through which State Private Land is transferred to poor, homeless, and land poor families, among others, for residential and/or family farming purposes. This transfer has been carried out through the Land Allocation for Social and Economic Development (LASED) program of the Ministry of Land Management, Urban Planning and Constructions (MLMUPC), which has been supported by the World Bank and GIZ (then GTZ).

**Land Allocation for Social and Economic Development (LASED):** The program involves the following: a) the identification of State Private Land through the Provincial/Municipal Land Use and Allocation Committees, b) the identification of poor, homeless, and land poor families as target land recipients, c) site planning, plotting, and the provision of infrastructure and basic services on the land, and d) the conversion and granting of land to the recipients. The maximum land parcel granted for residential purposes in the urban areas is 1,200 m<sup>2</sup>. In this regard, 12 provinces were identified in which areas of 36,917 hectares were set aside for SLC, targeting 14,791 landless-families. As of the 2010 report, the RGC had so far distributed land to 346 poor families in Kampong Cham, 596 families in Kratie, 95 families in Oddor Meanchey, 317 families of poor and disabled veterans in Kampot, and 1,802 families in Preah Vihear province (RGC 2010).

**Draft National Housing Policy (NHP):** The RGC has committed toward the provision of social housing through the drafting of the NHP. The policy was first drafted by the MLMUPC with the assistance of UN-HABITAT and UNESCAP in 2004. This draft was later dropped and rewritten in a newer format in 2010 by the MLMUPC with the support of GIZ. The new draft is currently with the Council of Ministers and is expected to be adopted in 2014. It states that its goal is to provide policy directions (to the RGC) “for appropriate housing solutions for all peoples in order to lessen the number of inadequately-housed families and to ensure quantities of adequate houses and financial allocations for improving existing settlements.” The draft policy calls for the establishment of a National Housing Committee at the national and sub-national levels; the establishment of a low-cost housing program targeting low-income, vulnerable, and poor families; the establishment of a rental housing program targeting students and garment factory workers; the establishment of housing finance systems; the provision of on-site upgrading; and the provision of land through donations, SLC, or long leases.

**Circular 03:** Circular 03 on the Resolution of Temporary Settlement on Land which has been illegally occupied in the Capital, Municipal and Urban Areas (Circular 03) was approved by the RGC in May 2010. It lays down a seven-step process through which the occupation of State Land (both public and private) in urban areas is to be “resolved”. The resolution includes options of on-site upgrading and relocation through the process of SLC or donation with the tenure option of usufruct, ownership, and/or rental, among others. The implementation of Circular 03 started in the Capital Phnom Penh and Battambang Municipality in mid-2010, following the approval of the Circular.

### Social Housing Projects in Cambodia

There are a few social, low-cost, affordable housing projects being carried out by a number of NGOs in Cambodia. These NGOs include a number

of Christian organizations such as World Vision Cambodia (WVC), Habitat for Humanity Cambodia (HFH-C), Caritas Cambodia, and other Christian Churches in addition to local development NGOs like the Khmer Kampuchea Kraom (KKK) Association, the Urban Poor Development Fund (UPDF), and the Cambodian Development Foundation (CDF) over the past ten years.

UPDF and CDF have implemented the biggest and more successful programs on housing in Cambodia. UPDF and CDF have been supported by the ACCA program of ACHR which is based in Bangkok, Thailand. In addition to Cambodia, ACHR, through ACCA, supports community-led change processes in 150 cities in 15 Asian countries. The program focuses on promoting community savings, surveys, network building, land-searches, small upgrading projects, big housing projects through partnerships with government via negotiations for land (UPDF and ACHR 2010). Young architecture groups like the Community Architects Network-Asia (CAN) of ACHR created space for young professional people to join in the design, planning process, and work with urban poor communities regarding housing and citywide upgrading.

In Cambodia the ACCA program, particularly the savings work, is being implemented through the National Community Savings Network of Cambodia (CSNC), supported by UPDF/CDF. CDF has cooperated with the National Committee for Development and Population (NCPD) to work in all 24 provinces (ACHR 2012). CDF/UPDF has so far used ACCA sources for the city-wide upgrading process in 20 cities, in the amount of US\$ 280,000 as budgeted, for 156 small projects; it has also used US\$ 410,000 for 10 big projects (ACHR 2012). The housing projects are not only funded through ACCA but also through supplementary funds of US\$ 3,263,435 from the government. For its part the community has collected its own savings of US\$ 44,700 and US\$ 308,435 from others (ACHR 2012).

### Land Tenure Security in Cambodia

To date, Cambodia's land registration program which was initially conducted under the donor-funded Land Management and Administration Programme (LMAP) and, subsequently, under the Land Administration Sub-Sector Programme (LASSP), has had considerable success in issuing over 1.7 million titles up to November 2011. However, majority of the titles issued have been mainly for land in the rural areas. There have been many reports of households with possession rights in the urban areas which were being excluded from the land registration process (NGO Forum and WVC 2012). Some of the reasons for the exclusion of urban poor families from the land registration process have been as follows: a) the land's having an unclear status; b) the land's being along the path of a development/infrastructure project; or c) the existence of a dispute over the land among people (entities), thereby creating insecurity of tenure and making the people vulnerable to eviction and land grabbing.

For those urban poor families resettled through an RGC-sponsored relocation program, there have been 46 such relocation sites designated, but only 13 sites have received land titles through the systematic land registration process (STT 2012).

### Conclusion:

The social housing process in Thailand started from developing policies and regulations, and has set up a regulatory framework and secured a budget for implementing its housing program. The regulatory and institutional frameworks, and the government banks have ensured that all housing programs are on the right track, together with the community process. The urban poor communities have thus obtained secure tenure and the community people have maintained their jobs and well-being after the implementation of the housing program.

Drawing from the Thai experience, Cambodia should learn from the BMK housing project of CODI, which stresses the importance of the meaningful participation of the community

(target beneficiaries) from design and planning, onward. RCG should first commit to the adoption of the Draft National Housing Policy and then focus on developing the regulatory and institutional framework as described in the policy. This includes the setting up of the National Housing Committee at the national and sub-national levels, allocating budgets to carry out a proper housing demand and supply study. Since the RGC has never worked on housing issues before, it is advised that before setting up institutions such as the NHA in Cambodia, it should focus on supporting efforts made by the NGO sector in the next 10 years, while the Government should continue to focus on the redistribution of State land for the poor and vulnerable. Government should also set up a system for State loans to be issued to low-income households for housing finance. Cambodia should increase (improve) the tenure security of urban poor communities, while RGC should consider providing long-term land lease for those living on public lands. It should likewise negotiate with private companies for such land leases and slum upgrading program for community members, especially those who living in private land. Additionally, the local government should increase the allocation or budget for support infrastructure and livelihood programs in the commune investment plan for poor communities.

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## NOTES

<sup>1</sup> Presentation on Housing Finance in Thailand by Kitti Patpong Pibul, Chairman, Housing Finance Association, and Special Lecturer, CU, April 2013.

<sup>2</sup> Presentation of Ms. Chantana Chanond, Former Assistance Governor of NHA in the DPU Seminar of CODI, April 2013.

<sup>3</sup> After 2005, the income limits were raised from 15,000 Baht to 40,000 Baht per month. The poorest household income is less than 2,889 Baht per month (National Statistical Office 2009). Exchange rate was 30 Baht/US\$1 in 2012-2013.

<sup>4</sup> Interview with Sumol Yangsoong, Baan Mankong Programme Manager, CODI, October 2012.

<sup>5</sup> Interview with Eathipol Srisawaluck, Professor of Land Law, Faculty of Law, Chulalongkorn University (CU), May 2013.

<sup>6</sup> 1 Rai is equal to 160 sqm.