



# Pro Lay Toek

CASE STUDIES OF COLLECTIVE HOUSING IN ASIAN CITIES SERIES • APRIL 2020

**Pro Lay Toek was a small community of 33 extremely poor families (evicted from other areas), living in thatched huts on stilts on a long strip of flood-prone land along a canal. They used loans from the Urban Poor Development Fund and support from ACHR's ACCA Program to plan and rebuild their houses on the same site, with full infrastructure and 2-story concrete-framed row houses. Because the land tenure was not clear, they used their housing planning as a bargaining chip to persuade the local authority to give them the land for free - which the local government did do, on a collective land title.**

- Project Pro Lay Toek
- Location Neak Loeung, Cambodia
- Size 33 households
- Finished 2012
- Type On-site reconstruction of a canal-side squatter settlement on free government land, with new houses and collective land ownership

## CONTEXT, PROCESS AND PARTNERS

### The city:

Neak Loeung is a small provincial town on the Mekong River, about 70 kms east of Phnom Penh, on the National Road No. 1 to Ho Chi Minh City. The town used to be a bustling transport hub, where all vehicles travelling on the national highway between Phnom Penh and Saigon had to cross the Mekong River on a ferry here. The ferry docks offered rich employment opportunities for vendors and made the town a magnet for job-seeking rural migrants and landless villagers from Prey Veng province, which is one of the country's poorest provinces. But when a new bridge was built in 2011 and the ferry service was discontinued, many of the city's poor were out of work and poverty increased. To make matters worse, the city has experienced unusual and long-term flooding almost every year.

There are 15 informal slum settlements in the town's four poorest communes, most of them clustered along the national road and along the Mekong River, on a patchwork of public and private land - all vulnerable to eviction. People in these communities mostly earned their living as market and push-cart vendors, laborers, ferry workers, garbage recyclers and farmers.

### The community process:

The community savings process in Neak Loeung began in 2005, with support from the Urban Poor Development Fund (UPDF) and Cambodia Savings Network of Cambodia (CSNC). By 2008, most of the informal settlements in Neak Loeung (including Pro Lay Toek) had active savings groups and were linked together in a citywide community network. Besides running savings and credit groups and their own self-funded community welfare fund (since 2007), these communities used small upgrading grants from UPDF (Selavip) to build paved walkways, toilets and water pumps and waste-water management systems. A provincial-level CDF was set up in October 2006, which was managed jointly by the community network, UPDF and the Peam Ro District Authority, with the district governor and three commune chiefs from Neak Loeung sitting on the committee. The CDF loans focused mostly on Neak Loeung.

Beginning in 2009, ACHR's ACCA Program infused new energy and funding tools into the community process in Neak Loeung. The UPDF and community network used ACCA funds to carry out the first survey of informal settlements in Neak Loeung. Eight small upgrading projects were planned and constructed with support from ACCA, and Pro Lay Toek was chosen to be the town's first community-driven housing project.

### The community:

Pro Lay Toek is a small community of 33 families, occupying a long, narrow strip of public land in the Prek Ksay Kor Commune, on the eastern outskirts of Neak Loeung. Some members of the community first settled here in 1980, right after the fall of the Khmer Rouge, and a few families who were evicted from temple land nearby joined them later, bringing the community to its present size. Before the housing project, the houses were all built very lightly of timber, bamboo, thatch and tin sheets, on rickety stilts, right over a small canal. During most of the rainy season, which lasts almost half the year, the area flooded and the houses all stood in deep water. Most of the families earn their living as street vendors, trash recyclers, gleaners and daily-wage laborers. The very active savings group in Pro Lay Toek started in 2005. All 33 families are savings members, and the savings group mostly gives loans to members for their small vending businesses and daily needs.

### Initiating of project:

Inspired by exchange visits to the northern city of Serey Sophoan (where the community network and UPDF had negotiated for free government land for all the housing projects), the network and Pro Lay Toek community began in 2008 to negotiate with the Commune Council to be given the public land they had been occupying for almost three decades. It took two years to convince the Commune Council to give the land to the community (for free, on a collective land certificate). The \$40,000 of big project funds for the ACCA project in Neak Loeung was an important bargaining chip in the community's land negotiation: *"Give us the land for free and we will build beautiful new houses with loans from UPDF and ACCA."* In 2009, when the ACCA project in Neak Loeung began, the community architects helped to measure land in Pro Lay Toek, survey all houses and conduct the first design workshop to plan the housing project.

### Support groups and partners in the project:

Many groups collaborated to make this project happen:

- **Urban Poor Development Fund (UPDF - later called CDF)** has supported the community process in Neak Loeung since the beginning with loans, grants and organizing support.
- **Community Savings Network of Cambodia (CSNC)** is a national network of community savings groups in about 30 towns and cities across Cambodia, which supports its member communities and city

networks to strengthen community-driven savings and finance management as vital tools for community-driven development.

- **Asian Coalition for Housing Rights (ACHR)** has supported the community development process in Cambodia and Neak Loeung, through UPDF and CSNC, since 1992.
- **ACHR's ACCA Program:** The ACCA project in Neak Loeung started in 2009, and supported the citywide housing and upgrading and partnership-building process in Neak Loeung with grants and also provided loan capital for the housing project at Pro Lay Toek.
- **The Peam Ro District Governor** supported the ACCA project in Neak Loeung and helped with the process of giving the land officially to the community.
- **The Commune Chiefs** of the four communes in Neak Loeung with slum communities supported the ACCA project actively. And the Commune Chief from Prek Ksay Kor Commune became the most hands-on supporter of the project at Pro Lay Toek.
- **Community architects and architecture students:** A group of young architects and some students from the university in Prey Veng assisted in the project, under the guidance of UPDF's team of in-house community architects. They conducted design workshops and stayed in the Pro Lay Toek community with the people, at the same time they were helping communities in Samrong and other cities.
- **The National Network of Community Builders in Cambodia** came to help with the construction and to train families in construction skills.
- **The university in Prey Veng** also helped test the soil on the project site for free.

## LEGAL FRAMEWORK OF THE PROJECT

### Legal background and legal status:

Before the project, the 33 families living in the Pro Lay Toek community were squatters on public land, with no rental agreements or papers. In 2010, the Prek Ksay Kor Commune arranged to give the land to the people, on a collective land certificate.

### Land tenure:

The land was given to the community by the Prek Ksay Kor Commune Council in Neak Loeung, with a collective land certificate. There is not yet any legal mechanism for collective ownership of land in Cambodia, so this collective land certificate was a pioneering gesture on the part of the local government to support the idea of land being owned or used officially by communities, rather than individual community members. Several other urban poor housing projects supported by UPDF and CSNC around Cambodia have been given free government land in similar ways, with collective ownership or user-rights certificates. In these ways, a new form of collective land ownership is being established through practice, on the ground, and is being increasingly accepted by various levels of the government in Cambodia. The agreement in Pro Lay Toek is that nobody can sell their land to outsiders, only back to the community if they want to move away.

### Government support:

The Peam Ro District Governor and the commune chiefs of the four communes in Neak Loeung where most of the town's poor settlements are located (especially the Chief of Prek Ksay Kor Commune, where the Pro Lay Toek Community is located) all become active supporters of the community process in Neak Loeung and the housing project at Pro Lay Toek, beginning in 2009. Their most substantial contribution was the free land for the housing project.

## PROJECT FINANCING

### Project costs and who paid for what?

- **Original community land:** Land for project (the part the community originally occupied: 6m x 169m) was given free by the Prek Ksay Kor Commune, on a collective ownership basis, with a collective land certificate. The estimated market value of this land was \$50,000, at the time of the project.
- **Extra land for walkway:** The community people at Pro Lay Toek negotiated with a neighbor to buy another strip of land 2m x about 100m, to make room for the walkway, using a \$4,500 loan from the UPDF.
- **Land filling:** The land was filled by 2 meters to bring it above what was then considered the flood line, and this was provided free by the Commune Council.
- **Houses:** The community took a bulk loan of \$55,000 from UPDF for the house construction and purchasing the extra 2m strip of land, with each house family's loan coming to about \$1,700. The loan capital included \$40,000 from ACCA and another \$15,000 from UPDF (which included the loan for buying the extra strip of land).

- **Infrastructure:** The Neak Loeung Municipal government provided each house with individual water and electric meters and connection to municipal water and electricity lines for free. But after that, people have to pay for their own piped water and electricity, at the standard municipal rates.

#### Financing:

The bulk housing loan of \$55,000 was loaned from UPDF to the community savings group at 8% annual interest, repayable in five years. Each family's share of the loan is about \$1,700 per unit, which families could repay either monthly (150,000 Riels or \$37.50) or daily (5,000 riels or \$1.25), according to their earning pattern. Most of the families have opted to make their loan repayments daily, since most are street vendors who earn daily. The housing loans are repaid individually to the Pro Lay Toek savings group, which repays the UPDF in bulk collective monthly installments.

## DESIGN AND CONSTRUCTION

#### Design process:

The community's first steps were to measure and map their existing land and houses. They were helped in these tasks by a team of young architects from Phnom Penh and from the university in Prey Veng, who came for an intense, on-the-spot housing and community planning brainstorming workshop in Nov 2009, at the same time as the survey in Peam Ro District was going on. The designs were soon refined and submitted to the local government for approval.

#### House design and layout plans:

- The narrow strip of land the community originally occupied is long and narrow - 169m long but only 6m wide - so the people explored a variety of compact row-house design options that could accommodate 34 very modest house plots of about 4 x 6m (24m<sup>2</sup>).
- One plot at the entrance to the community was kept free for a community center.
- Because the land was too narrow to accommodate a proper walkway, the community people negotiated to buy a 2-meter strip of adjacent land from a neighbor, at a cheap price, to give them more room.
- Each 2-story, reinforced concrete-framed house is only 4x4m, with 1.6m of space at the back for a toilet and small kitchen (with drainage and sewage lines underneath), and 0.7m in the front for a stairway up to the second floor. (but most houses have a ladder inside the house)
- To keep the cost of the houses affordable to the poorest residents, the lower floors of the "core houses" were left open and unfinished, so that people could fill in the flooring and enclose the room downstairs later on, as they could afford it.
- Upstairs, the one room was enclosed with brick walls and included two wooden windows (one at the front and one at the back) and one door at the front, with zinc roofing sheets on a light steel frame. The upper floor structure is timber and families add bamboo or wood planks to make their flooring - not a slab, to save money.

#### Housing construction:

All the houses were built collectively, by the community's own skilled building team (several skilled carpenters and concrete workers live in the community, so skills were no problem), with the families providing all the unskilled labor, without pay. Community members became so experienced during the course of the construction that they later went in a van to Kampong Cham to help the communities there to construct their new houses and to train other community builders planning housing projects. The national Community Builders Network in Cambodia also came to help out at Pro Lay Toek during the construction.

## COMMUNITY AND PROJECT MANAGEMENT

#### Project timeline:

- 1980:** First settlers built shacks here. Evictees from other parts of the city came later.
- 2005:** Savings group started in Pro Lay Toek and other communities in Neak Loeung
- 2008:** Start negotiating for land with Commune Council
- 2009:** November: ACCA Program starts. Community architects help measure land, survey houses; first design workshop to plan housing project  
Committees set up in community to manage different aspects of the project: construction, finance, materials, relations with local government
- 2010:** Commune Authority agrees to give land to community on collective land certificate.  
People buy a 2m strip of adjacent land for walkway, with a loan from UPDF (added to the housing loans).
- 2011:** January - community members move their old bamboo houses to temp site (takes 2 days)

2 months to clear and prepare land, raising the level of the land by 2-meters and filling canal.

June: First column raising ceremony on June 19 with dignitaries; construction starts.

July - October: construction must stop for heavy rains and flooding

Nov 2011 - construction resumes

**2012:** January - construction is 60% finished.

May - construction is 100% finished.

## IMPACTS OF THE PROJECT

### Social and political impacts:

- **The housing project at Pro Lay Toek** demonstrated a brand new, collaborative and community-driven model in the town - a model which could be replicated to resolve the housing needs of the other 14 poor and informal settlements in the town.
- **Showing the effectiveness of collaboration:** The housing project was overseen by a working group which included representatives from the community, the Prey Veng Provincial CDF, the local, city, district and commune authorities, UPDF and community architects from Phnom Penh and Prey Veng. The project was an important milestone for Neak Loeung, and a first chance for both communities and local authorities in that town to see, to take part in and to learn from a community-planned and community-built housing project for some of the town's poorest squatter families.
- **The importance of free government land for housing the poor:** The housing project at Pro Lay Toek adds to a list of about 18 urban poor housing projects around Cambodia that have been implemented on land given free by the local or provincial governments. These projects have established a pattern and shown the Cambodian government authorities that providing free land for housing the poor is not only possible, but a practical way of addressing the housing needs of the poorest urban citizens, even when the government is short of funds. In the case of Pro Lay Toek, the land tenure was initially not that clear, but the ACCA big project budget approval was used as a bargaining chip to persuade the Prek Ksay Kor Commune Council authorities to agree to give this land to the people.
- **The importance of collective land ownership:** Although Cambodia does not yet have a law or legal framework for collective land ownership, the project at Pro Lay Toek (and several others in other cities) have shown that when public land is given to poor communities for developing housing, when the land is managed by the community collectively, it will remain in the community's hands, and can be a powerful community-building tool, which allows people to stay together, keep their houses for a long time, and support each other in many ways - even when the market forces are coming and trying to push people out.

### Economic impacts:

The families in Pro Lay Toek are mostly very poor vendors and daily-wage laborers, and having their own secure house and much-improved living conditions have allowed them to improve their vending businesses and even rent out rooms above or below their houses, to increase their household incomes.

### Problems:

Sadly, there have been big changes in the city of Neak Loeung since the project at Pro Lay Toek was implemented, and these changes have heaped new and serious problems on the poor communities in the town - including Pro Lay Toek.

- **New bridge over the Mekong replaces ferry:** In 2011, a new bridge across the Mekong River, donated by the Japanese government, allowed vehicles travelling from Phnom Penh to Saigon along National Road No. 1 to whoosh by Neak Loeung at high speeds. Soon the ferry closed down, and the vending and employment opportunities that came with the ferry disappeared over night. Now, many cars and trucks don't even stop in Neak Loeung any more, and the whole town's economy has taken a big hit. Vendors who used to be able to earn a good living selling food or snacks or fruits to ferry-passengers have seen their customers vanish and their incomes plummet. All of which has made the whole town poorer. Almost all the families in Pro Lay Toek had businesses to prepare and sell snacks and food to ferry passengers, and when the ferry's closed, many saw sharp reductions in their earning, and many could no longer earn enough to make their daily housing loan repayments.
- **Increasingly severe flooding of the Mekong River:** In 2019, the rains were so heavy that the annual flooding of the Mekong River turned into a catastrophe for the town of Neak Loeung, which was under water for several months. The Pro Lay Toek community was one of the worst hit by this flooding, and was under about 1.5 meters of dirty, polluted water for almost 3 months. Families had to wade into their houses, and then climb up ladders to the second floor, which was the only part of the house above water. Besides causing skin infections and digestive ailments, the floods made it even more difficult for people to produce their vending snacks and to support their families. It also made it more difficult to forage for free vegetables and fish, which is normally a boon for poor families during the rainy season.

This severe flooding, which may happen again this year, has further diminished the residents' ability to earn, and hence to repay their housing loans.

## HUMAN STORIES

**Moving houses to temporary site:** The people negotiated with a neighboring landowner to be allowed to stay on that land during the time it took them to build the new houses in Pro Lay Toek. In Jan 2011, over the course of just two days, all the families literally picked up their old timber and bamboo houses and moved them to this new site, with all the men chipping in to move the houses! Someone from the UPDF staff was on the spot and shot a couple of photos of this extraordinary sight: shaggy, grey, bamboo and thatch houses being hefted up on the shoulders of 15 or 20 young men, and then walked over to the neighbor's land and set down, like dolls houses!

**78-year old man :** With a very cheerful face. He says he's very happy to have a good house, at last! "*Nobody believed it was possible*" when people were asked by the young architects to draw their dream house!

**Mrs. Saroon sells sweet rice flour pancakes:** Every day, Saroon used to fry *nome oi* (rice-flour pancakes) inside her new house in Pro Lay Toek, and carry them in a basket to sell at the ferry dock - or along the way, calling out "*Nome oi!*" to passers-by, with the basket balanced on her head. She would often sell out her entire stock before she even reached the ferry dock, so popular were her treats! She invested about 10,000 Riels (\$2.50) to make a batch of pancakes, which she could then sell for 16,000 Riels (\$4) in packets of 3 pancakes for 500 Riels a packet. So her profit from a morning's work was about \$1.50 per day. She is a widow and stays alone. Her one son has a job at an internet shop in Phnom Penh and sends money home, so her income from selling *nome oi* is a little extra. Since the ferry stopped, she has continued to prepare and sell *nome oi*, but sales are down - nobody has much money, and she doesn't do it every day any longer.

**Mrs. Salahang sells lotus flower stems:** Another resident in Pro Lay Toek, Mrs. Salahang, collects long lotus stems from the surrounding swamps and sells them as a vegetable, from a basket she carries on her head. She can sell 10 - 20 bunches a day, mostly in communities nearby, and earns 3,000 - 5,000 Riels per day (\$0.75 - \$1.25). During the floods, the water is too high for gathering lotus stems and her family's income decreases dramatically.

**Mrs. Vy:** Vy lives with her unemployed husband and 3 children and supports the family by selling boiled corn-on-the-cob in front of the bakery on the main road not far away. The big parking lot in front of that bakery functions like a market for passing traffic on the highway, with lots of stalls. She sells the whole day and makes 10,000 - 25,000 riels (\$2.50 - \$6.25) profit per day. Her husband does steel-fabrication, but is sick and not able to work now. Her income from the corn business is better than many families in the community, but it's not enough for food, and she regularly has to borrow from the money-lender, just to feed her family. She's also fallen behind in her housing loan.

**Mrs. Soklee:** Everyone tells us that Soklee is the poorest woman in the Pro Lay Toek community. Her husband ran away, one of her kids died, one is disabled from a construction accident, and she is ill with blood problems. She's got an official "ID Poor" card, though, and can go for free to the hospital and health center. She has no income and looks after her orphaned grandchildren. There are 4 people in her household: Soklee + a disabled son + 2 grandchildren. Community members regularly give food to Soklee and her family members: a little fish, rice, cakes, fruits, some soup. She also got the free food packet which the Commune Council distributed after the floods in 2019, which contained five kilos of rice and 10 packets of instant noodles.

**Ms. Keo Chan:** Chan's husband ran away years ago, and she lives alone, with her grandson, whom she supports by collecting vegetables and cockles in a basket and selling them. When it's not flooded, she also catches fish to sell, and when it does flood, she also does laundry. In these various ways, she earns between 2,000 and 5,000 riels (\$0.50 - 1.25) per day. She spends all this money on food, and has nothing left over for saving or making the housing loan repayment.

## MORE INFORMATION ON THE PROJECT

For more information about the Pro Lay Toek project, please contact ACHR  
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More details on the housing project at Pro Lay Toek - and the larger community-driven development process in Cambodia - can be found in the first yearly report of ACHR ACCA (Asian Coalition for Community Action) Program, in December 2009. The report can be downloaded from the ACHR website at this link:  
[http://achr.net/upload/downloads/file\\_22122013014030.pdf](http://achr.net/upload/downloads/file_22122013014030.pdf)

## PHOTOS



That's the old squatter community at Pro Lay Toek, with a long string of coconut thatch shacks built up on stilts over a drainage canal.



For almost half the year, the community was flooded with the chocolate-colored flood waters from the nearby Mekong River.



Even when it wasn't completely flooded, the pathway in front of the houses tended to be mucky like this.



One of Pro Lay Toek's junior residents, before the collective housing project brought security and decent housing conditions.



The community network in Neak Loeung held many meetings to discuss housing problems in the city in a local Buddhist temple.



First step was to survey all the families in the community - with young Khmer university students helping gather the data.





*The survey was the first time everyone in the community was on a list and had a number painted on their house, proving that they existed.*



*There was no shortage of curious young watchers and helpers when the time came to measure and map the whole settlement.*



*The whole community network came to help the community people measure and map all the houses and the land - and learn in the process.*



*The mapping was an important part of the community's negotiations with the local government to be given permanent rights to the land.*



*A team of young architects from the UPDF in Phnom Penh came several times to organize planning workshops with the community.*



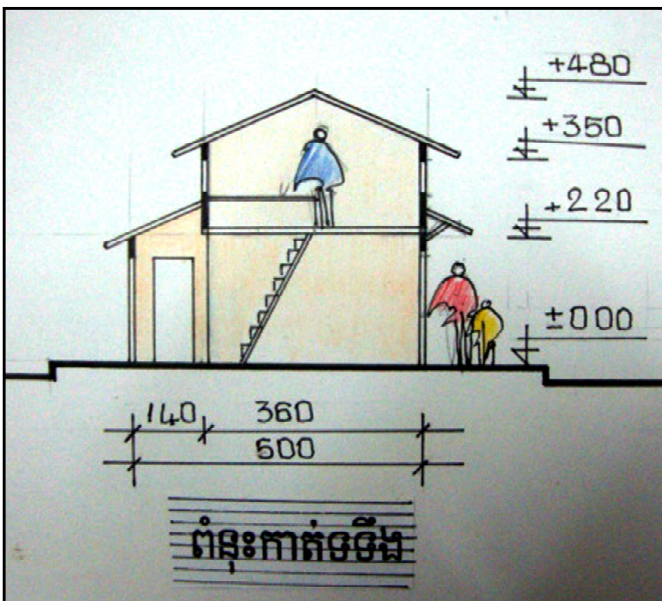
*They used a piece of vacant land beside the community to hold their meetings and design workshops with the architects.*



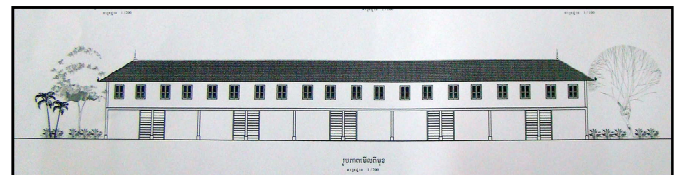
Everyone could put in their ideas and many of the details of the new community design got worked out in these community workshops.



Once the people's ideas had been gathered, the young architects helped translate those ideas into proper measured drawings, to bring right back to the people to get their feedback and make adjustments.



The simple two-story house design that was finally agreed to, with an open downstairs, to be filled in later, as people could afford it.



The land was one long, narrow strip, so there wasn't much choice but to make the houses in a long row, right next to each other.



One of the student architects helped draft this drawing of the final house designs in the computer, to show everyone.



*The big day when the local government finally gave the community the title to the public land they had been squatting on for years. |*



*To clear the site for construction, they actually moved the old houses to nearby land, so people would have somewhere to stay during the construction.*



*There is a long tradition in Cambodia of houses being moved from one place to another, but it takes a lot of people to shoulder a house!*



*This was the gala inauguration event to start the project and raise the first ceremonial column on the site.*



*Lots of ancient rituals and religious rites and visiting dignitaries to go with the raising of the housing project's first column.*



*More praying and making merit and blessings, to bring good luck to the new housing project about to go up on this site.*



Local government officials and also visitors from community networks in Thailand and Vietnam joined the inauguration ceremonies.



Lots of community meetings to plan and organize the construction process, which was managed by several community committees.



The construction was slowed down a bit by heavy flooding from the Mekong River, but not stopped. The Khmers are used to living with water.



A little later in the construction process, with the community construction management committee negotiating with the skilled masons.



Some of the community members who were jobless got daily wage work providing unskilled labor during the construction of the new housing.



More meetings as the construction process continued, with many aspects of the process to be dealt with.



Because the budget was so tight, the houses were left unfinished down below, with the idea that people could live upstairs, and then finish the downstairs as they could afford to do so.



There's the finished project, with some families enclosing the downstairs rooms with inexpensive thatch and bamboo, temporarily.



Two of the senior leaders in the Pro Lay Toek community, standing proudly in front of the finished community.



Little provisions shops sprang up in some of the houses, and they became points of congregation for the kids and mothers.



This 78-year old resident of Pro Lay Toek says he's very happy to have a good house at last. "Nobody believed it was possible" when the people were asked by the young architects to draw their dream house.



Every day, Saroon, a widow, fries nome oi (rice-flour pancakes) inside her new house in Pro Lay Toek, and carries them in a head basket to sell around the neighborhood, earning about \$1.50 per day.



Another resident in Pro Lay Toek, Salahang, collects long lotus stems from the surrounding swamps and sells them as a vegetable, from a basket she carries on her head, earning about one dollar a day.



Vy lives with her unemployed husband and 3 children and supports the family by selling boiled corn-on-the-cob in front of the bakery on the main road not far away, making \$3 to \$6 per day.



Everyone says that Soklee is the poorest woman in the Pro Lay Toek community. Her husband ran away, one of her kids died, one is disabled from a construction accident, and she is ill with blood problems, and looks after her orphaned grandchildren.



Keo Chan's husband ran away years ago, and she lives alone, with her grandson, whom she supports by collecting vegetables and cockles in a basket and selling them, earning \$0.50 - 1.25 per day.