

# Out of the Streets: Aided Self-Help Housing and Poverty Alleviation through the Townhomes Project of Taguig City

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## ABSTRACT

Poverty is a pervasive problem confronting the developing world. It is so systemic that many types of government interventions have failed in addressing the phenomenon. Measuring poverty does not pertain to pure economics alone but rather it incorporates other dimensions of human reality as part and parcel of this debilitating human condition. It has restricted the potentialities of many individuals to pursue their ends and aspirations. The exponential growth of contemporary cities generates greater costs for people. Poor families from the rural areas migrate and often look for better opportunities in metropolitan areas where most of the resources are available. In the Philippines, most rural dwellers are heavily concentrated in Metro Manila. To lessen this, the government has provided the “*Balik Probinsya*” or Back to the Province Program, to lessen the overcrowding in cities. The research employed both the qualitative and quantitative method using the descriptive type of research. Using both methods provided the robustness and reliability of the data gathered. The research was intended to find out if a correlation exists between the participation of beneficiaries of the selected community and their self-rated poverty alleviation.

Keywords: poverty, aided self-help, housing for the poor, contemporary cities, townhomes, housing sector

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## INTRODUCTION

Poverty can be defined as “*pronounced deprivation of well-being related to the lack of material income or consumption, low levels of education and health, vulnerability and exposure to risk, no opportunity to be heard and powerlessness*” (World Bank, 2001, p.15 in Sunderlin, W.D, Angelsen, A. and Wunder, S., 2004, p.1). The definition encompasses beyond measuring the economic or material level of an individual or family alone but it also captures the capacity of an individual or family to reach their ends as persons. The capacity translates to the ability of any individual or family to have the authority to determine the good of their well-being.

The World Bank (2014) noted that the developing world has achieved the first Millennium Development Goals (MDG) target. The target on poverty reduction requires countries to “*cut the 1990 poverty rate in half by 2015. The 1990 extreme poverty rate is equivalent to \$1.25 a day in 2005 prices was halved in 2010.*” This is equivalent to “*1.22 billion people are living on a less than \$1.25 a day in 2010.*” Despite attaining the target for poverty reduction, it is not safe to conclude that all other dimensions of poverty have been widely addressed. The National Statistical Coordination Board (NSCB) released the 2012 first semester poverty data indicating an estimated 27.9% poverty incidence in the Philippines (NSCB Official Website, 2013). The regions with highest poverty incidence include ARMM, Region XII (Soccsksargen), and Region VIII (Eastern Visayas), among others (NSCB Official Website, 2013).

Meanwhile, the literature on urbanization indicated that there is a link that co-exists between higher poverty incidence and greater urban changes. The exponential growth of contemporary cities generates greater costs for people. Poor families from the rural areas migrate and often look for better opportunities in metropolitan areas where most of the resources are available. In the Philippines, most rural dwellers are heavily concentrated in Metro Manila. To lessen this, the government has provided the “*Balik Probinsya*” or Back to the Province Program, to lessen the overcrowding in cities. But despite efforts of the government, families still return back to the informal settlement areas.

In the same way, rural to urban migration provided a net influx of people who, at times do not have enough resources for their survival resulting for them to be pushed back, to live in streets or along major thoroughfares, under bridges, etc. This translates to creating a new type of community – the *informal settlements*.

Informal settlement areas are a common face in Metro Manila. The congestion and difficult situation of the families living in shanties and dilapidated housing infrastructures, lack of access to education and poor health care facilities project the inability of the government to address many of its societal issues.

It is high time that stakeholders who are involved take actions with regard to the problem of poverty in the Philippines. Government must

intervene in the provision of effective and efficient public goods. In this manner, the programs and projects must translate to actual implementation in the ground. Since poverty cuts across many areas of society, it is important that the type of programs and projects must respond to the needs of a given community. Provision of basic utilities such as electricity, water, and food for the poor are needed. It must provide for security and sustainability over long-term such as land and infrastructures.

Several poverty reduction and alleviation measures have been adopted by the Philippine government in order to address the issue on informal settlements. Scholars argued that the provision of such will translate to making the poor as champions of their community. This will upgrade the poor's capability and enhance their potentiality over long-term needs. Scholars have proven that provision of both housing and security of tenure over the land for poor families offers net benefits in the long-run. Housing interventions have been evident over the years, in the studies of Kissick, Leibson, Kogul, Bachmann, Anderson, and Eckert (2006) and Okpala (2006) evidently showed that housing is an important form of intervention that alleviates poverty.

This article focuses on providing the findings taken from a published graduate thesis, a requirement for the degree of Master of Arts in Political Economy with Specialization in International Relations and Development, University of Asia and the Pacific. It was published in 2012 and entitled, *"Aided Self-Help Housing as a Means to Alleviate Poverty at the Local Level: The Case of the Family Townhomes Project in Taguig City"*. The succeeding sections provide the discussions of the graduate thesis and how at present can be an important template for stakeholders in the housing sector.

## **THEORETICAL FRAMEWORK**

### **On Aided Self-Help Housing and Poverty Alleviation**

The research was anchored to John FC Turner's Theory on Self-Help Housing. Turner championed the drive to incorporate the concept of participation in the housing process. As a scholar, he was able to determine the link that exists between housing, urbanization, and development. He underwent field research in Peru, the United Kingdom and the United States.

In his 1976 book entitled, *“Housing by People: Towards Autonomy in Building Environments”*, he emphasised that the poor families are actually important to the development of urban centers because despite several constraints confronting them, they are able to achieve a minimum level of stability. This is only done through a strong sense of community cooperation. Self-Help Housing is practiced since the ancient times when nomadic people established dwellings in mountains and even along the coastal areas. The development of permanent settlements started and eventually established the centers of civilizations. However, formal research was only done in the 1960s where there is a need to make sure that findings are translated into formal writing. Strategic policy approaches by the government and planners were making strides; to rebuild societies especially to countries that are in a transition, to recover after the impacts of the Second World War. Countries need to rehabilitate and re-integrate their citizens back to society.

Turner argued that the provision of housing to poor families is the core element for the survival of humanity. He underlined the importance of autonomy and freedom. The freedom can be generated from the involvement of the beneficiaries in the overall housing process. Everyone is recognized by their inherent right to live in accordance to their needs. Turner recognized the roles of stakeholders who are part of the process. The government is considered as an enabler, who provides for the facilitation of the housing project, and the beneficiaries who are the ones who decides in its implementation. The beneficiaries have the active role in the decision-making process and eventually become part of it.

Turner considers housing as a *“verb”*. It is a process wherein an individual’s position in society is recognized. He defined housing as *“both the stock of dwelling units [noun], and the process by which that stock is created and maintained [verb]”* (Turner, 1976, p.62). The interaction built within the newly created community by a given housing project enables individuals to have a sense of ownership and a place in a specific community. Turner reiterated that:

to provide a temporary home or abode, a dwelling must give its users *access* to people, institutions and amenities on which their livelihood depend. It must also provide a

tolerable degree of *shelter* from climate and neighbors and the users must have *tenure* long enough to make the move worthwhile. A house can be considered as a home if and only if it is minimally accessible, it provides minimum shelter and a minimum security of tenure (Turner, 1976, p.97).

## METHODOLOGY

The research employed both the qualitative and quantitative method using the descriptive type of research. Using both methods provided the robustness and reliability of the data gathered.

The research was intended to find out if a correlation exists between the participation of beneficiaries of the selected community and their self-rated poverty alleviation.

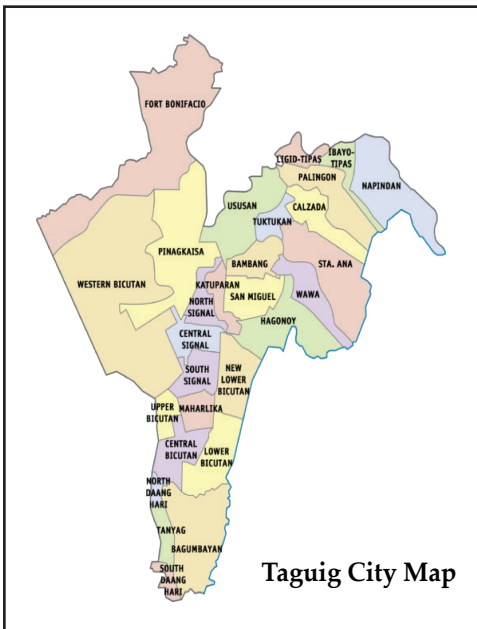
To measure the participation of the beneficiaries to the housing project, the indicators used are (i) planning and organization, (ii) implementation, and (iii) maintenance. Each category is co-equally important in the overall success of the housing process. The beneficiaries are required to render an amount of time, which may involve pre-planning discussions and consultations on the type and the materials to be used in the construction of their houses up to such a time that the houses will be awarded to them. Meanwhile, for self-rated poverty alleviation, the indicators used are (i) increase in income and opportunities for livelihood, (ii) greater access to education, (iii) greater access to water and electricity, (iv) guaranteed public safety, and (v) secured tenure on land and house occupied.

Aside from determining if correlation exists in the variables tested, the research also determined the factors that can influence the beneficiaries to become participative in the housing processes. Furthermore, the non-economic benefits of the housing project including other factors aside from participation that could influence the alleviation of poverty among target beneficiaries are also considered.

Under the quantitative method, the perception survey approach was used using a standard and validated research questionnaire employed

to 286 respondents of the total 1,114 beneficiaries. Through proper coordination and profiling, the beneficiaries were determined by stratified random sampling procedure. The Pearson  $r$  was used to test correlations using the variables indicated by means of computer-generated statistical software (Statistical Procedure for Social Science). For the qualitative method, the research employed two focused group discussions (FGDs) involving 7 participants for each group.

### The Research Locale



The City of Taguig is located on the South of Metro Manila and bounded by cities of Makati, Pasay and Muntinlupa. In December 2004, it was converted into a highly urbanized city.

The research used the case study approach in the investigation of the subject area. The Taguig Townhomes Project was selected as the research locale. The Townhomes Project was implemented under Mayor SigfridoTinga in 2006 and further developed by Mayor LaniCayetano.

The objectives of the housing project are to provide the informal settlers with decent and affordable housing infrastructures and ensure that the basic service delivery of the local government unit is distributed equally to the communities. And most importantly is to make sure that the built housing infrastructures are sustainable.

The Townhomes Project received an award in 2008 GalingPook, a prestigious award body on innovation and good governance. Under the flagship project for housing, the local government unit of Taguig City

adopted innovative projects that complement to their existing housing finance and low-cost or subsidized housing scheme programs.

Under the 1991 Local Government Code, local government units are tasked to provide basic service delivery to the communities like education, safety, housing, and health, etc. However, some local government units faced budgetary constraints.

Taguig City was able to partner with other stakeholders to become part of the implementation. The GawadKalinga, Habitat for Humanity and number of private organizations offered financial and physical support to the beneficiaries. GawadKalinga and Habitat for Humanity are non-profit organizations that provided for the funding and helped in organizing and informing beneficiaries of their roles in the housing process.



**Townhomes Project – Habitat for Humanity**



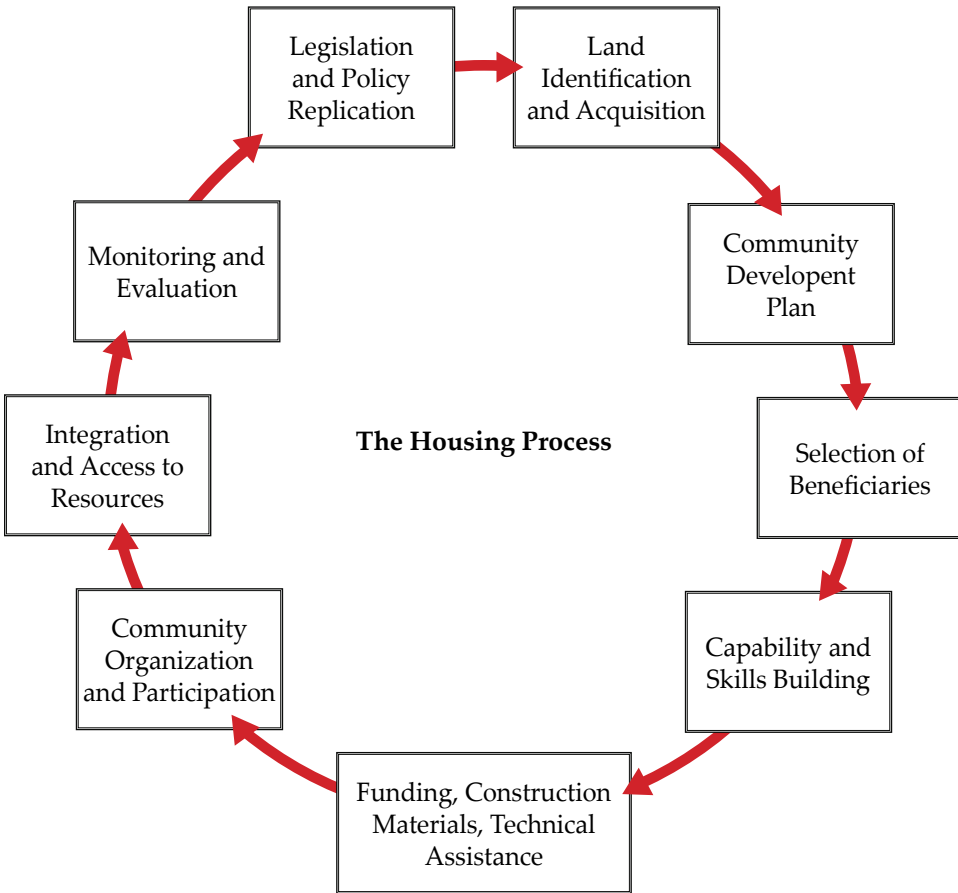
**Townhomes Project – GawadKalinga**

In terms of housing provision for informal settlers, the Taguig City Local Housing Office's (LHO) role is to facilitate, monitor, and evaluate the conditions of public housing infrastructures. They are also concerned with estate management.

The beneficiaries are selected based on criteria, includes: economic and social conditions of the family, must not be a beneficiary of a housing project prior to the Townhomes. A priority is given to single parent, or

widowed. As observed during the actual conduct of the study, a step-by-step process of acquiring a unit includes the following:

**The Elements Considered in the Townhomes Project**



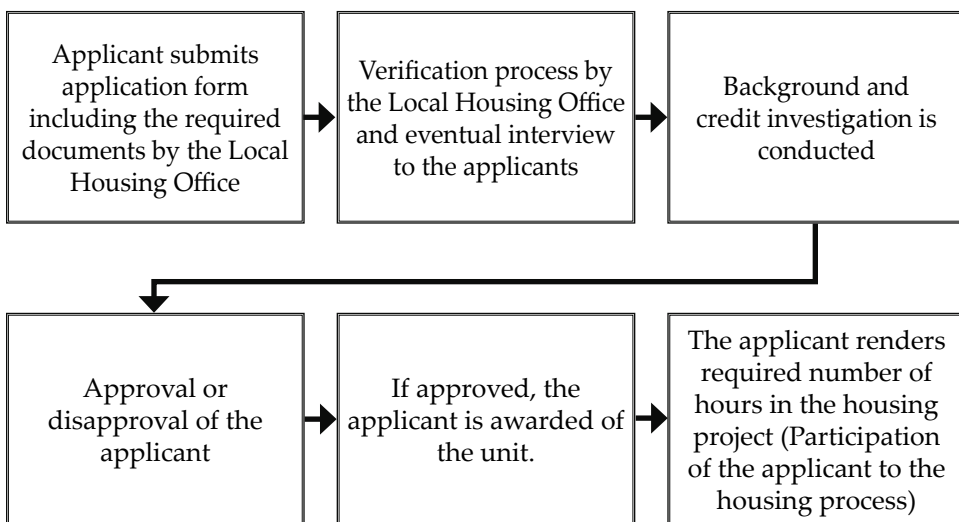
*Land identification and acquisition* – the acquisition of land and space for the beneficiaries is the task of the Local Housing Office. The Office secures the permits including the arrangements for the beneficiaries. It was agreed by the Parties involved that the land will be under a Usufruct Arrangement. In this arrangement, the land is renewable for a certain period of time.



*Design and planning of the community development plan* – this is carefully planned to make sure that the strategic objectives of the project are met. It involves certain expertise to make sure that the design, lay-out, and location of the houses are accurate.

*Selection of beneficiaries* – the selection of the beneficiaries is handled by the Local Housing Office.

### Flow Chart for Acquiring a Unit in the Family Townhomes Project



*Capability and skills building* – in self-help housing, beneficiaries are not capable enough to participate in the process. The concerned entities provide skills training and equipping the participants to the project. Several consultations are made to make sure that beneficiaries' opinions and ideas are considered.

*Funding or financing* – public financing of the local government is made through subsidies to help the beneficiaries acquire the housing unit. This is then paid through *sweat equity* rendered by them in the actual construction of their houses.

*Construction materials and tools* – the materials and tools are provided by partners of the GawadKalinga and the Habitat for Humanity. Usually, the private sector or other non-profit organizations contribute even up to the integration of the beneficiaries in the new community.

**Technical assistance and technological capability** – this is provided for by the partner organizations of the Local Housing Unit. It is important that efficient and well-planned housing infrastructures with complete facilities are provided to the beneficiaries.

**Community organization and participation** – beneficiaries contribute through actual participation by means of **sweat equity**. They become part of the housing project through planning and organization, implementation and maintenance of the housing unit.

**Integration to the new community**– as soon as the housing project is about to finish, the beneficiaries are now ready to occupy a space. This space provided for them through their units will be the ground for family development. Families will try to adapt to their new neighbours at the same time becoming aware of their new roles in that community.

**Access to basic goods and services** – the construction of the housing units is well-planned. The strategic location of the units is considered to make sure that it is in close proximity to the market, church, police station, etc.

**Monitoring and evaluation** – it is the role of the Local Housing Office and its partners to do post-project monitoring and evaluation. This will make sure that the needs of the beneficiaries are met.

**Legislation and policy replication** – new programs and projects may be adopted along the implementation of the housing project. This will be replicated to other local government units as well.

The next section discusses the results of the research. Interesting trends and conditions were observed, which complement to Turner's theoretical assumptions on Self-Help Housing but on the one hand, it also provided a build-up or an added value to his framework.

## FINDINGS AND ANALYSIS

The research posed question on the determination of factors that strongly influence the participation of the beneficiaries to the housing project. From the focused group discussions, five factors were determined:

1. drive to get out from the life in the informal settlement areas;
2. achieve the physical-material benefits of the housing project;
3. achieve the social benefits leading to personal and filial growth;
4. gaining new connections as an avenue to ask for help whenever problems arise; and
5. avenue in harnessing one's potentials, talents, and capabilities to be productive in their family and in their community.

The first finding pertains to the drive of the family to get out of the informal settlement areas is considered as a substantial element why they become attracted to and willing to become part of the housing process. It is rational for any informal settler to have a desire to be free from the shackles of poverty. The life in the informal settlement areas is harsh and difficult. One respondent said that:

*Kapag nasa iskwaters ka, ang buhay ay napakahirap dahil walang pakialamanan ang mga tao at palaging maraming gulo at sigawan kang makikita. Walang maayos na trabaho ang aking asawa at ako naman ay pa extra-extra lang din. Konti lang ang kita pero nakaka-tulong ito para kami ay mabuhay. Kagaya ng ibang pamilya nahihirapan din kami sa pag kamit ng mga bagay kagaya ng maayos na tirahan, damit, o mga serbisyong medikal at sa pagpapa-aral ng aking mga anak. At dahil dito mahirap pa sa daga ang tingin namin sa sarili at natatakot na mapapaalis sa lugar na iyon. (When you are in the squatters' area, life is very difficult because people are indifferent and there are a lot of troubles and people are shouting. My husband does not have a permanent job and so am I. I only earn a little but it also helps us to get-by. Like other families, it is also difficult for us to have a decent home, clothes, medical services, and sending our children to school. Because of this, we see ourselves as poorer than rats and are always afraid of being driven out of the place) (Question 1, Participant 3 of FGD 2).*

Most of the families have the difficulty to access employment, good health facilities, water and electricity, and safety, etc. There is also a subjective impact on the lives of the poor. They often see themselves as inferior and often label themselves as part of the lowest level of society. However, when they become part of the housing project they said that they see it as a bridge for them to get out of poverty:

*Nakikita ko po ang ibang hindi nakakuha ng bahay na ito na naghahabol din para magkamit ng ganitong bahay. Pakiramdam ko na talagang sigurado na ako at kampante ako sa bahay namin. Masayang-masaya ako nung ibinigay na ang bahay namin dahil ito ay magiging tulay sa magandang kinabukasan. Syempre pag may bahay ka kampante ka na bawat gabi at madali ka na makapag-plano. (I also noticed other people in our community that they also wanted as well to be given this kind of opportunity. I feel that I am assured and I have the peace of mind with our home now. I am very happy when it was given to us because it will serve as a bridge to a better future. Of course, if you have a house of your own, you have the peace of mind every night and it would be easier for you to plan things ahead) (Question 2, Participant 3 of FGD 1).*

Finding two pertains to the achievement of the physical and material benefits of the housing project. Beneficiaries said that they were able to access the resources needed for their survival. For example, they are now enjoying legal access or connection in terms of electricity and water. It is also easier for them to access public transport, market and leisure parks.

Whereas, finding three emphasizes the achievement of social benefits that leads to personal and filial growth. It is important that the housing unit will create an environment for individual's physical and spiritual growth. Families can now establish network of ties with their neighbours and there is a strong sense of community ownership. This ownership entails higher social net impacts. One responded said that:

*Masasabi mo na rin na parang Forbes na namin ito. Talagang umiba ang gulong ng kapalaran para sa amin. Hindi mo akalain na sa mabahong lugar ay nakalipat kami dito sa napakagandang tirahan. (I could still say that we live like in Forbes. Our*

destiny changed. You would not think from that rotten place that we could live in a house like this) (Question 12, Participant 6 of FGD 1).

The housing project also helped strengthened socio-communal life of the beneficiaries. It brings about strong emotional stability and increase of social relations with others. Through this, they can relate themselves— their lives and in the process, they learn.

Along with these, another finding pertains to gaining new connections as an avenue to support whenever problems arise. Families gain so much affinity and develop self-reliant attitude that they can tap with their neighbours to ask for help. The community relations were mobilized, which helped them in the maximization and re-distribution of resources.

Participation helped the beneficiaries to develop their skills and potentials. They learned to become creative, for example in designing their houses. This equipped them to be enablers of societal growth.

*Lahat ay nagtulong-tulong. Mula dito mas naipapakita ng bawat isa ang kanilang mga kaalaman at talento bilang isang tao. Halimbawa pag merong okasyon, ang bawat isa ay nag-kokontribute ng kanilang lakas at kaalaman.* (Everyone cooperated. From this, we are able to share our knowledge and talents. An example is that in any occasion, everyone contributes their effort and knowledge) (Question 10, Participant 3 of FGD 1).

Meanwhile, the research also posed question with regard to the non-economic benefits of the housing project. Four areas were found out:

- gaining sense of family and community stability leading to a culture of solidarity;
- creation of better environment for learning and information sharing through strong community ties;
- having a secured and dignified living experience in the community; and
- having peace of mind, value, and respect resulting in a shift toward a positive perspective in life.

The Family Townhomes Project helped in building a sense of family and community trust. Families gain high sense of stability that encompasses emotional, psychological, and spiritual dimensions of human reality. The sense of maturity is created when families are free to choose in the process of building their houses.

Likewise, information is also disseminated within the community. It enables them to exchange ideas and experiences. One respondent said that:

*Kami ay nagkaroon ng pagkakataon na makipaghalubilo sa ibang pamilya sa aming komunidad at mula dito nagpapalitan kami ng impormasyon at nagiging may alam kami sa buhay ng iba. Sa pamamagitan nito natututo kami at naibabahagi namin sa loob ng bahay. Maliban doon nagkakaroonng concern ang aming kapitbahay pag kami ay may problema. (We had a chance to interact with other families in the community and we exchange information and we become aware of other people. Through this, we learn and we apply everything at home. It also breeds concern in the neighborhood) (Question 10, Participant 2 of FGD 1).*

Living in a dignified way is a fundamental thrust of human experience. It is the one that makes the individual more human. A sense of worth and hope for a better future are the goals of a poor family. The housing project provided for a hope that it could bring them to security and better opportunities for all. This will lead them to eventual peace of mind, value, and respect for each other.

Positive disposition makes one engaging and tend to be more participative in reality. The contribution that one individual gives back to his or her community will lead to eventual growth in the long-run.

The research also takes into consideration the factors aside from participation that lead to poverty alleviation in the said community. Among others includes:

- presence of effective project implementation of the local government unit concerned;

- presence of well-organized committees that implement strict rules for an orderly and peaceful environment;
- presence of stronger cooperation of all players involved in delivering their roles or tasks in the housing project; and
- presence of stronger values formation programs that foster responsible families to contribute to community development.

The project wouldn't be effective if there's no clear direction from the local Chief Executive. The Mayor provided for a good direction of leadership making avenues for effective plans for the housing sector to be successful. The support through subsidies provided for by the Local Housing Office to the beneficiaries made the project possible. One respondent said that:

*Patuloy po ang kaayusan dito sa komunidad dahil sa tulong ng lokal na gobyerno. Sinisigurado po ng staff ng Local Housing ang magandang komunidad. Tama po ang sabi ni Lolita dahil ang aming housing association dito ay nakikipag-sangguni sa Local Housing para mabigyan ng karampatang solusyon ang aming mga problema. (Order is present in the community because of the help of the local government. The staff of the Local Housing assures the status of the community. Lolita was right because our housing association here coordinates with the Local Housing in order to give solution to our problems) (Question 15, Participant 6 of FGD 1).*

In the actual implementation, the beneficiaries are divided into several committees, in each of the committees, they have strict ruling plan. This makes sure that beneficiaries follow the policies for security and safety. Along these lines, the participants to the housing process become disciplined; and that they learn to be law abiders than being law breakers.

There is a strong cooperation and strong values formation program provided by the partner organizations. The GawadKalinga and the Habitat for Humanity are both decisive actors that helped train and educate the beneficiaries regarding their roles in the community.

One of the respondents said that:

*Naging disiplinado po kami at tinatapos po namin ang nakaatas na mga gawain. Sa pamilya, naging mapagmahal po kami at natuto din pong mag-respeto sa bawat isa. Ito ay natutunan namin sa mga seminars ukol sa values formation at pag-uugali ng bawat isa. (We became more disciplined and we finish our tasks. In our family, we also became more loving and we also learned how to respect each other. We all learned this from the seminars about values formation and from each other's attitudes) (Question 14, Participant 1 of FGD 2).*

In terms of quantitative findings, it was found out that a significant weak correlation was evident using Cohen's Degree of Correlations for: (i) planning and organization and secured tenure on land and house occupied, (ii) between implementation and increase in income and opportunities to livelihood, and (iii) between maintenance and greater access to water and electricity. However, there is no existing relationship between participation and self-rated poverty.

Given this, it can be deduced from the study that it does not purely support to Turner's theory of Self-Help Housing in consideration of participation alone but it found out other factors along the lines that influenced the beneficiaries' self-rated alleviation of poverty. The previous paragraphs showed that in the community chosen, there were other factors present that helped complement to the alleviation of poverty, which includes:

- presence of effective project implementation of the local government unit concerned;
- presence of well-organized committees that implement strict rules for an orderly and peaceful environment;
- presence of stronger cooperation of all players involved in delivering their roles or tasks in the housing project; and
- presence of stronger values formation programs that foster responsible families to contribute to community development.



## CONCLUSIONS

This article has provided for the discussions on how pivotal the Townhomes Project of Taguig City to the beneficiaries' overall stability and growth. The research has provided for new insights that complement to the study of Turner. It has supported Turner in so far as the indicators such as planning and organization, implementation, and maintenance are concerned. It also supported the concept of housing as a process including the universal needs such as access, shelter, and tenure.

The study provided a good ground to establish the importance of replicability of policy for future housing projects by other local government units.

Wherewithal, it is important to take note that the research provided a new light that participation is not the only measure to consider that can directly alleviate poverty in the selected locale. Other important factors such as effective leadership of the local government unit, strict implementation of rules, solidarity of all stakeholders and values formation programs enhances and complements to the success of the housing project.

The research offered for a re-invention of Turner's assumptions and it can open new doors and opportunities also for other local government units facing the same conditions in the Philippines.

In the end, what matters most is how each of the beneficiaries are taken back to be part of society—of how they can be once again become agents of societal change; and in the process of getting out of the streets, they learn to be champions of growth and achieve the freedom out from the shackles of poverty. Rest assured that a better future is in stored for all of them.

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