

The Plight of Informal Settlers and the Value of People's Participation in Implementing Housing Projects

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ABSTRACT

The research undertaken served as an imperative material as it looks into the circumstance of lack of housing of urban poor people and how these people struggle amidst their condition, its a bottom-up approach development initiative, and it documents people's voices and sentiments, and how conflict was resolved. Specifically, it focuses on social capital formation in the context of establishing organizations such as cooperatives and peoples organizations that would address the need of the community: the basic need for shelter. In the process of building the housing projects, the research looks at how people's participation, cultural background becomes critical for both the effectiveness and sustainability of the project.

keywords: peoples participation, cooperative housing, informal settlers, urban poor

Introduction

Participation or the lack of it, takes off from the standpoint that any vision for development is not the sole responsibility of the government. As such, people's participation becomes necessity because of the fact that any development shall accrue to the people and without them taking part in the process renders development futile. It is therefore appropriate to view participation in the context of government providing a venue for it, however, it becomes more empowering on the part of communities that they are the ones coming to the terms with the kind of participation they wanted to be involved in. People's initiative differentiated from participation tells of a situation wherein communities acting collectively on their own to achieve a common goal of either attending to community issues or strategic issues such as land tenure security and housing by doing

what they can, with what they have, without necessarily seeking legitimacy from government as long as they can visualize, and implement the same with the participation, and cooperation of each and every member of the community.

The mushrooming of the informal settlers and the phenomenological rise of the urban poor in the country has had its fair share, in terms of them being blamed for the sore-in-the-eye housing make shifts along esteros, river banks, and railways. Their presence even aggravated the need for solution such as mass housing and provision of employment, as the lack of employment opportunities has been doubled by the high rate of unemployment. The problem, they say is cyclical.

Demystifying the Urban Poor

There are 90 million Filipinos (as of January 2013, National Statistics Office) and approximately 20 million of them are urban poor. Urbanization level in the Philippines is placed at 11.1. Rural folks migrated to urban areas precisely to address their socioeconomic situation. Farmers and fisherfolks find ways to make a living as they migrate in urban areas. They thrive so that their families will have food to eat, and be able to send their children to school. The phenomenon of rising number of informal settlers is a product of a massive exodus due to extreme poverty in the rural areas. Farmers and fisherfolks would try to live in slums and squatter areas.

The life of an urban poor is miserable. They, in general pay more for their basic services. They live in breeding grounds of deadly diseases mostly affecting children and women. Infant mortality rate is 410 per 1,000 live births in the slum and squatter areas while 76 in non squatter areas. There are approximately 7,000 per 100,000 TB patients in the squatter areas. Problems to access to safe water and sanitary toilets are also a major concern.

The phenomenon of the urban poor is a direct by-product of various forms of exploitation being suffered by 90% of peasants in the vast rural areas of the country. Peasants constitute 80% of the present 20 million

urban poor and their continuing exodus from rural to the urban areas will not cease but still continues to accelerate as urbanization spreads. Consequently, urban workers, composed by the employed, underemployed and unemployed as well as the vast number of semi-workers.

Since land is monopolized by a few big landlords, peasant families pay various forms of rent. Many are still landless, most owner cultivators and tenants have to work part time as seasonal farm workers, marginal fisher folks, carpenters or tricycle drivers, with an income of about a P50-70 pesos or a dollar a day, this harsh reality pushes 90% of peasants into utter destitution. As of year 2010, 7 out of 10 farmers are still landless, and worst they are often victims of all forms of usury and monopoly in terms of production inputs. On one side, the government's agrarian reform program in its implementation of Comprehensive Agrarian Reform Programme has achieved way below 40% of its target. Worst is the continuing threat of exemptions, conversions of agricultural lands distributed or is still in the process of distribution, cancellation of certificate of land titles and emancipation patents still abound. More often than not, these unskilled, illiterate and semi-literate migrants find their ways in the squatter areas.

The Housing Problem

The housing problem becomes perennial to the Philippine urban poor. Shortage in housing and the sharply increasing costs of housing units have come to the extent that the urban poor are unable to buy them. The current economic system, neo-liberalism is characterized by technological advancements. Job security is now an open question in the context of today's economic order. Recent developments tend to be unreceptive to the growth of communal interest from below. Middle income, more so the low income workers are becoming poorer and poorer in the context of their being unable to avail a decent and affordable place to live – a home – a basic right to shelter has been shelved.

Despite the fact that development interventions to improve the urban poor people are present to include among others: job security, employment generation in rural areas to discourage migrants to the

urban centers, skills training and promotion of co-operative enterprises, and provision of basic services, such as health, education, and low-cost housing, the efforts are not adequate.

Community Participation in Housing projects is Empowering People

The research undertaken served as an imperative material as it looks into how the urban poor people struggle amidst, their condition, and document people's own voices and sentiments, how conflict was resolved, and how people's participation, cultural background becomes critical for both the effectiveness and sustainability of the project. Specifically, it focuses on social capital formation in the context of establishing organizations such as co-operatives that would address the need of the community the need for shelter. The research looks at insights into how communities, acting in participatory way, organize themselves and confront issues, difficulties, challenges and opportunities in trying to come up with their own housing solutions and on how these communities succeeded in the process.

Types of housing project include community-based, parish-assisted, university-based, homeowner associations, people's organization which stems from the fact that central to the issue of housing is the issue of land problem. Originally, people started to form an association with a common bond of interest, and would later on convert their organization into a co-operative to facilitate collection of monthly amortization. Later on, using the dynamics of the organization, it now becomes a co-operative way of life for the communities that were formed using the concept of co-operative housing.

The case study done by the author is a descriptive and expository material on the initiative of the men and women who comprise the following organizations:

1. one of the largest people's organization which evolved from a parish-based community, the Samahang Maralita para sa Makatao at Makatarungang Paninirahan (SAMA-SAMA); a people's organization within the National Government Centre

- (NGC) that formed themselves into a credit co-op to beefed-up support for their move towards land tenure;
2. derivative of SAMA-SAMAs initiative, germinate another peoples organization from the NGC East Side Compound, the Samahang Nagkaisa sa Palupa (SANAPA);
 3. Habitat for Humanity Philippine's Polo Transmitting Community Development Co-operative, Inc. (PTCDCI) Housing Project, uses the sweat-equity of project-beneficiaries-partners; and tapped volunteers in house building, and corporate social support;
 4. the Nagkakaisang Bigkis Lakas ng Pasacola Dulo Homeowners Association (NABIGLA PO) is a member CMP-originator of the Luzon CMP-PO Network, in response to the growing need for housing facilities had community mortgage programme which are truly people initiated;
 5. Baguio-Benguet Community Credit Co-operative housing project;
 6. NATCCO-member affiliate with housing co-op projects in Visayas and Mindanao; the Mindanao State University-IIT Employees Multi Purpose Cooperative (MSU-IIT EMPC);
 7. Couple's For Christ Gawad Kalinga Project; church-led project envisioning to help the marginalized acquire a decent place to live and provide livelihood assistance;
 8. the faculty members and non-teaching employees of the country's premiere state university, the University of the Philippines who formed themselves into a UP employees Housing Co-operative (UPEHCO).

All cases present "a community" examining their own housing problems and looking for possible solution to the problem by implementing and sustaining housing projects. It presupposes community participation processes in the stages of the project.

Community participation can be expressed as the empowering of people in terms of their acquiring skills, knowledge and experience to take greater responsibility for their development Given the factors and

indicators of successes in the people's initiatives and undertakings, the theory suggests the possibility of project replication. In the final analysis, the research offers an important substance for social movements in their popular struggle.

An analysis of these experiences has been used to derive the following lessons. Mass of urban poor present especially in slum area is widely perceived as equivalent to the mushrooming of squatters and the problem of lack of mass housing for the poor. This circumstance of lack of housing for the poor is but a manifestation of poverty that is prevalent in the countryside that drove people to seek "greener pasture" in urban areas because of the relatively low or no job opportunities in the countryside. The entirety of the problem served as a wake-up call to focal point the development of the countryside.

The Responsibility of the Government

The Philippine Government has embarked on three major socialized housing programmes: first, Community Mortgage Programme; second, the Retail Home Lending Programme of PAG-IBIG or the Home Development Mutual Fund; and third, The Resettlement Programme. Defining these three socialized housing programmes as categorized would give an overall picture of:

1. Community Mortgage Programme is considered to be the most affordable option with a monthly amortization of up to Philippine Pesos 159.00. Communities need to organize themselves first to avail of a loan to buy the land on which they reside. Credit is payable for 25 years with a 9-12% interest.
2. Retail Home Lending/Home Development Mutual Fund is a lending programme for low-income members. It requires a two-year membership and a regular employment for borrowers, typically, workers, teachers, and soldiers. Non-members and informal workers are therefore excluded. Average monthly amortization is Philippine Pesos 1,650.00.

3. Resettlement seems to be the government's primary response to the housing problem. While most households could hardly cope with the initial amortization of Philippine Pesos 400.00 a month, this figure increases by Philippine Pesos 200.00 every year for five years. On the sixth year up to the 30th year, the relocates would be paying Philippine Pesos 1,200.00 a month. The Direct Housing Programme which is done primarily by the private sector and the Local Government Units through a joint venture arrangement with the National Housing Authority could be considered as an effort to address the problem, aside from President Gloria Macapagal Arroyo's initiative on facilitating the fast processing of housing requirements, under Executive Order 45 "Prescribing Time Periods For Issuance of Housing Related Certifications, Clearances, and Permits and Imposing Sanctions for Failure to Observe the Same." Executive Order 45 has the potential of solving a big aspect of the procedural bottlenecks in housing project application processing. The immediate issuance of these implementing guidelines and information dissemination complementing scheme should be the main concern.

The Peoples' Housing Solution: Peoples' Inventiveness in Approaches

Inventions and struggles go together as a means so people would live and would have a place to live. Individually it has been proven, that it's a herculean task, collectively, it is even harder due to cultural differences. The cases demonstrate that there are significant dissimilarities in the way housing initiatives started and follow through. These differences reflect levels of economic development, culture, local history. The approaches used by the urban poor and low-income earners vary; one uses the cooperative housing concept and the other, and the community mortgaged programmes. In the process, the various types of housing project becomes synonymous in their benefit from social capital, sweat equity, and the community resources – such dynamics proved advantageous in the organization.

Housing project's social orientation reaffirms the following:

1) cultivates self-help, 2) decent accommodation at low cost, 3) security of occupancy, members savings mobilization, 4) ensures quality on improved standards in housing, 5) creates amenities, 6) reduces speculation 7) creates suitable environmental conditions, and 8) fosters community participation and development.

Housing projects may be perceived as initiatives of non governmental organizations that serve as conduits in the transformation of communities to avail housing projects. The cases highlighted the *paradigm of housing project for the poor as a viable option in the development of housing project with a strong sense of community participation*. If the objective of a project is to encourage ownership and responsibility, then it will be important to monitor how people's participation in the project evolves over time from an initial more passive involvement to eventual active participation and responsibility. Indeed people's participation is critical for both the effectiveness and future sustainability of the project. People's inventiveness and participation recognizes empowerment. The study convoluted on the experiences of urban poor people that strive to bring about the conditions in which evocative democratic organization can exist.

Education and Orientation Components

The education component of the project serves as a strong move and an effective tool to correct misinterpretations on the projects and services being offered by the organization. Findings in key informants interview and focus group discussion revealed that majority of the members have a very high interest and participation during the building and construction of the houses.

Continuous education for members of the coop using seminar modules for housing co-operatives has been in place along side with its aggressive information dissemination campaigns. Their orientation manual has the following components: 1. *Organizational principles in general*, 2. *Housing co-operatives/housing project structure*, 3. *Mortgage servicing*, 4. *The*

proposed by-laws, that deals with the specific rules reflecting the organization's culture, distinct history and direction.

The housing project therefore, can be gauged as successful in using consultation, assemblies, meetings, and sense of involvement of the community membership in the actual project. Seminars, and technical, and skills training of members were dynamically done using the expertise of support and advocacy groups. Later on, the POs/COOPs are the one's conducting their own seminars.

Vibrant Community Participation

The intensity of people's involvement is based on their individual aspirations. An aspiration is rooted in responding to a basic necessity – the need for a decent place to live. In this context, where housing project is a paradigm, a second look as an alternative to a structure needs to be assessed in as far as how it was formed and the factors that made it successful.

A large degree of the process, on the other hand, which are qualitative in character have been explained and translated to achieve an understanding on how the transformation took place from the organizing nucleus, to the design and development of the project. The Philippine culture of Bayanihan and Kapitbahayan are felt and practiced by all communities in the study. The people carry out the concept of sweat-equity. In the development and implementation of housing projects, what provide members with the basis for their direct involvement in development initiatives include: mobilizing members to unite on the housing issue and to struggle towards its concretization, meet and seek consensus on important issues, organize formal and informal gatherings to facilitate discussions and draw concerns of members, expansion of membership base, disseminate information actively through channels, and continuous education programmes skills-and-issues-based. Site search, construction and improvement, land development focus on the over-all community development concept. Devising short-term gestation projects that give way to longer-term programmes such as savings mobilization co-operative formation, livelihood projects in the housing site, day-care centers, coop

health clinics/centers, and the conduct of teach-in programmes for the children of the members of the organization.

Census conducted by community volunteers, engineers and surveyors in the area have been tapped. The maximization of community waste and sanitation management, and environmental concerns (cleaning the immediate surroundings, planting trees) has been brought to the fore. Each community family constructs a septic tank and an allocated for the garbage depot.

Crime busting uses community security volunteers, employing a policy of shifting on security roving on the assigned area and implementing curfew.

The Politics and Secondment from Supporting Agencies

The political nature of housing projects makes relationships with local leaders crucial to the success of the project. A strong political support is needed to the implementation and sustainability of the housing project. It relates to relationships with local leaders, cooperation across sectors and re-allocation of resources that are all critical to bring about changes in the project. Strong political support is essential to the implementation and sustainability of housing project. Inputs of non government organization working in the communities served as models of community participation which evolved with biased to local traditions.

Internal Strengths: Effective Leadership and An Efficient Secretariat

Consistency in the leadership is important. Leadership assists in continuity and is often a feature of sustainable and effective projects. Effective leaders are those who can work with people from a diversity of sectors and with community members. Conflict-resolutionist in nature, community leader facilitates, and serves as an inspiration and an ideologue to the people in the community. Vibrant, enthusiastic, and with good communication skills are also attributed to the community leaders. As leaders represent the community in numerous rallies and dialogues,

negotiating skills and willingness to question existing practice necessitates as an advantaged leadership skills. Women leaders play a major role. Maternal role model-leader has had its positive effects in organizations especially in responding to domestic needs and familial concerns.

External Support and Advocacy Groups

Crucial to the success of these initiatives is the external support from national coordinating units, and international development institutions agencies. Advocacy work is a tool for people/community empowerment as it is a mechanism whereby community members are mobilized to collective act on issues that they encountered and resolved the same by exerting pressure on specific targets such as government agencies and individuals. It increases the people's bargaining power in the sense that their collective strength is realized when acting on specific issues that needs to be resolved, collective action is a manifestation of unity and as such issues that are resolved as a result of collective action is more empowering and it can only be achieved through conscientiousness of masses doing sustained advocacy work. Institutional support from other funding agencies has been tapped by all the communities.

Constant Monitoring and Evaluation

The benefit of evaluation is to assess the effectiveness of the project. Evaluation requires more critical reflection on the challenges posed by the projects and the reasons for successful initiatives. It is significant to monitor how people's participation in the project evolves over time from an initial non-involvement, to a relatively passive involvement, and would later be to eventual active participation. The monitoring and evaluation of people's participation would have to do with the output of the project, its impact and influence. It therefore, involves some concrete outcomes which are visible and are quantified, and which can be eventually measured. Fundamentally, there is a need to know what has happened as a result of the people's involvement. The monitoring of people's evaluation would have to do with the output of the project, its impact and influence. This involves concrete outcomes which are visible and are quantified and which

can be eventually measured such as number of house and lot units awarded to member-beneficiaries, and financial standing or viability of the project.

Ensuring Sustainability of Peoples Initiatives

Crucial factors to the housing project include community ownership, maintaining political support, and community commitment. Sustainability depends on keeping the values, vision and concept. Local resource mobilizations and micro-credit schemes and co-operatives would allow economic sustainability of members of the community. The task undertaken differ significantly with development levels. In poorest of the poor areas, the provision of clean water and sanitation and basic urban infrastructure are of outmost importance, otherwise, an outbreak of air-and-water-borne-diseases. The typical arrangement in the organization that has been studied was that if a member fails to pay the house that he or she has availed or could not pay the loan amortization, she or he may be evicted from the house and lot that he or she got. Encouragingly, the officers of the Homeowners Associations and Co-operatives ensure the members on this aspect.

Government should therefore, reassess its urban planning capacity. It ought to recognize and support the roles played by co-operatives, individuals, private voluntary organizations, corporations, and civil society, that pursue alternative housing projects by institutionalizing it, providing incentives, and extending financial mechanisms and technical support. It is exasperating to expect more from an institution that has futile performance in the field of housing the poorest sector of society.

Housing project sustainability depends on various factors, of outmost importance and is central to the people involved, their financial standing, their capability to pay. Another aspect of project sustainability in housing co-operative project is the fact that members do not have to feel the pressure of being evicted because their share contributions in the co-operative serve as their collateral.

Microfinance schemes such as co-operative credit formation and the like ensured peoples livelihood and additional capital for their informal businesses. Internally-generated funds were sustained by recruiting additional members and continued capital build-up. Such generation of funds served as additional sources of capital for future housing project sites. Member's contribution in the form of share capital was extended to the development of their housing units up to the land development. Self-build houses were facilitated by the Pos using the savings that were generated from volume of units that more affluent would build. Financing is a major concern in the delivery of housing services. It is where the government is expected to provide for the poor the utilization of developmental and housing materials loans. And making such loans accessible with a complementing easy payment schemes. Institutional development concentrating on the creation of Department of Housing and Urban Development) would boost the existing housing framework and the initiatives of the people. This context should further push the government to involve Pos, HOAs, Co-ops in the conceptualization, and implementation of its housing initiatives. Relocation, demolition that has caused the lives of many urban poor leaders should bring to an end. Since, housing initiatives has been concretely felt and seen as advocated by NGOs, institutions and civil society groups. Ideally, all sectors should enjoin in preventing illegal demolition since it is inhumane.

Models of Successes and Learning Institutions

In substance, the housing project initiated succeeded as espoused by community-based associations, people's organizations and co-operatives which are society based formations in general, characterized by trust, reciprocity and mutuality. Their processes help people to understand their needs and abilities and that their markets take up the character of the culture and social structure in which they operate.

Their sociopolitical and economic dimensions have created a broad consensus for social change and have brought together formal and informal alliances between interest groups in society which could help bring about structural reforms. The housing project challenges the technical expertise

of the officers and required the maximization of skills of members and their representative leaders.

The non-technical people however were maximized in their respective lines of work, namely, marketing the housing project and information dissemination and community organizing. Indeed people's participation is critical for both the effectiveness and future sustainability of the housing projects. It will be vital that its evaluation should be built into the project's monitoring and evaluation system.

Approaches to monitoring and evaluating people's participatory development not merely rely on quantitative measurements instead, concentrates in focal pointing the qualitative measurements which are processes. Essentially, there is a dire need to know what has happened as a result of the people's involvement. The examination of people's participation would have to do with people's efforts in confronting issues and the lack of security of tenure, and getting consensus on issues and mobilizing their own ranks to address various issues at a given period. The monitoring and evaluation of peoples own initiative as they narrate it and as it is being documented is an honest appraisal of how they view, monitor and evaluate their own development illustrating the participation and involvement of an urban poor organization that has emerged out of the inherent threat of dislocation and insecurity of land tenure in an urban setting, and to address a common need, should constantly be monitored and evaluated to serve as learning institutions and model of successes.

Community involvement happens at all stages of the housing project. The qualitative character of participation focused on the transformation that took place from member's non-participation at the start of the project, and a level of inhibition. But such initial passive character was overpowered by member's attendance in meetings that puts forward in the agenda the design of the house and the site where the houses will be built, and other components pertaining to project implementation. This development process requires time and resources because of the concept of peoples stakeholders as it take account of the peoples interests and struggles. It is high time that the people's organization's housing project

initiatives paradigm be considered so that the poor sector of our society can avail of the constitutional rights of citizens to have a decent place to live.

Indeed, the project if managed and operated by people's organizations, given its dynamics and benefits, with less government intervention, is worth replicating. The next generation should learn the commendable output and harvest of the men and women who initiated the housing projects employing communal responsibility, and utilizing shared community resources, expertise and skills.

A Call for Peoples Participation

Where the need for mass housing is palpable, the call is for everyone to participate. The problem of housing the poorer sector of society, as it is rooted in the issue of land security. Therefore, has to be dealt with urgency. Being able to work on a project, developing a stakeholder's esteem is what makes organization tick. When people are able to surpass challenges within, overcoming such, and seeing their capacities as a group. These dynamics is what make peoples organizations cohesive, as it is anchored on the collective strength of people. Such strength of people is reflected in their participation in crafting their own destiny. By virtue of their internal dynamics, communities are empowered to solve their own problems, and their liberating potentials are enhanced. The housing project is a technical, as well as an economic social activity. Development means more than participation in economic benefits. It is a process that ranges from information, consultation to local people's ownership of and responsibility for the development initiative.

Development should intensify and emphasize the level of enjoyment of basic family rights as well as uplift the human condition and the quality of life itself.

People's participation is a battle cry. It centers on the active involvement of grassroots communities in whatever undertaking that is aimed at uplifting and developing the socio-economic, political and

cultural well being of the people. Participation takes place in reference to the idea that the government has the responsibility to provide the direction in the development of the society and as such the people's involvement in what ever direction the development should go should be a major consideration because of the fact that the main reason for underdevelopment of communities be it at the rural or urban setting is the lack of people's participation.

Participation or the lack of it, takes off from the standpoint that any vision for development is not the sole responsibility of the government, as such people's participation becomes necessity because of the fact that any development shall accrue to the people and without them taking part in the process renders development futile. It is therefore appropriate to view participation in the context of government providing a venue for it, however, it becomes more empowering on the part of communities that they are the ones coming to the terms with the kind of participation they wanted to be involved in. Meaning, tokenism and not being able to propose and advocate their experiences in their communities is not participation at all. People's initiative, differentiated from participation, tells of a situation wherein communities acting collectively on their own to achieve a common goal of either attending to community issues or strategic issues such as land tenure security and housing by doing what they can, with what they have, without necessarily seeking legitimacy from government as long as they can visualize, and implement the same with the participation, and cooperation of each and every member of the community.

To promote people's participation, as concretely seen in sweat-equity concept, to people's engagements, from land acquisition to the progression of the housing project, is to be an explicit objective of a development programme, then both its outcome and effect will need to be both monitored and evaluated. It is an approach to evaluating people's participation, with its fastidious methodology that could be used across a whole range of development projects.

It is paramount to emphasize that participation in development means more than participation in economic benefits; it is a process that ranges from information, consultation, to local people's ownership of, and responsibility for the development initiative. If the objective of a project is to encourage ownership and responsibility, then it will be important to monitor how people's participation in the project evolves over time from an initial passive involvement to eventual active participation and responsibility. Under these circumstances and given the intractability of poverty and inequities, sectors with the natural strength can help rebuild communities and cities in a sustainable manner.

Summing-up

The global effort to make our cities and communities accessible, safer, healthier, more productive and sustainable has come to the fore from the co-operative movements of the world including the Philippines. About one billion people live in health-and-life threatening situations in slums, ghettos, or depressed areas in the cities of the world. Nearly half of the world's populations live in cities. Social scientists estimated that more than two-thirds of all people will be city dwellers by the year 2005. The Habitat City Summit and the succeeding world conferences served as vital step in the globalizing movement and efforts to focus on the communities and human settlements which we make and which we decide.

The Philippines has 80 million people and a current growth rate of two and a half percent per year, two million Filipinos are added to the Philippine's population each year – one million of which reside in cities and towns. More than twenty percent of the additional urban population will be living in Metro Manila – the National Capital Region is the 16th largest mega-city in the world.

As for rural to urban migration as one of the many causes of over population, the need to focal point development in the countryside should be given priority, along with the delivery of basic services to the urban poor populace.

There are about 14 million urban poor whose lives need to be improved through better jobs, adequate services, healthy environments and opportunities for advancement. The rural poor equally deserve the same benefits. Efforts in the past to address this concern proved to be inadequate. The Philippine government embarked on the social reform agenda with major reforms focusing on: 1) meeting the basic human needs utilizing their own energies with minimum government assistance, 2) widening their share of resources from which they can earn a living and increase the fruits of their labor, and 3) enabling them to effectively participate in the decision making process.

The radical concept of poverty alleviation that developed strategies that would eventually fulfill the basic needs of the poor and hopefully would effectively deliver service. The establishment and holding of national anti-poverty summit and its respective commissions has been an overwhelming effort of the government to address the problem. Still the programmes fall short. The inadequacy has been felt strongly in large cities.

This is where the people's organizations, non-government organizations, co-operatives, and private sector play an important role. Developmental non government organizations work hand in hand in providing capacity-building programmes to benefit their member-owner, disadvantaged groups, marginal sectors and urban poor.

The Philippines co-operative movement is shaping and charting its own development not only to improve the quality of life of its members but also to ensure its shelter requirements. With the experiences of starting with credit co-operative and simultaneously forming capital for the guarantee of their members sustainable community.

Co-operative organization becomes an essential factor in people's participation in land and housing issues. The co-operative becomes the people's voice, identity and culture. People want a place to live they get it through the co-operative organization.

The emergence of organizations addressing the problem of securing a place to live became the focus of the co-operatives that are providing housing services. The life of these associations, its struggles and gains are worthy of a second look. The alliances they create, the systems they make, the organizational dynamism, collective leadership, and active membership played a crucial in the impact of the housing project.

Multi-sectoral participation increase rapidly as the problem of housing lingers.

Through the various support, housing is now viewed as a social responsibility. It is but a call to the government to provide financial mechanism or to cut bureaucracies in the processing of papers, encouragement by giving concrete incentive to private and co-operative sector participation, provision of government lands for with the President's proclamation to low cost housing, and the promotion of co-operative housing. Thus, further advocating for the need to review the Philippines housing and urban development act. It is paramount to emphasize that people's participation in development means more than participation in economic benefits; it is a process that ranges from information, consultation, to local people's ownership of and responsibility for the development initiative. If the objective of a project is to encourage ownership and responsibility, then it will be important to monitor how people's participation in the project evolves over time from an initial more passive involvement to eventual active participation and responsibility.

The provision of infrastructure and basic services to meet increased demand is another urgent concern that these sectors must attend to. Through public-private partnerships and the expansion of participants, localization and promotion of community participation has widen. Systems and methods have been uniquely designed by these people's organizations, co-operative groups encourages their active participation, from project conceptualization – to implementation. The self-help concept and mutual aid is a precise demonstration of this people's initiative.

Capital formation from the co-operative has been tremendously improved through the credit operations that they operate. This is done with the presence of check and balance, internal and external auditing, and the presence of control mechanisms. Such build-up and pooling of resources served as capital based of co-operatives in their housing project, specifically, generating members contribution and equity for the co-operative housing project.

Tapping private institutions, school-based and corporation-based, which served as volunteers, has been benefited from by the co-operative organization. These volunteers provide manpower in the construction of houses, and building materials.

Sweat equity and volunteerism are all social capital that has been maximized in human settlements. The presence of human resources tangibly seen in many non government, people's organizations and co-operative housing initiatives through sweat equity should be given value. Sweat equity and volunteerism served as emerging trends in the co-operative movement which are all rooted in the "bayanihan concept" that Filipinos are known for. The culture of helping one another in the community and is also renowned as a national symbol of unity.

Involvement in co-operative activities, people, who are member-owner themselves, begin to realize what the cooperative organization can do from conceptualizing the housing project, to mobilizing all their resources, implementing the project, and sustaining the momentum. Indeed such are the wonder of what the organization and united action can accomplish.

The steps when enumerated in detail would give us an over-all picture of conscientious progression of community participation and empowerment block identification, visual structural survey, census verification, authentication of members' eligibility, planning design, approval of design, community discussion of design structure, preparation of subdivision plan, land development, housing structure development, movement of residents to the newly-built houses, preparation of

certification, amortization of respective housing units, and the development of co-operative support systems such as playgrounds for children in the community, co-operative school, co-operative market, and co-operative clinics.

Community census as a pre-requisite of the housing project has been dynamically done using community volunteers, and generating resources to conduct such has been faultless. Intra-community dynamics which include waste management, reblocking processes and uniformity of housing construction, crime busting techniques and volunteerism has been effectively done. Fund generation initiatives to serve as community fund reserve has been in place.

A process on community empowerment through housing co-operativism have transformed the way in which people of various social standing interacted and supported each other, thus, creating economies of scale.

The moral fiber of the organization can be traced from its leadership. Co-operative practicing its dealings in participatory way solicits active member's involvement in all aspects of the housing development. Such conscious efforts of the women and men that lead these people's organizations, and co-operatives into what they are now, their valuable contribution, their dedication, expertise, commitment, and selflessness, their profiles and their leadership styles deserve a commendation.

The initiatives and tremendous efforts exerted by the members of the co-operative to cope with their family's daily expenses and the way the members of the co-operative place value on thrift and savings for worthy and beneficial projects is worth replicating and propagating. When people are able to surpass challenges within, overcoming such, and seeing their capacities as a group, these dynamics is what make people's organization cohesive, as it is anchored on the collective strength of people. Such strength of people is reflected in their participation in crafting their own destiny. By virtue of their internal dynamics, communities are empowered to solve their own problems, and their liberating potentials are enhanced.

This can be exemplified by enhancing and living the co-operative way of life—the presence of co-operative community. It should be supplemented with continued promotion of community and co-operative consciousness through seminars, community meetings and focus group discussions. Existentially, and has been proven include “community-mutual-help-projects” which involves digging trenches for water mains, road concreting, obtaining building materials and soliciting support from private corporations, promoting environmental consciousness are among co-operative qualified successes.

Ultimately, the silhouette value of self-help labor concretized as sweat-equity should be accounted, mathematically computed as an element of total investment in housing by the members of these co-operative societies, and peoples organizations. Expound, intensify and deepen the co-operative community practice of such model could serve as strong foundation for the future.