ECONOMIC AND SOCIAL COMMISSION FOR ASIA
AND THE PACIFIC

Training Seminar for Trainers in Community Participation in Human Settlements Programmes:

with the focus on Land Acquisition, Housing Finance, and Income Generating Activities for the Urban Poor

*

20-26 September 1988
Quezon City, the Philippines



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INTRODUCTION

1. In view of the critical importance of community participation in low-income human settlement development, ESCAP in co-operation with UNICEF and the Grameen Bank, Bangladesh, and with financial assistance from the Government of the Netherlands, organized a Regional Training Seminar-cum-study Tour on Community Participation in Human Settlements Programmes with Emphasis on Innovative Housing Finance, 13-17 March 1988, in Dhaka, Bangladesh. It was attended by the representatives of several relevant non-governmental organizations (NGO) and community based organizations (CBO) in the region: Orangi Pilot Project (Pakistan), the Presidential Commission for the Urban Poor (Philippines), Duang Prateep Foundation (Thailand), Human Settlements Foundation (Thailand), and Thrift and Credit Co-operative Societies (Sri Lanka). Resource persons, facilities and materials were provided by the Grameen Bank. The participants had an opportunity to examine and learn from the unique experience of the Grameen Bank and to discuss with Mr. M. Yunus, the Managing Director of the Bank, and his staff possible ways of establishing community-based and participatory financial systems for low-income households in their respective countries.

2. As a follow-up to the above seminar-cum-study tour, ESCAP has encouraged both government and non-government organizations in the countries to conduct a national-level seminar for planners, administrators and trainers, including community leaders and organizers and others concerned with more participatory settlement development processes. The emphasis was particularly placed on trainers who could establish, or expand, existing nationally-supported training programmes involving relevant NGOs and CBOs for providing community-based and grass-roots level experience and expertise to enhance local planning and management.

3. ESCAP and PCUP jointly organized a training seminar for trainers in community participation in human settlements with the focus on land acquisition, housing finance, and income generating activities for the urban poor in co-operation with the National Housing Authority (NHA) of the Philippines and the United Nations Children's Fund (UNICEF). The national seminar aimed:

(1) To bring together representatives of government agencies, relevant bureaus of government organizations (GOs) and non-government organizations (NGOs) in the Philippines, as well as resource persons from other countries in the region, in order for them to share their experience, concepts, approaches and strategies in promoting community participation and community development;

(2) To broaden participants' awareness of the advantages and benefits to be derived from participatory techniques in programme implementation, particularly of land acquisition, housing finance and income generation; and

(3) To develop practical guidelines for participatory approaches and appropriate policy actions, and more specifically, a workable framework on community participation in land acquisition, housing finance and income generating activities in urban, low-income settlements in the Philippines. ESCAP provided regional inputs to the seminar.

I. ORGANIZATION OF THE WORKSHOP

Attendance

4. The Training Seminar for Trainers in Community Participation in Human Settlements Programmes: with focus on Land Acquisition, Housing Finance, and Income Generating Activities for the Urban Poor was held from 20 to 26 September 1988 in Quezon City, the Philippines, in co-operation with the PCUP, NHA and UNICEF. It was attended by 27 participants representing national government agencies and non-government organizations. Fourteen resource persons from Bangladesh, the Philippines, Sri Lanka, and Thailand were also present at the seminar. (For a complete list of participants, see Annex II.)

Opening

5. The commissioner of PCUP, Mr. P. F. Maghacot in his opening address welcomed the national participants, the overseas participants and the representatives of UNICEF and ESCAP. He informed the participants that the PCUP took part in the recent ESCAP training workshop and seminar-cum-study tour and since then the PCUP had shared its experience in working with communities for improving the quality of life for the urban poor with other organizations. He emphasized that the purpose of the seminar was for the participants to gain insight and knowledge from the different approaches of community participation as experienced in Asia and the Pacific region.

6. Mr. B. J. Mboya, the Deputy Representative of UNICEF to the Philippiness, delivered a message highlighting the issue of the livelihood of the urban poor as a key issue, by saying that it was important for people to control their lives and develop a strong sense of community. He pointed out to participants that a major factor for the success of livelihood programmes, was the responsiveness of community organizers and their ability to play the role of a catalyst. He advised the participants to be aware, that the approaches to housing finance, land acquisition, and income generation they were to see might not be immediately applicable in other countries. Still, insights could be obtained from others, and the issues raised analyzed in the context of their own country's situation. His message concluded by noting that participants should make efforts to join forces through networking and consider institutional convergence while at the seminar.

7. A statement by the Executive Secretary, ESCAP was read by a representative of ESCAP/UNCHS Joint Unit on Human Settlements, Division of Industry, Human Settlements, and Technology, ESCAP. In his message, the Executive Secretary expressed the view that this seminar would serve as a venue for sharing experience in different strategies of community participation, with regard to institutionalizing viable changes already taking place. ESCAP has expanded its activities on shelter-related issues since the International Year of Shelter for the Homeless (IYSH) through such modus operandi as research, training, information exchange, technical advisory services, seminars, study tours and expert group meetings among GOs, NGOs, and CBOs in the region. The purpose of IYSH was for revised shelter policies to be formulated and promptly implemented by national governments. He hoped that the participants would develop a common understanding as to how to incorporate their concern with community participation into the existing or revised institutional framework for planning and implementation of land acquisition, housing finance, and income generation in urban communities, which would be an essential component in new shelter strategies. He added that such national training seminars would enhance the

national and local capability for human settlements planning and management in the context of the follow-up to IYSH.

8. Mr. M. S. Canonigo, the Chairman, PCUP, in his keynote address, stressed the critical importance of community participation, based on his own experience. He mentioned that community participation used almost to be regarded as subversion warranting arrest in the previous regime. However, after the People Power Revolution in 1986, community participation was mandated to be strengthened and incorporated at all levels of Philippine society, with the endorsement of the present President. People were now asked to participate in the development of peace and social justice. In conclusion he raised three questions to be considered during the seminar:

(a) Have we relied on people's initiatives and participation or have we just packaged programmes for them?

(b) Have we really developed what people wanted or did we impose over solutions on them?

(c) Have we not practised some degree of manipulation?

Programme

9. The programme for the seminar's technical sessions was introduced by the chairman of the seminar, Mr. Maghacot with a review of the background and expectations of the seminar and it was adopted as proposed. The programme is found in Annex I.

II. SUMMARY OF PRESENTATIONS

Grameen Bank

10. Mr. Z. Hoque, Zonal Manager, the Grameen Bank, Bangladesh, presented the overall framework and strategies of the bank and its successful endeavour to apply community participation in the bank's transactions. He emphasized that the Grameen Bank was for the poor, and it had adopted criteria to determine the legitimate borrowers. Borrowers have to be landless individuals of similar economic and social background, who form groups of five in order to be eligible for a loan. Borrowers have to be landless individuals of who formed groups of five in order to be eligible for a loan and similar economic and social background). It is the group which decides whether an individual is eligible to receive a loan from the bank. Transactions are conducted in the community. The bank's policy is that the bank will go the people rather than having the people go to the bank, so that people living in rural areas have access to the bank. The borrowers had also set their own goals with regard to what they wanted to achieve. He concluded that the bank had been making efforts to alleviate poverty by applying the community credit system, an instrument for socio-economic change so that the poor could overcome the vicious circle of poverty and human dignity could be promoted.

11. A question about the recovery of loans was raised during the discussion. The participants were informed that the bank's regional centre would absorb defaults only in cases of a borrower's death, and only when the centre was not in a position to pay would the bank consider defaults as losses. However, before giving loans, the bank would give an orientation and intensive training on the bank's philosophy, so that members were fully aware of their responsibilities. In addition to these facts, the seminar noted that the principle of group solidarity, the bank's monitoring and the borrower's own choice of his/her group, had lead to a high rate of recovery.

Housing projects in Chile

12. Fr. J. Van der Rest, the President of Hogar de Cristo, Chile presented his experiences on a housing project in Chile. He expressed his frustration over public housing projects in Chile and noted that the Government had spent a large amount of its funds on the preparation of plans which would normally require time to complete before actual project implementation was undertaken. Because of this problem, his organization had created an innovative building component technology which is low-cost and affordable in order to meet the acute need for housing for the urban poor. This technology allows the house to be moved from one place to another, so that when people face relocation or demolition, they can utilize the same building materials for new shelters without scrapping the materials. This alternative approach to build shelters for the poor has been implemented and introduced to many other areas in Chile.

Overview of community participation

13. Ms. Mina Ramirez of the Asian Social Institute presented an overall concept of community participation based upon her experience in working with communities and advocating activities in the Philippines. She pointed out that community participation was the foundation of democracy in any society. The question was raised, during the open forum, whether community participation should be viewed as an end in itself rather than a strategy or a means. The suggestion was also made to change community participation to community empowerment or people empowerment.

Community Organization of the Philippines Enterprise (COPE)

14. Ms. B. Bolo presented COPE's experience, focusing on the National Government Centre (NGC) project. COPE, Community Organization of the Philippines Enterprise is a non-government organization established in 1978 to train professional community organizers and to organize poor people. COPE has at present four centres in the Philippines organizing the urban poor, the fishermen, and the tribal communities. Organizing here means the creation of a genuine people's organization as the means whereby people might unite to protect their interests, to participate in matters affecting their lives and to effect changes in social structures for their own benefit.

15. Among the key points raised during the open discussions were:

(a) The training of grass-roots level workers in urban planning has increased their capacity to participate in community development;

(b) The tactic of applying pressure on the government has facilitated the land acquisition process;

(c) Government recognition of NGOs was one of the most important factors in the success of this NGC project;

(d) Governments should listen to and trust people's organizations;

(e) NGOs are involved in a variety of fields, so that all those involved in housing should consolidate their efforts in genuine response to the land and housing problems; and

(f) NEDA (National Economic and Development Authority) will be organizing a meeting for all the top officers of NGOs and GOs, with the purpose of working out a relationship for collaboration. The information which seminar participants have assembled could provide effective inputs into that meetings.

16. The seminar noted the overview of community participation in land acquisition including the approaches that COPE had applied in enabling people to acquire land by: (a) letters/petitions; (b) pressure/politics; (c) alliance building; (d) providing technical and organizational training; and (e) people's initiatives. The participants also learnt from COPE's experience the process of implementing community participation in the area of land acquisition.

Pagtambayayong Foundation Inc. (PFI)

17. Mr. S. Loyola, Executive Director of Pagtambayayong Foundation Inc. presented his organization's experience with community participation in land acquisition. "Pagtambayayong", a Cebuano word meaning mutual aid, reflects the diverse activities that an NGO in Cebu City had undertaken to assist the homeless in acquiring decent houses. The organization of potential beneficiaries was a basis for the Pagtambayayong approach, guided by an integrated, holistic community development philosophy with self-help housing as an entry point. The Pagtambayayong's strategy was summarized as follows:

(a) People's initiative and participation: the project belongs to the beneficiaries; Pagtambayayong guarantees their loans if necessary;

(b) Pagtambayayong aims at full cost recovery and promotes freedom to build through an incremental approach which implies that site development and home construction are the responsibilities of the beneficiaries themselves;

(c) Pagtambayayong advocates appropriate technology to assist the beneficiaries in home construction through the promotion of durable but inexpensive building materials;

(d) Pagtambayayong provides technical, financial, and social services through housing co-operatives and livelihood projects.

18. The seminar participants were informed that the quality of service delivery would need: (1) constant updating and upgrading; (2) effective use of data and information which could enhance the viability of housing co-operatives, especially with regard to financial aspects; (3) to avoid underestimating the innate desire of people to help one another.

National Housing Authority (NHA)

19. Mr. Angelo Leynes, Special Assistant for Administration and Finance, NHA, presented the Tondo project. It was the first project area of NHA where community participation was adopted and implemented. NHA started implementation of this project without any concrete plans as to what to do. Through consultation with the local people NHA developed the project content and ultimately managed to implement it. During the discussion, a participant stated his opinion that there was no community participation in the Tondo project; rather it had created division between people. In response Mr. Leynes stated that under the previous administration genuine community participation could not be expected and NGOs must disregard the past and give the present government a chance.

Housing and Urban Development Co-ordinating Council (HUDCC)

20. Mr. F.L. Fernandez, Commissioner, PCUP, presented the concept of the community mortgage and strategies on financing housing. In his presentation he suggested that a community mortgage would promote housing co-operatives. The community mortgage scheme, as experienced by HUDCC, either purchased undeveloped land, developed land or land and housing through a co-operative

organization from the owner of the land for an agreed price. In this scheme, community participation was enhanced and the proliferation of habitual squatters would be prevented.

21. During the discussion, the following suggestions were made:

(a) There had to be a conscious effort from all the participators, including the government, private sector and others, for a project to succeed.

(b) Community participation involved sacrificing time/speed for quality.

(c) Speed was problematic but both quantity and quality could be achieved.

(d) Community participation increases the number of actors.

(e) Genuine community participation can be achieved if the objective is the improvement of the project. It leads to a better product and the number of actors increases without making action more complicated.

National Housing Development Authority (NHDA)

22. Mr. W.D. Ailapperuma, Chairman, National Housing Development Authority, presented the housing finance delivery system experienced in the Million Houses Programme (MHP) of Sri Lanka. According to his presentation, the MHP constituted a radical departure from the conventional shelter programmes of the past. This was an innovative approach which joined the public and private sectors in meeting the housing needs of a great number of people. This was manifested in the idea of "Minimal Intervention, Maximum Support by the State: Maximum Involvement of the Builder Families", which limited the Government's intervention in this project. The goal was to reach a million or more families at less cost to the Government and to satisfy more people who actually built their own shelters. The Government was involved with the project only during land acquisition, preparation of the house plans, and in providing an advisory service on technical skills, while the people undertook construction of their houses.

23. He pointed out that a decentralized and local community-based support policy on housing finance had been part of MHP's strategy, promoting the vernacular way of base building houses by families. It supported both the individual family and the community by providing plots and loans and by training individual builders. The following points were summarized by the facilitator during the discussion:

(a) Government intervention through MPH was minimal and limited to land acquisition, the preparation of plans and provision of an advisory service;

(b) Promotion of co-operative housing;

(c) Non-government organizations were considered facilitators as well as collaborators between GOs, and the private sector.

National Housing Authority (NHA)

24. Ms. A. Isara, Assistant Director, Community Development Department, NHA, Thailand, highlighted community participation in land acquisition in Thailand. Several eviction cases had been solved through the compromise approach of "land-sharing" arrangements, whereby squatter residents acquire part of the land they occupied at a concessionary price while returning the rest to the landowners. Through the land-sharing approach, urban slum areas can be developed which maximize the utilization of urban land. This approach had been applied to five projects in Bangkok: Klong Toey, Sam Yod, Rama IV, Manangkasila, and Wad Lad Bua Kao. The operations and results of these five projects provided rich learning experience, particularly in the field of community

participation among slum dwellers. The experience and insight gained were further adapted to suit the condition of Sengki community.

25. Ms. Isara suggested that the land sharing strategy was a unique approach which might be possible only in Thai society due to the supportive mechanisms it provides, such as community organizations, the local economic system, ability to compromise, empathy for the disadvantaged, etc. The actors involved in Sengki project were (1) the community committee, (2) the housing co-operative, (3) the local authority of Yanawa District, (4) the Department of Co-operative Promotion, (5)the Crown Property Bureau, (6) a commercial bank, and (7)the National Housing Authority which provided technical assistance and played a mediator's role between the inhabitants and other actors.

26. The seminar noted the following points suggested during the discussion:

(a) People were involved in the project from the planning stage, hence it enhanced community participation;

(b) The land acquisition and the finance scheme were negotiated through the housing co-operative;

(c) There was collaboration between the different sectors.

III. FIELD OBSERVATIONS

27. To provide the participants with an insight into the strategies of community participation described during the technical session, a comprehensive field observation was organized. This included field trips to urban and urban-fringe settlement projects and settlement upgrading schemes in Metro Manila, Tondo, Antipolo, Bagong Nayon and Bagumbayan. Some of the important features of the field observations are highlighted below, with an indication of the particular project visited.

Saarland Village I and II

28. The field visit to Saarland Village I and II was co-ordinated by Ms. E. Belen, Domus Mariae Foundation (DMF). Saarland I is located at Barrio Antipolo, about 20 km from central Manila, and was the first low-cost housing project implemented by DMF. Since 1983, 110 squatter families from San Andres Bukid had been resettled in the 10,000 square miles of land donated by the Orosa Family. Individual plots measured 50 square meters, and contained row houses of 20 square meters total floor area. The units had ample room for future expansion by homeowners.

29. Saarland II was located at Barangay San Isidro, Antipolo, the second low-cost housing project by DMF. It consisted of 52 duplex and 104 row houses on 2.3 hectares of land. Saarland II was completed in 1986. The units in Saarland II were comparatively more spacious than those in the previous housing project, Saarland I. The total floor area of the row houses ranged from 42 to 62 square meters for single detached units, and from 60 to 80 square meters for duplex units. A mezzanine was included in the floor plan, providing an extra space for sleeping or storage. Thirty additional units had been completed recently, while the construction of another 70 houses was to be undertaken in 1988 to complete the total of 256 housing units in the scheme. The homeowners' associations in Saarland I and II were established in 1984 and 1987 respectively, and their standing committees proposed plans and organization, and implemented socio-economic projects for improving the quality of life in the community.

Peace Village

30. The participants were shown the site of Peace Village, a low-cost self-help shelter project, by Sister L. Kalaw. It was situated on a 22 hectare site at Barrio San Jose, Antipolo. The project was expected to accommodate a total of 1,389 housing units in four phases of development which would be available to poor slum dwellers. It was intended to cater for two types of beneficiaries: low-income wage earners and poor self-employed individuals. There were two types of unit available: complete single detached units and self-help, single detached units. The project was a joint venture between the Government, which owned the land, the Home Insurance Guaranty Corporation (HIGC) and Marian Housing Foundation (MHF) which is a non-profit, non-government organization, set up to develop and implement the project. In Peace Village, the self-help approach was adopted to enhance community participation and to promote the idea of self-management by the residents themselves.

31. For a low-cost housing project to be successful, it must be supported by supplementary programmes for livelihood (or income generating activity), and co-operative activities among the residents. In this regard MHF undertook a livelihood programme which generated funds for the residents to invest in small businesses such as sari-sari (variety) stores, food vending and dressmaking. In addition, MHF offered training on co-operative self-help housing, emphasizing the benefits of community participation. Advanced training programmes on how to improve houses through appropriate techniques and resources and how to develop and manage a self-reliant co-operative in the community were also undertaken by MHF.

32. The observation and insights gained from the field visit to Peace Village were summarized as following: there was a very active homeowners' association which facilitated the provision of street lighting, road construction, area development and estate management through community participation. However, in the matter of land acquisition, the seminar noted that Sister Kalaw had had to prepare the whole process from initial site selection to the negotiation of construction with the slum dwellers.

Bagong Nayon and Bagumbayayan

33. The land was provided by the National Housing Authority (NHA) at Bagong Nayon, but no improvement programme has been undertaken by the residents since then. No community participation was observed at Bagong Nayon, whereas at Bagumbayayan an initiative for community organization had come from the residents themselves and people organized themselves to solve such problems as land acquisition without NGO involvement. The NHA provided only skill development which was designed to improve residents knowledge, attitudes and skills in planning, implementing, managing and evaluating their housing project. The community was implementing a livelihood project after building a church, a day-care centre and other community facilities.

National Government Center (NGC) project

34. Ms. R. Lacson, President of Sama-Sama, presented an overview of its activities at the project site. The NGC project covered an area of 150 hectares located in the initial 440 hectare site which had been allocated for government building. The current project area was declared open for rearrangement and development in 1987. It consisted of some 18,000 families. The project involved the development of the area proclaimed for government building into a new

housing development based on the concept of social housing, to provide housing for members of the urban poor whose income was not only low but also irregular or fluctuating. The aim of the project was to build a community where the residents could live without fear of dislocation.

35. Project implementation was based on an inter-agency effort involving the participation of GOs such as the Department of Public Works and Highways (DPWH), HUDCC, PCUP, NHA, QCJG, DEENR/Lands Management Bureau, Metropolitan Waterworks and Sewerage System (MWSS), etc. with SAMA-SAMA as the NGO providing substantial support for the project. The assistance provided by other NGOs, civic groups and professional associations was also described.

36. The initiatives and active participation of the residents through SAMA-SAMA stimulated project implementation. SAMA-SAMA's involvement resulted in the participation of various other organizations. Ms. Lacsón felt that the NGC project could be considered an example of community participation where the NGO and the residents worked together. SAMA-SAMA was involved with the residents in the policy and decision-making processes of the project.

Philippines Business for Social Progress (PBSP) project

37. Mr. A. Jegillos outlined to the participants PBSP's experience in working for community participation in income-generation. PBSP had implemented income-generating programmes, the so-called Metro Manila Livelihood Programmes (MMLP), in several communities such as Santa Ana; Pandacan; Tondo; and Navotas. The programme started in 1982. MMLP was a micro-enterprise lending programme designed to meet the credit needs of urban slum dwellers in the Metro Manila area, who did not formally have access to formal credit sources due to a lack of the securities/mortgages required by these. PBSP also sought to develop the skills of people in managing their livelihood activities. In the long term, PBSP will develop a community structure to manage and operate the programme upon the phasing out of direct support from PBSP.

38. The technical component in its programme included project evaluation and monitoring, training and advisory services. Formal or on-the-job training was given in the fields of small business management, entrepreneurial skills development, and credit education.

39. The most common types of business assisted by the programme were vending and agro-based industries and cooked-food vending included sari-sari (variety) stores, fish and cigarette vending, selling fruit and fishing. The primary financial problems among the beneficiaries were: (1) the use of working capital for household emergencies and purposes different from those initially intended; (2) difficulties in collecting bills; and (3) lack of capital. The following are observations summarized after the visits:

(a) The social preparation of target beneficiaries was critical to the success of income-generation projects;

(b) Group members had to be prepared to undertake the project in collaboration with other members and, more important, be committed to the common goal;

(c) Schemes that involved both spouses in the training process were more successful;

(d) The timing of the withdrawal of assistance from the programme was critical, i.e. the community structures had to be ready to take over the programme operations before the assisting organizations actually withdrew;

(e) Programmes involving micro-enterprises should be integrated into the overall framework of community organization;

(f) Project components should include the provision of basic services: health, nutrition, and education, otherwise, the beneficiaries divert funds to meet family emergencies;

(g) The staff's competencies and orientation were also critical factors: they should be experienced in community organization, commitment building and value formation.

40. After all field visits the participants noted that the communities which had experienced demolition proved more capable of managing self-help projects.

IV. GROUP DISCUSSIONS

41. The Seminar considered certain follow-up activities desirable: (1) establishment of a network for co-ordination between and among governmental and non-government organizations, including the publication of newsletters and resource sharing, that would help the urban poor in land acquisition, housing finance, and income generation programmes; (2) organization of a workshop for community leaders to discuss their experience of community participation; (3) experiences which proved to be shared could be brought to the attention of higher levels of government for their consideration in policy formulation and community participation.

42. The seminar was convinced of the need to look deeper into the real meaning of community participation and see how government and non-government organizations were instituting community participation in their programmes. The seminar observed that there was a need to advocate or note the following:

(a) Minimum involvement but maximum support by government and maximum involvement by builder families;

(b) People as key actors and decision makers;

(c) Housing as a right and not a commodity;

(d) People's history of involvement and struggle to ensure better community participation;

(e) Land reform and redistribution;

(f) The dignity of human beings through participation, justice and empowerment.

V. CONCLUSIONS

43. It was observed that the topics discussed during the seminar were relevant to an understanding of how community participation could be used as an integral component of land acquisition, housing finance, and income generation in the Philippines. The seminar recognized that the experience, concepts and approaches presented by participants from some other selected countries underlined the importance of community development, and of specific programmes and policies which would ensure people's participation.

44. The seminar suggested that the ESCAP secretariat explore the possibility of organizing follow-up workshops for community leaders and organizers to discuss further the promotion of participatory approaches in human settlements development.

45. A resolution containing principles, approaches, and strategies was discussed by the national participants from the Philippines and affirmed by them to suggest the desired framework clearly defined. The resolution contained the following:

> "We, the participants of the Training Seminar for Trainers in Community Participation in Human Settlements Programmes: with focus on Land Acquisition, Housing Finance and Income Generation Activities for the Urban Poor held in Quezon City, the Philippines on 20-26 September 1988, after reflection on the grave national problem of homelessness among the urban poor affirm as our guiding principles: (1) that housing is a human right; (2) that the homeless themselves are capable, thus the maximum participation of people's organizations is central to planning and implementing programmes; and (3) that the role of government and non-government organizations should be to assist the urban poor with financial and technical services.
>
> We urge our legislators and other leaders: (1) to pass and implement immediately a law introducing a comprehensive programme of Urban Land Reform; (2) to guarantee maximum community participation in all phases of settlement development to ensure the representation of the urban poor in the drafting of the law; (3) to declare any moratorium on involuntary demolition of homes pending the passage of the law; (4) to provide continuous encouragement and support to the promotion of people's, livelihood this being an essential component in low-income housing; (5) to adopt the Filipino First Policy, import controls and the nationalization of basic industries, for the genuine development of income generating projects; (6) to recognize that capital accumulation is an essential component of an income generating programme; and (7) to adopt institutional changes that will enhance community participation."

Annex I

PROGRAMME OF THE SEMINAR

Tuesday 20 September 1988

0730-1000 hours	Arrival and registration
1000-1030 hours	Opening session
	Welcome address by:
	Mr. Pacifico F. Maghacot Jr., Commissioner of PCUP
	Introduction of participants by:
	Mr. Pacifico F. Maghacot Jr., Commissioner of PCUP
	Messages from:
	Mr. Benedict J. Mboya, Deputy Representative, UNICEF, Manila
	Mr. S.A.M.S. Kibria of ESCAP (to be read by Mr. M. Hosaka, Human Settlements Officer, ESCAP)
1130-1200 hours	Keynote address by:
	Mr. Marianito S. Ç anonigo, Chairman, PCUP
1330-1400 hours	Technical session
	Introduction of programme of the seminar by:
	Mr. P.F. Maghacot, Jr.
1400-1600 hours	Presentation by:
	Dr. Mina Ramirez: Asian social overview of community participation in Asian societies
	- Discussion -
1600-1800 hours	Presentation by:
	Fr. J. Van der Rest, Hogar de Cristo, Chile: Approaches to housing the poor
	- Discussion -
1900-2000 hours	Video presentation of the Philippines

Wednesday 21 September 1988

0800-0830 hours	Recapitulation
0830-1000 hours	Presentation by Ms. Bernadette Bolo, COPR: Community participation in land acquisition as experienced by the National Govenrment Centre
1030-1200 hours	Presentation by Mr. Salvador Loyola, Pagtambayayong
	- Discussion -

1330-1500 hours	Presentation by Ms. Ajhara Isra, NHA, Thailand: Community participation in land acquisition, the experience of Thailand
	- Discussion -
1530-1830 hours	Workshop 1: Community participation in land acquisition
1830-1900 hours	Briefing on the field visit

Thursday 22 September 1988

0730-1700 hours	Field visit to project areas with community participation in land acquisition and housing finance:
	(a) Saarland I and II, the Domus Mariae Foundation
	(b) Peace Community, Marian Foundation
	(c) Slum Improvement Programme, NHA, the Philippines
	(d) National Government Centre, Sama-Sama

Friday 23 September 1988

0800-0830 hours	Recapitulation
0830-1000 hours	Presentation by Mr. Francisco Fernandez, PCUP: Community participation in housing finance delivery systems as experienced by HUDCC
	- Discussion -
1030-1200 hours	Presentation by Mr. Raymundo R. Dizon, NHA, the Philippines: Community participation in a slum improvement project as experienced by NHA
	- Discussion -
1330-1500 hours	Presentation by Mr. Zubairul Hoque, Grameen Bank, Bangladesh: Community participation in housing finance - the Grameen Bank experience, Bangladesh
	- Discussion -
1530-1700 hours	Presentation by Mr. W.D. Ailapperuma, NHDA, Sri Lanka: Community participation in housing finance - the experience of Sri Lanka
	- Discussion -
1700-1930 hours	Workshop 2: Community participation in housing finance delivery systems

Saturday 24 September 1988

0900-1900 hours	Field visit with on site case presentation: Community participation in income generation, the PBSP experience

Sunday 25 September 1988

0800-0830 hours	Recapitulation

0830-1200 hours	Workshop 3: Community participation in income generation
1330-1500 hours	Workshop group discussions
1530-1900 hours	Workshop 4: Recommendations and plans of action

Monday 26 September 1988

0830-1000 hours	Summary of workshop: Outputs
	Draft manual: Integrating workshops 1, 2, 3 and 4; Outputs as major contents of the manual
	Plan of action
1000-1030 hours	Evaluation of workshop
1100-1200 hours	Closing session.

Annex II

LIST OF PARTICIPANTS

THE PHILIPPINES

Governmental organizations

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Ms. Elizabeth Francisco, Assistant Project Manager, Department of Local Government, EDSA, Quezon City

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Ms. Teresa Fernandez, Head, Cebu City Commission for the Urban Poor

Ms. Mary Grace B. Ranjo, Assistant Service Chief, Metro Manila Commission (MMC), EDSA corner Orenza St., Quezon City

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Mr. Lino Aparente, Trainer, People's Force (PF)

Mr. Eduardo Samote, Deputy Administrator, COPE

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Mr. W.D. Ailapperuma, Chairman, National Housing Development Authority, Colombo

THAILAND

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RESOURCE PERSONS/CASE PRESENTERS

Mr. Zubairul Hoque, Zonal Manager, Grameen Bank, 91 Muradpur, Chittagong, Bangladesh

Dr. Mina Ramirez, President, Asian Social Institute, Manila, Philippines

Fr. John van der Rest, President, Hogar de Cristo, Chile

Mr. Angelo Leynes, Special Assistant (Administration and Finance), National Housing Authority (NHA), Elliptical Road, Quezon City

Ms. Rosita Locson, President, Sama-Sama, c/o Kristong Hari, NGC, Quezon City

Ms. Bernadette Bolo, Community Organizer, COPE, c/o Kristong Hari, NGC, Quezon City

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SECRETARIAT

Presidential Commission for the Urban Poor

Mr. Pacifico F. Maghacot, Jr. Commissioner

Staff members of the ESCAP/UNCHS Joint Unit on Human Settlements, Division of Industry, Human Settlements and Techonology, Bangkok

Annex III

REPORT OF THE NATIONAL WORKSHOP ON COMMUNITY PARTICIPATION 20-26 September 1988

I. BACKGROUND

1. The search for a participatory strategy in social development has been the concern of all development institutions for quite a number of years. In the field of settlements development, particularly in the areas of land acquisition, housing finance, and income generation programmes, a practical concept of community participation is emerging. This recognizes substantial involvement by non-government and government offices (the facilitating and implementing bodies) and the community which should be viewed not simply as the recipient but as an active partner in development.

2. In an increasing number of human settlements programmes community participation is treated as an integral element used as a means or an end in the execution of projects. Different models, insights and strategies for use in community participation which have been tried by NGOs, GOs and POs in the Philippines and other Asian countries should be shared to serve as a basis for policy and programme formulation. This is the purpose of this seven day National Workshop in Community Participation.

II. OBJECTIVES

3. The National Workshop on Community Participation aims to:

(a) Bring together representatives of government agencies and bureaus of government agencies and non-government offices in the Philippines and in other Asian countries involved in land acquisition (LA), Housing Fiance (HF) and Income Generating Programmes (IGP) to share their experience, concepts, approaches and strategies in promoting community participation;

(b) Come up with practical guidelines on participatory approaches for appropriate policy action;

(c) Evolve a workable framework for community participation in LA, HF and IGP.

III. CONTENT AREAS DISCUSSED DURING THE WORKSHOP

1. Module 1 - Overview of Community Participation
2. Module 2 - Community Participation in Land Acquisition
3. Module 3 - Community Participation in Housing Finance
4. Module 4 - Community Participation in Income Generating Programme

IV. METHODOLOGIES

1. Lecture discussion
2. Sharing session
3. Project orientation
4. Workshop and group discussion

V. EXPECTED OUTPUT

1. Monographs on the experience of different countries in Community Participation in Land Acquisition, Housing Finance and Income Generating Programmes.

2. Draft Manual on Community Participation in Land Acquisition, Housing Finance and Income Generating Programmes.

VI. EVALUATION

4. To determine the successes and failures of the seven-day National Workshop. This evaluation report was undertaken with the following scope and coverage:

(a) Degree to which the objectives were met;

(b) Relevance of the specific topics to the achievement of the objectives of the workshop;

(c) Effectiveness of the methodologies used;

(d) Effectiveness and preparedness of the resource persons;

(e) Performance of the participants;

(f) Services of the support staff;

(g) Hand-outs

(h) Plan of action (applicability)

VII. EVALUATION OF THE WORKSHOP

5. General evaluation of the objective of the workshop shows that objective:

(a) which is bringing together the heads of GOs, NGOs, and POs in the Philippines and in some Asian countries was achieved. There were 34 agencies who participated together with the 3 representatives from Bangladesh, Thailand and Sri Lanka, and two workshop staff members from ESCAP.

Objective:

(b) which is to broaden the awareness of participants of the advantages and benefits derived from participatory technology in the successful implementation of Land Acquisition, Housing Fiance and Income Generating Projects was achieved. This is clear from the strong stand taken that maximum participation of People's Organization should be focused on planning and implementing programmes. Their

plea to our leaders and legislators to adopt institutional changes to enhance community participation is also an indication that objective (b) was achieved.

6. Assessment of objectives (c) and (d), which were broadening the awareness of participants of the benefits derived from participatory technology, was also achieved as indicated by the guiding principles, strategies, approaches, roles and recommendations adopted and affirmed during the sessions.

VIII. TOPICS AND CONTENT AREAS

7. The topics discussed during the workshop were:

Topic No. 1: Overview of Community Participation

8. Under this heading participants were able to discuss the definition, elements, many aspects, and roles involved in facilitating community participation as shared by Dr. Nieva Ramirez of ASI. Her sharing served as an input and reference for other topics throughout the workshop. Her views were that:

(1) community participation should be viewed as an end and a means in land acquisition housing, finance and income generation;

(2) measures should be taken to find a balance between community participation, which takes time and the urgent pursuit of people's needs;

(3) community participation should lead to community management. It should be community empowerment instead of community participation. Numbers are very important in community participation. The people should be the major actors in development.

Topic No. 2: Approaches to Housing the Poor

9. The sharing made by Reverend Vas der Rest was very informative due to the use of slides, discussions and hand-outs. Participants were informed of how Chile's housing project is being implemented. Chile has built 200,000 houses for the poor. Despite economic recession it averages 6,000 per year. Rev. VAs der Rest believed that "it is better to have bad houses here and now for the majority than good houses for the minority".

10. At the end of this session the following approaches to housing the poor had been identified:

(1) By first establishing a bargaining position by invading the land and then negotiating with the government housing projects for the poor were successfully implemented.

(2) The mobilization of people as builders of their homes.

(3) If it is necessary there should be an informal revolution

(4) Building greater confidence and technical ability in the occupants.

(5) Let the occupants improve their own shelter as their means permit.

Topic No. 3: Community Participation in Land Acquisition

11. Three cases were presented under this topic. First was the presentation made by Community Organization of Philippine Enterprise (COPE). Bernadette Bolo presented community participation as experienced by an NGO. Second the experience of Pagtambayayong Foundation Inc. was presented by its Executive

Director, Salvador Loyola, and third, the Sengki experience was presented by Ms. Ajara Isra of NHA of Thailand.

12. After the presentations and open forum the participants came up with some basic principles, approaches and strategies in using community participation in land acquisition. The principles identified were the following:

(a) Community participation should be done at all levels of the land acquisition programme;

(b) Collaboration among 90 NGOs and UPOs enhances community participation in land acquisition;

(c) Land acquisition projects must be complemented by income generating programmes;

(d) The efforts of GOs, NGOs and UPOs should be organized to facilitate purposeful negotiation for land acquisition;

(e) The provision of opportunities and options for people to acquire land are a responsibility of the government;

(f) Housing associations/co-operatives increase pressure for land acquisition and land distribution;

(g) Institutionalized relationships between GOs, NGOs and UPOs will lead to a workable land acquisition programme for the urban poor;

(h) Integrated support services must be an integral component of land acquisition.

13. The participants also identified the following approaches and strategies:

(a) Capability building of CBS in handling the technical and procedural aspects of land acquisition;

(b) Resource mobilization through NGOs, GOs and UPOs;

(c) Lobbying of local government;

(d) Maximizing "amigo" system;

(e) People's fora and advocacy;

(f) Leadership development;

(g) Barricades and pickets;

(h) Moratorium on the forceful eviction of the urban poor from the land they occupy;

(i) Unification of existing UPOs in the community;

(j) Neutralization of the impression of mutual hostility between the community and the Government.

14. The following problems were identified by the group during the discussion.

Problems of co-ordination

1. The self-interest of various groups and organizations in the community;

2. The conflict of interest and perspective between the Government, NGOs and UPOs;

3. Government plans do not respond to the needs of the community as there are no previous consultations;

4. Lack of co-ordinated action between GOs, NGOs and UPOs;

5. Interplay of politics between and within agencies;

6. Differences in concepts and approaches to community participation between and within NGOs and GOs, resulting in polarization with the groups;

7. Differences in the understanding of genuine community participation between and within agencies;

8. Community participation is limited to programme implementation;

9. People's organizations are suspected of being communist.

Organizational Problems

1. Self and vested interests of various groups in the community;
2. Lack of skill in using community participation in land acquisition;
3. Lack of readiness of the people and workers to take risks;
4. People's organizations are being charged with being anti-government;
5. Different perceptions regarding approaches to community participation.

Technical and Financial Problems

1. No time frame for the development of the project;
2. Lack of skill in land acquisition and land research;
3. Lack of access to roads and rights of way;
4. Lack of financial capacity to purchase the land;
5. Lack of access to land.

Policy/System Related Problems

1. Prevalence of red tape in the Government;
2. The repressive law PD 772, EO 84;
3. Anti-people or anti-participatory laws;
4. Absence of people's representation in policy formulation;
5. Proliferation of squatter syndicates;
6. Militarization and demolition;
7. Community participation is limited to project implementation;
8. The policies of the Government are not responsive to people's needs/capabilities.

15. The following measures were recommended by the group in response to the problems just listed:

(a) Setting-up a venue for resolving inter-intra agency issues involving POs, NGOs and GOs;

(b) Studying indigenous approaches and systems for generating funds for land acquisition;

(c) Simplifying Government procedure;

(d) Legislating for land price control;

(e) Building teams among local COs;

(f) Advocacy at all levels;

(g) Participatory planning in lot distribution, ensuring people's involvement in the setting up of criteria;

(h) Collaboration and networking between and within agencies;

(i) Co-financing with NGOs and other institutions;

(j) Building up community savings;

(k) Reorientating all heads of GOs and NGOs;

(l) Integrating all support services;

(m) Creating an urban land bank.

16. The result of discussions on this topic suggest that the group found it a very enriching experience. The guiding principles, approaches and strategies, problems and recommended measures are considered important in the formulation of a general framework for promoting community participation in land acquisition, housing finance and income generation.

Topic No. 4: Community Participation in Housing Finance

17. Four case studies were presented under this topic: the HUDCC Community Mortgage Programme presented by Commissioner Fernandez; the community participation in slum improvement programme presented by Mr. Angelo Leynes of NHA, the Million housing programme presented by Mr. Aillaperuma of Sri Lanka; and the Grameen Bank experience presented by Mr. Zubairul Hoque of Bangladesh.

18. Slides were used and field visits were made to Saarland Peace Village, Bangong Baryo, Bangong Nayon and NGC. Each presentation was followed by an open forum.

19. Assessment of the topic showed that objective which is the identification of guiding principles was achieved, as reflected in the following requirements relevant to community participation in housing finance:

(a) Minimal intervention and maximal support from government;

(b) Maximal involvement of the people at all levels of housing development;

(c) Government and private sector must consciously work for the success of community participation in housing programmes;

(d) Community participation sacrifices time and speed for quality. This is a problem of the system, and it should be possible to have quantity and quality at the same time;

(e) Community participation should increase the number of participants;

(f) There is genuine community participation if the result is the improvement of the project. The product becomes better and number of actors increases without increasing complications;

(g) Prompting people's organizations to move for security of land tenure should be undertaken consciously by all sectors;

(h) People will value their land and house if they have an active role in financing land acquisition, land development and housing loan repayment;

(i) The maximal support and commitment of the government enhances community participation in housing finance;

(j) The people should be seen as the key decision makers and not merely the implementors of development. They have the right to self-determination, thus community participation should lead to empowerment;

(k) Housing is a right and not a commodity;

(l) Community participation should improve the quality and quality of housing and other support services;

(m) A history of involvement by local people in their community leads to better participation in settlement improvement.

20. Likewise, strategies and approaches to help ensure community participation in housing Fiance were identified, as noted in the following output of the group:

(a) Trisectoral approach in dealing with problems of land acquisition, housing finance and income generating projects;

(b) Incremental development;

(c) KSA intervention for all sectors;

(d) Co-operative Credit Union;

(e) Co-ordinated service delivery by GOs;

(f) Community organizing;

(g) Maximum government support (Financial and technical).

21. The group was also able to identify the policies needed to support community participation in a housing finance delivery system.

22. Specific roles of the 3 major actors in realizing community participation in a housing finance delivery system for the urban poor were also identified. They are as follows:

Topic No. 5: Community Participation in IGP

23. Using an on-site case study presentation on community participation in IGP as experienced by PBSP, participants were expected to identify the following:

(a) General principles, approaches and strategies in the implementation of community participation in IGP;

(b) Basic policies that support and facilitate community participation in IGP;

(c) Barriers to effective community participation.

24. The presentation was done by PBSP in the person of Sony Jejillos, PBSP Senior Project Officer. The participation of community leaders and implementing agencies like PACAF in Navotas and SGV in Camarin was very visible.

25. Information gathered shows that community participation is a significant component of their Community Credit Project. Through this project various income generating activities of members were devised.

26. The problems encountered and possible solutions to them were also shared. The role of PBSP as a financier and provider of technical assistance to the project, and to the implementing agencies (PACAF and SGV) which facilitate organization was also highlighted in the presentation.

27. The results of the discussion showed that the objectives of the session were achieved. Participants were able to identify the following guiding principles:

(1) Measure to improve earnings must be a part of preparatory intervention in housing;

(2) Livelihood can be an effective point of entry to community participation if viewed in its comprehensive social context;

(3) Community participation is a means of enhancing financial capability towards meeting basic needs;

(4) Housing programme must be complemented by IGP;

(5) Micro IGP should be supported, the Buy Filipino, Filipino first policy must be adopted;

(6) Capital accumulation must be an essential element in IGF;

(7) There should be as much participation by the people as possible at all levels of IGP development.

28. Problems in the promotion of community participation in IGP, and their solutions were also identified, as follows:

29. The assessment showed that the contents of the three major topics discussed were relevant for the participants to come up with a clearly defined framework on how community participation can be used as an integral component of land acquisition, housing finance, and income generation.

30. A resolution containing the principles, approaches, strategies, and other significant considerations were deliberated on and affirmed by the group to determine the desired clearly defined framework. The resolution runs:

31. "We, the participants of the National Workshop on Community Participation in Land Acquisition, Housing Fiance and Income Generation held in Quezon City on 20-26 September 1988, after reflecting on our grave national problem of homelessness among the urban poor, affirm as our guiding principles:

(a) That housing is a human right;

(b) That the homeless themselves are capable, thus maximum participation of people's organizations is central to the planning and implementation programme.

(c) That the role of the government and non-government organizations is to assist the urban poor with financial and technical services.

32. We urge our legislators and other leaders:

(a) To pass immediately and to implement a comprehensive pro-people urban land reform law;

(b) To guarantee maximum participation on all phases of settlement development to ensure the representation of the urban poor in the drafting of the new law;

(c) To immediately declare a moratorium on involuntary demolition of homes pending the passage of the new law;

(d) That "livelihood", as an essential component of low income housing, should continue to receive encouragement and support;

(e) That for genuine development and the growth of income generating projects, it is necessary to adopt the Filipino First Policy, import controls and nationalization of basic industries;

(f) That capital accumulation be an essential component of income generating programme;

(g) To adopt institutional changes that will enhance community participation.

VIII. METHODOLOGIES

33. The following were the methodologies used by the resource persons in discussing the topics in the workshop:

(a) Case study presentation

(b) Open forum

(c) Workshop and small group discussion

(d) Field trip

(e) Use of overhead projector

(f) Slide presentation

34. Field visits to the different project areas were the most effective, for the participants were able to get a real feel of how community participation is being utilized in project implementation. However, visiting three to four communities in one day and seeing different projects simultaneously was taxing for the group, which comprised only half of the participants.

35. Likewise, case study presentations were found to be an effective tool in the session. They helped minimize the theoretical and academic discussions which usually take place at workshops. Instead, the concrete experience shared created an open atmosphere within the group, particularly because presentations were supported by audio visual aids like slides and films.

IX. CONCLUSION

36. The shared experience, under-scored two major factors that play very important roles in the promotion of community participation in the settlements development programme.

First, is the development of the community or the people themselves. This refers to the enhancement of their attitude and motivation as individuals, their capabilities and ability to resolve the problems they may face in implementing land acquisition, housing finance and income generation programmes.

Second, is the development of programmes and policies which would allow the genuine participation of people.

37. Warren Ford, one of the participants, said that "transforming policies and institutions to allow and enhance participation is not accomplished in a single stroke. It needs an openness which is readiness to listen and hear people from where they are at. It needs changes in our institutional stance so that we may strongly recognize that community participation is not only a strategy but a right of people. It is an expression of human dignity. The housing development which, if community based in nature and where people and service institutions participate openly and fairly can set up the conditions, policies and structures for a more equitable and just human society for all."

38. Furthermore, this effort and initiative will be more productive if a follow-up workshop, preferably at the level of community leaders, be organized to discuss further measures and strategies in promoting community participation in the area of settlements development. There would also be continuity of involvement if the same participants who were invited to attend this workshop were mobilized as a working committee.