# Organized Women's Responses to Urban Poor Housing: Towards Transformations in Housing in the Philippines

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**ABSTRACT**

This study examines the Philippine housing policy context, the housing situations and institutional contexts of women living in the urban poor, and organized women's housing perspectives on and action towards adequate housing. By looking at the housing problem from a feminist standpoint and by using the Social Relations Framework, the study intends not only to critique but also to propose an alternative approach to housing in the Philippines. Among the findings of the study are: 1) the Philippine housing system, despite efforts at becoming more gendered, continues to neglect to recognize and respond to gender issues in housing, especially because of its market orientation; 2) social institutions, as the site for women's material conditions and social positions, cause women greater burden as they struggle to improve their housing situation; and 3) women's vantage point affords them

a guiding perspective on housing that places people's lives at its center. Among the study's recommendation for policymakers is the feminist transformation of the housing system that not only supports women organizing through mechanisms that challenges the institutionalization of gender roles and relations, but that also shifts away from its market orientation and works towards human well-being.

## INTRODUCTION

The housing problem continues in the Philippines. On one hand, the housing backlog remains unaddressed. The Philippine Development Plan 2017-2022 reflects that unmet housing needs has reached 6.8 million units (National Economic and Development Authority, 2018, pp.12-14). On the other hand, the issues of housing quality remains. This time according to the Philippine National Report to the Habitat III, only 84.8 percent of the country had access to potable water in 2011, only 83.8 percent had access to sanitary toilets in 2016, and only 79.12 percent had access to electricity in 2013 (Housing and Urban Development Coordinating Council, 2016, pp.102-104). Such inadequacy in housing is most pronounced in urban areas, with the continued rise of informal settler families (ISF) a glaring manifestation. In fact, of the 1.5 million ISF in the Philippines, more than a third is found in the fully urbanized NCR alone (HUDCC, 2016, p.92). Informal settlers "have acutely limited access to capital, education, social services, and livelihood and employment" (HUDCC, 2016, p.92). They also live in "unsanitary conditions, congestion, and limited access to basic urban services" (NEDA, 2011, p.174).

Women are at the forefront of housing issues in the city. In fact, the need to recognize and respond to women's housing needs, including their participation in housing development, is already recognized by the law. According to the Magna Carta of Women (MCW) of 2009, "The State shall develop housing programs for women that are localized, simple, accessible, with potable water, and electricity, secure, with viable employment opportunities and affordable amortization. In this regard, the State shall consult women and involve them in community planning

and development, especially in matters pertaining to land use, zoning, and relocation" (MCW, Section 21). However, women are continually confronted with the following housing issues: discriminatory cultural practices on land and property ownership, discriminatory laws on ownership of or decision-making over community property, substandard implementation of housing programs and projects, and non-consultation of women for housing policies (Philippine Commission on Women, 2014). Despite the disconnect between women's rights and women's situations, women remain steadfast in dealing with housing issues whether in their individual or collective capacity. In fact, it has been noted that women "are becoming active participants in the government's housing programs" and are turning out to be leaders of "community associations and/or homeowners' associations" (National Commission on the Role of Filipino Women, 1995, pp.81-82).

The voices of the women themselves, however, have yet to be fully heard in the urban poor housing debate – both in understanding and in solving the housing problem.

This study thus examines the experiences of organized women with urban poor housing and analyzes how these experiences provide a critique of and pose an alternative approach to the current Philippine housing system. It intends to inform policymakers on the dynamics of gender issues in housing as well as the value of the feminist standpoint towards transformations in housing in the Philippines. Specifically, it asks:

1. How does the housing system consider and determine gender issues in urban poor housing?
2. What is the nature of gender issues in housing that urban poor women experience?
3. How do organized women's responses to urban poor housing address these gender issues?
4. What insights and policy implications follow from the findings?

## LITERATURE REVIEW

Few have been written on gender issues in housing in the Philippines, and much less on the responses of women to these housing issues. Related literature, however, surface enough patterns from which the phenomenon can be appreciated.

First, four main areas of gender issues in housing were identified. First is access to land and housing. Women, more than men, find it difficult to access housing projects whether in terms of qualifying for it or in sustaining membership. Rakodi (2016), particularly, points out that the occupation and ownership of plots and houses are usually made in the name of men, dependent on women's marital status, or are subject to eligibility requirements that do not accommodate the particular socio-economic situations of many women. Second is security of tenure. Apart from its connection with access in terms of discrimination, securing housing is also differently experienced by women given cultural factors. For instance, Westendorp (2011) explains that while harassment, threats, and eviction are usually experienced from actors beyond the household such as landlords, women actually experience these from within the household in such cases as domestic violence, where they are forced to leave for safety; or widowhood, where they may be forced to leave out of disfavor from the husband's family. Third is suitability of design. On one level, there is the challenge of ensuring that the housing design fits women's needs as income earners as well as primary care takers of the family and community (Moser, 1987b); on the other hand, there is the challenge in how designs may meet these needs but serve to maintain the gender division of labor itself as well (Little, 1996). Fourth is participation in housing development. There are several case studies of women's participation in every stage of housing development that benefits both the women and their housing situation. The cases vary regarding the level of women's involvement, which is determined by the women's level of organization and consultation mechanisms in place in the project (Moser, 1987a; Hood & Woods, 1994).

Secondly, women experience these housing issues as part of gendered realities. Among these is the *household*. As part of households, women's situations are easily obscured in favor of assumptions about the

composition of and dynamics within households. Chan (1997) points out the dominance of the "domestic ideal," which views the home to be separate from productive activities; and the "familial ideology," which views the family as a consistently harmonious unit. When women's roles as breadwinner, the home as a place of economic activity, or the burden of domestic work are not considered in housing projects, the women again suffers. This also forces them to remain economically dependent reproductive workers at home (Roberts, 1991; Chan, 1997). Another gendered reality are poor communities. As part of poor communities, women have limited housing options such as "self-help housing, rental housing, and sharing or rent-free accommodation" and are especially vulnerable to threats of eviction, unregulated rent prices, and increased domestic work (Chant, 1996, pp.32-33). A third gendered reality relevant to housing issues are cities in the 'Global South'. The realities of that low-income women living in developing countries, characterized with "rising prices, falling wages, declining formal sector employment, cut-backs in social and welfare programs, and the marketization of basic services" hardly reflect in housing policies and programs (Chant, 1996, p.ix). Additionally, according to Greed (1994), the tradition and practice of urban planning is marked by gender-blind assumptions about the needs of the public that usually exclude women (p.34). A study by Gonzales Biglang-awa and del Castillo Redoblado (1993) demonstrates this to be the reality in the Philippines. They point out that while urbanization may have been beneficial for developed countries, it entailed quite a different experience for the Philippines, given its history of colonization and current position in the global order.

A third theme across related literature is that women organizing themselves to respond to housing issues is a phenomenon noted not only to exist but to be growing. Case studies from different parts of the world such as Sri Lanka, South Africa, Chile, Kenya, and India demonstrate organized women leading their communities to secure their housing needs (Moser, 1987b; Obino, 2013; Chant & McIlwaine, 2016). In the Philippines, case studies also show the organized efforts by women for housing such as in Quezon City (Racelis, 2003), Manila (Kimuell-Gabriel, 2015), and Rizal (Laguilles, 2017).

These studies, however, remain scarce; none has focused on critiquing the housing system itself and juxtaposing organized women's experiences in proposing for its transformation. This study seeks to fill this gap. It intends to inform policymakers of the learnings from and implications of organized women's experiences with urban poor housing in the Philippines.

## RESEARCH DESIGN

The Social Relations Framework (SRF) by Naila Kabeer (1994a, 1994b) guides the analysis of this study. According to Kabeer (1994a), the SRF:

> …attempts to rethink existing policy approaches, concepts and tools from a gender perspective in order to reveal their biases and limitations and to discard, modify and transform them in the interests of achieving development with gender equity; the goal, therefore, is gender-aware policy (p.299).

Its basic assumption is that 'development' is not neutral. It looks at social relations, with emphasis on the intersection of gender with other social relations such as class, as the site of gender issues in development. Among its premises is that "institutional arrangements [provide] men of a given social group, with greater capacity than women from that group to mobilize institutional rules and resources to promote and defend their own interests" (Kabeer, 1994a, p.299). The SRF intends to transform these unequal social relations through institutional change and therefore redefine development. For SRF, 'development' should mean "increasing human well-being," where well-being is seen in terms of "survival, security, and autonomy" (March, Smyth, & Mukhopadhyay, 2005, p.103). Consequently, development interventions must be according to how they contribute to human well-being.

Three tools of analysis are used in this study. First is **Policy Review**, which looks at how policies promote or challenge existing gender relations. Kabeer (1994b) distinguishes between policies that are gender-aware, or those that incorporate a gender perspective, and policies that are gender-blind, or those that do not consider a gender perspective. This

was used in appreciating the policy documents related to housing. Second is **Institutional Analysis**, which looks at how gender relations are created and maintained through four interconnected institutions: household, community, market, and state – as they focused solely on housing. Each are considered according to five dimensions: activity, practice, resources, rules, and power (Kabeer, 1994b). This tool was used in analyzing women's experiences, demonstrating the gendered realities that were gleaned from the related literature. For consistency, "cities of the South" was broken down into the market and the state. Third is **Analyzing Interventions**, which looks at whether or not and to what extent development interventions create the institutional changes necessary to enable women to more effectively change their situations. For the current study, an adaption of this tool is used by treating organized women's responses as the intervention for analysis. This answers what March, Smyth, and Mukhopadhyay (2005) consider as SRF's limitation as it emphasizes "structure rather than agency" (p.118).

As a standpoint feminist research, this study looks to women's realities in understanding and changing society. As such, it puts primacy on the voices of women whose lives are the focus of the research. Finally, it treats the research process as a site of transformation as it does the end of the research itself. This points to the consciousness of the power dynamics between the researcher and the participants and the imperative of ensuring a power balance between them.

This research is qualitative, particularly employing the case study approach. Key informant interviews (KII), in-depth interviews (IDI), focus group discussions (FGD), and documents review were used in gathering data. Five to seven IDIs and two FGDs were conducted in each case organization. In selecting the main participants to the research, purposive sampling was used. Case organizations included in this study (1) are based in an urban poor community, (2) are women-led or composed of mainly women, and (3) have an ongoing housing initiative. Housing initiatives or organized responses to housing here is taken in the context of the case organizations' collective action towards achieving adequate housing for their communities. Meanwhile, individual research participants (1) are current members in the case organizations, (2) live in the area of the

organizations' housing initiatives, and (3) are active participants in their organization's housing initiatives. Key informant interviewees also included representatives of local government units, national government agencies, non-government organizations, and the case organizations. Finally, national policies, plans, and programs related to housing were included for the document review.

The informed consent of each participant was sought before the actual conduct of the interviews. During data gathering, there was conscious effort not to control the discussion despite the use of guidelines and instruments. Data validation with the participants was also conducted with each case organization. Finally, the names of all participants to the FGD and IDI were changed.

## COMMUNITY PROFILES

The following case organizations from different communities are part of the study.

First is the **Letre Homeowners Association Phase 2 (LHOA)** in Brgy. Tonsuya, Malabon, which was officially formed in 1996, and was reorganized in 2012. It currently has 334 members. The organization of the community started in as early as the 1980s when the first residents came to Letre from nearby cities; they applied for the CMP as soon as they qualified, with an "as is, where is" arrangement. The LHOA has 15 officers, of which nine are female; only the Vice President, Sergeant-at-Arms, and four members of the Board are male (Josephine Simbajon, LHOA President, personal communication, June 23, 2017).

Paradise Village Phase 2 is CMP site under the SHFC. The LHOA stands as the borrower from SHFC, while each LHOA member pays their dues according to the value of their lot to the LHOA which range from 10 to 44 square meters. LHOA's total loan amounts to PhP13 million. This is payable up to 25 years, with six percent interest per annum. The LHOA also pays for land tax at the city government, quarterly at PhP271.00. The LHOA gets its funds for administrative expenses from members' monthly contribution of PhP20.00, and from the toll fee of PhP5.00 to Php20.00 that they collect from vehicles passing through their

village (Josephine Simbajon, LHOA President, personal communication, June 23, 2017).

Second is the **Damayan ng MaralitangPilipinongApi (DAMPA)** in Pabahay 2000 in Brgy. Muzon, San Jose del Monte. DAMPA was formed in 1995 in Tondo, Manila, at the height of forced evictions and demolitions in the area. Starting out as a response to the immediate need for the relocation of affected families, it developed into raising gender issues in housing, with the recognition of women's "third burden" of community work at the core of their mission and vision. Their advocacy work range from network building to community organizing, and they have chapters in Laguna, Cavite, and Bulacan. While they have both men and women in their organization, 85 percent are women; and most officers are women as well. DAMPA has three chapters in Pabahay 2000, each with member between 20 and 50 (Emma Manjares, DAMPA President, personal interview, May 9, 2017; Juvy Letada and Nova Navarro, community organizers, personal interview, May 9, 2017).

Pabahay 2000 is an NHA resettlement housing project. It covers a total of 48 hectares, with 7,045 housing units of which 5,127 were allotted for relocatees. Most of the relocatees in Pabahay 2000 came from Metro Manila whose residences were affected by various government projects. Each lot measures 36.4 square meters, and each core house has a floor area or 21.6 square meters. As of June 30, 2010, the selling price of the lots for the relocatees ranges from PhP984.00 to PhP1,363.00 per square meter; while the core houses for the same cost PhP68,307.00 to PhP83,000.00 – both with the annual interest rate of six percent. Beneficiaries enter into the Lease Purchase Agreement for the first five years and then the Conditional Contract to Sell for the next 25 to 30 years; after their full payment, they are awarded the Deed of Sale. As of 2009, only 34 beneficiaries have been awarded a Deed of Sale; none have yet received their land titles (NHA-Pabahay 2000, 2010).

Third is the **Alliance of People's Organizations Along Manggahan Floodway, Inc. (APOAMF)** in Maggahan Residences in Brgy. Sta. Lucia, Pasig. The APOAMF was formed in 2009 shortly after Typhoon Ondoy, which sped up the pending eviction and relocation of ISFs living along Manggahan Floodway by virtue of the Manila Bay Clean-Up

Rehabilitation and Preservation Program (Department of the Interior and Local Government, 2013). APOAMF resisted the forced eviction and sought to negotiate not only its schedule but the relocation options of the affected families. In cooperation with government agencies such as the DILG and the NHA, as well as NGOs such as the COM, they worked realize the intention of the PhP50 Billion Fund for People's Shelter Plan of 2010 (Ivy Rose Igup, COM community organizer, personal interview, May 22, 2017). The POs were part of every stage of the housing development that would eventually be the Manggahan Residences, where their members are scheduled to be relocated. At the time of data collection, 720 members of the APOAMF have already relocated and are organized anew; here, 13 of the 16 officers are female (Madeline Suarez, APOAMF-Manggahan Residences Chair, personal interview, June 13, 2017).

The Manggahan Residences is in Brgy. Sta. Lucia, Pasig City. It covers 17,625 square meters, with 15 buildings set for construction by April 2018 (NHA-Manggahan Residences, 2017). Each building has five floors, and each floor has 12 units. The monthly amortization of the residents varies according to which floor they occupy – with the lower units having higher rates. An Individual Notice of Award from a fourth floor occupant from Building 1, for example, shows that a unit costs PhP425,000.00, with 30 years to pay and with an annual interest rate of four percent. At the time of data collection, the contract between the NHA and APOAMF on Manggahan Residences remained under negotiation.

## FINDINGS AND DISCUSSION

### Women in Housing Policies

The National Shelter Program (NSP) is the government's response to the increasing housing demand brought by rapid urbanization. Under the NSP, several direct and indirect housing programs are in place to cater to the varied needs and capacities of Filipinos. For instance, EO 90, implemented in 1986, particularly emphasizes the NSP's intention to assist "low and middle [-income] families" with a long-term housing and self-sustaining housing finance system through the coordinated activities of Key Shelter Agencies (KSAs) and the participation of the private sector.

RA 7279 or the Urban Development and Housing Act (UDHA) also captures this intention but furthers it by instituting the mechanisms for its continued implementation, including the creation of a National Urban Development and Housing Framework; conditions for land use and standards for site development for socialized housing; community participation; and sources of funds.

In many of the key polices of the National Shelter Program there is no reference to women or gender. This is true in earlier reference to "beneficiaries" of socialized housing programs in RA 7279; and to "private and government employees" that will benefit from government housing assistance in EO 90. More commonly, however, is male bias in these references. For example, in Sec. 14 of RA 7279:

> Should the beneficiary unlawfully sell, transfer, or otherwise dispose of **his** lot or any right thereon, the transaction shall be null and void. **He** shall also lose **his** right to the land…
>
> In the event the beneficiary dies before full ownership of the land is vested on **him**, transfer to **his** heirs shall take place only upon their assumption of **his** outstanding obligations.

Meanwhile in the Philippine Development Plan 2010-2016 (MTPDP) (NEDA, 2011), housing is discussed in terms of accomplishments, backlogs and targets. Consistent with the National Urban Development and Housing Framework (NUDHF) (HUDCC, 2009), increasing unmet housing needs are placed within an appreciation of rapid urbanization vis-à-vis improvable responses, including the government's low budget and the private sector's low participation in socialized housing. The call for better housing solutions is linked with the view that thriving urban centers are key to sustained economic growth, which itself is essential to poverty reduction.

These documents also focus on how informal settler families (ISF) and/or those living in slum areas are the primary concerns in housing and urban development, with the ISF population, as well as the slum situation often cited as indicators of the housing problem. In the Developing a National Information Settlements Upgrading Strategy (NISUS) of the Philippines: Final Report 2014, for instance, the Housing

and Urban Development Coordinating Council HUDCC (2014) cites the need for ISF to become formal residents and for living conditions in slum areas to improve, as part of the overall goal of urban renewal.

As a strategy, the government pushes for the increased privatization of housing finance, in fact, a "private sector-led housing market" (HUDCC, 2014, p.50). Other strategies are improved stakeholder involvement through intensified community-driven development (CDD), partnership with civil society organizations (CSOs) and non-government organizations (NGOs), and the enhanced role of LGUs; inclusion of Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) strategies in housing programs and projects; and several legislative agenda including the creation of a Department of Housing and Urban Development (HUDCC, 2014).

In these documents, references to women or gender is also hardly made. However, in certain sections, women's particular vulnerability to poverty is cited. The directive from the MCW also reflects in key sections particularly in the MTPDP, as such:

> The government shall mainstream gender and development concerns in planning, program and project development and implementation, and monitoring and evaluation. It shall address the differentiated needs of women and men, so they can equally participate in and benefit from the development process. (NEDA, 2011, p.262).

The Philippine Plan for Gender-Responsive Development (PPGD) (NCRFW, 1995) contains the country's plan towards making the state fulfill its obligation to uphold gender equality and women's empowerment. "Urban Development and Housing" is among its chapter-areas, wherein it discusses women to be historically marginalized and discriminated against – this, in spite of women emerging as beneficiaries in housing programs and leaders in housing projects. As its most recent time slice, the Women Empowerment, Development and Gender Equality (WEDGE) (PCW, 2014) provides an update for the PPGD in raising women's situation in housing, citing the improved legal bases to gender-responsive housing programs. It surfaces gender issues in housing, including continued

institutional discrimination against women's access to land and housing, as well as security of tenure. It also lays down medium-term targets for the government to ensure the same vision of the PPGD: enhanced participation for women in housing programs and projects.

The Harmonized Gender and Development Guidelines (HGDG) (PCW, 2016a), whose first edition was released in 2004 and the third and latest in 2016, operationalizes gender-responsiveness for different types of projects. It provides a guide on how to surface, analyze, and respond to gender issues that may exist in these projects. Among its attached pullout guidelines is a system for evaluating the gender-responsiveness of a housing project (PCW, 2016b) intended for designers and evaluators of Housing and Settlement Projects.

In these policy documents, women are clearly more visible, albeit still viewed variedly. One view is that women are a vulnerable group with special needs that must be considered. For instance, in the assessment of women's housing situation, the GAD Checklist for Housing Settlement Projects in the HGDG says:

> a) Limited access to housing, which stems from widespread ignorance that women and men can equally apply for housing; b) complicated housing procedure that requires considerable documentation and costs in terms of cash and time, which many women have little; c) matching affordability levels with the women's desired housing design or site development plan, which has usually resulted in facilities or infrastructure such as deep wells that are not strategically located or too few, requiring women to travel and stand in queues, thereby increasing their water-carrying time… (PCW, 2016b, p.1)

Another view of women observed mainly in the gender and development documents is that they are active participants in housing programs. For instance, in the PPGD, it reads: "More leaders are emerging in community associations and/or homeowners associations" (NCRFW, 1995, p.82).

Finally, but also the least, women are regarded as potential partners not only in housing but in development. The PPGD, WEDGE, and the HGDG all reflect this view.

## Women's Housing Situations and Institutional Context

### LHOA

The women in LHOA found themselves in Letre – slum that it was – because it was the only housing option they could afford. "We were really trying to keep from having to spend more because we really have nothing," says Eugenia, a 61-year old grandmother living with her 10-year old granddaughter. Living there was suggested or facilitated by their families and friends.

Since coming to Letre, and until now that they are part of the CMP, the women still constantly worry over eviction. Their monthly living expenses, which includes PhP300.00-PhP500.00 for amortization, PhP200.00-PhP1,000.00 for water, PhP800.00-PhP2,500.00 for electricity, and PhP250.00 for land tax – on top of food and schooling needs – are way above what most of them earn. But their fears of eviction are not only due to delayed or lack of payment for their mortgage. According to Guedelia, who is a 62-year-old single mother and was among the first to come to Letre:

> Sometimes, even in your sleep, you worry. You see from the TV how areas – even those with concrete houses and in pleasant neighborhoods – get demolished. You get nervous. If you those nice places get demolished, what more in this place? The people say they pay their mortgage, too. What more in our case where not everyone pays their mortgage.

Notably, for all married women, their husband's name appears as the principal beneficiary in CMP's Notice of Award. They are identified as spouses "married to" their husbands.

At first, Letre was a total slum. As Eugenia shares, "There was garbage, human waste, dead bodies of cats and dogs… It was chaos here. There were also killings." The women and their families simply made homes out of the slums using makeshift houses and walkways, dealing with the flooding as it comes, and ignoring the smell of rotting garbage. Proudly, Guedelia recalls, "I myself did [the house]. I know how to do a carpenter's work." In building their own homes, some of them also put up sari-sari stores.

However, flooding remained common given the poor drainage system in the area. Peace and order issues were also common concerns from the women. In fact, for Bruna, a 54-year old mother of five, "Here, the killings are everywhere. Nothing seemed to have changed since the first time we came here." And yet, they all wanted to live permanently in Letre, or at least keep their current lots for their children, mainly because of its ideal location that provides access to public services and facilities and job opportunities. Carmen, who at 45 years old has two teenage daughters who will be entering college soon, "I tell my children, 'You stay here in Manila, because you will be working.'"

The women feel they are participants in the community as they are members of the HOA, part of the community-based NGOs they work for, or beneficiaries of the Pantawid Pamilya Program (4Ps). For officers of the LHOA, this participation can in fact be hard work. For Josefa, who is married, has three children, and runs a sari-sari store: "It is really hard to be an officer. I experienced that. The moment you knock on the door, the homeowner will ask you, 'what is it this time?' For me it is easier to participate [as a member in the HOA]."

When it comes to the institutions, women from the LHOA share that in the household, women are still the ones who do domestic work, with their husbands optionally helping them out but are usually "out to work." Both they and their husbands may have income work; however, the women consider their personal energy and drive as their resources in the household more than anything. There are different patterns of decision-making in the household, with some women making independent decisions from their husbands, and others still looking at their husbands as the final decision-maker. The belief that husbands are the "padre de pamilya" pervades most of the women's thinking about what unwritten rules the household has; however, some of the women argue that there are times when they themselves act according to what they believe is best for the household.

Meanwhile in the community, the women similarly do a lot of unpaid work for the benefit of others. As HOA officers, they call for and lead meetings, go house-to-house for reminders and collection of monthly dues, and lead activities such as clean-up drives. As HOA members, they

care about maintaining good relationships with neighbors and to keep their surroundings clean. They consider the following as the resources they need and gain within the community: physical strength, emotional strength, time, knowledge, and social networks built over the years. They also cite their personal determination. They recognize that there are other actors in the community, but not all of these can be counted on for the same commitment of looking after the community. According to the women, power at the community level lies in the HOA members, who can make or break the fate of the housing project, and make life easier or harder for HOA officers with the level of their participation. While HOA officers are the formal authority in the HOA, the women actually feel the responsibilities more than the authority. They value how their members trust and depend on them, and consider their own families' stake in the effectiveness of their leadership.

In relation to the market, they manage household finances, earn incomes, pay for bills, and purchase and consume goods and services. They particularly maximize their household income to cover for their needs. As part of the market, they again consider their personal energy and drive as resources they have, together with money. They consider the goods and services they purchase as resources they gain from the market. They cite private service providers such as MERALCO and MWSS as key players in the market insofar as their housing situation is concerned. They also consider the government as a key player who works with service providers. The women express frustration at how the private corporations dictate the prices of goods and services, while the government fails at properly intervening to ensure their affordability. It is as part of the HOA that the women see themselves able to negotiate the rules of the market, especially where terms of payment for their housing project is concerned. They see the government, through SHFC, as crucial to this.

Finally, in relation to the state, they consider their obligations as housing beneficiaries as central activities: pay for amortization and land tax. They see themselves as voters, tax payers, and followers of state laws in general. They consider knowledge to be their most important resource they need and have in order to work with the state; and social recognition and credibility as the resources they gain as they work successfully. They

include individuals and groups from various sectors such as business and religious institutions as key influencers at the state level, apart from government leaders themselves. The women reflect that they have power over the government as voters; but that as tax payers, they feel powerless over how much they pay and what for. They emphasize that the government should however listen to the people. The women believe the government is supposed to provide basic services for the people – affordable, if not free. However, in the case of the CMP, the government feels more like a business corporation more than a government to them with their policies.

**DAMPA in Pabahay 2000**

The women of DAMPA in Pabahay 2000 were evicted from their homes in Manila and relocated in SJDM, despite their protests and reservations. Melchora, a 59-year old widow with five children, recalls:

> They told us we had to leave our homes because they are flood-prone, and that our relocation site is ready for occupancy… we agreed although we had many questions. Are there livelihood opportunities there? They told us, 'You will have to find a way for that yourselves; what we will provide for you is housing.'

Every month, the women pay between PhP700.00 to PhP1,000.00 for their units, including interests and penalties; PhP200.00 to PhP700.00 for water; and PhP800.00 to PhP1,200.00 for electricity – on top of food, schooling and medical expenses. Their inability to meet all these needs become a source of fear of eviction; in fact, they prioritize their daily sustenance over their mortgage. Apart from this, there were several points of confusion over the terms and conditions of the housing project. They had once been asked to move to yet another relocation site; they easily lose track of their status and how their dues have reached certain amounts; and they are unsure about their status once the identified principal beneficiary – which is usually their husband - dies. For those whose husbands have died, the transfer of name proved to be difficult and costly. This is even more so for those who were not legally wed with their husbands. Some of the women even fear getting "padlocked" out of their

homes for the delayed name transfer, on top of delayed payments. Melchora laments:

> They said that if the unit is not transferred to my son's name, they will close it down with a padlock. But there are a lot of documents required for the transfer; we do not even have enough for our daily expenses. How can we pay for the lawyer?

The women coming to the housing project and seeing concrete four-wall houses with window slots and doorways without actual doors and windows, and none with ceiling. It was grassy and muddy; there was garbage everywhere; there were human and animal wastes even inside the houses. There were also snakes and other animals. There were no electrical or water connections; services and facilities were inaccessible. "We cried when we got here," Celia, 61 years old, married and a mother of five, recalls. But the women were most concerned about having lost their family's sources of income. The women for now did home based, informal work. Meanwhile some of their children would look for work in other towns. As Liliosa, a 58-year old mother of three, shares:

> I used to work in a factory in Manila. But here, all I could be is a vendor. I really want work to be available from where we live so we will not have to travel far for it. My daughter works in Batangas. That is so far away. She only comes home once a week. She is a helper there.

Until now, the women are concerned about earthquakes; the walls of the houses are so thin there were visible cracks. Waste disposal also remained a challenge, as does occasional violent disruptions from warring local gangs and cases of burglary.

The women only feel like participants in Pabahay 2000 as they are part of DAMPA. Corazon, a 59-year-old widow, and mother of two says, "My participation here? I join in the struggle against NHA. We are part of their business, not processes." They felt there could have been more seminars and other forms of assistance to them. However, the women were involved in other capacities as well such as community organizers and barangay health workers.

Regarding their institutional context, the women share that in the household, the women cook the meals, clean the house, do the laundry, go to the market, bathe the children, prepare children for school, budget expenses, pay bills, and earn incomes. Children help out with house work their mothers assigned to them. Husbands may or may not help with house work, and may or may not have income work. Similar to women in LHOA, their most important resource is their health, both physical and mental. Women's power is in everyday decision-making. Important for this is their income-earning capacity. But more strictly than women in LHOA, the DAMPA women's husbands either make the long-term decisions or are always consulted in decision-making, except for those that are solo parents. For the women, the man is simply the "padre de pamilya" – even when he is not the breadwinner.

In the community, the women sweep or clean their front spaces; clean canals; contribute as BHWs, community organizers, garbage collection, sari-sari store owners, and mediators of conflict between neighbors. The women cite "tanod" or community guards as essential part of their community. Often, these are women. Men as a group more often do gambling. Their most important resource – both given and gained – is social networks. They also cite their energy, drive and faith to be necessary; with which they gain peace of mind, clean conscience, and a happy community. They consider DAMPA as part of the decision-making process at the barangay level when they give information on local issues and concerns. As part of the organization, or as "tanods," they feel powerful within the community. As the ones "left at home," the women feel the urgency of housing issues and are compelled to do something about it. As a group, they consult each other before bringing up issues at the government level.

In relation to the market, the women cite budgeting of expenses, purchasing food and other needs, and their income work as their significant activities. Private service providers such as MERALCO and MWSS are the key players where housing is concerned, since they set the prices for goods and services they need. They also look to the housing market to determine the price of houses and lots. In dealing with the effects of the market, the resources they most need are organizing skills, for their unified response. They also need health. They feel that private corporations have

all the power in the market – they do not have a choice but pay however much goods and services cost. They do hope the government steps in in this regard. The women feel also that private corporations set the rules in the market and they are simply bound to follow them.

Lastly, under the state, the women make the housing project work despite its shortcomings with such drastic moves as drinking rainwater, pawning personal belongings, and borrowing money. As a group, they negotiate their right to housing with the NHA through dialogues. Consistent with their experience in other institutions, they need energy, health, knowledge, sills, and cleverness – to know about policies, find the right people to ask help from, and negotiate with the government. Key players at the state level are government officials, citizens in general, and residents in their neighborhood in particular. Government officials can be very powerful. As for the people, they can have power in the context of the state only if they are organized, especially since the government's decisions are not always final and can thus be changed. There is no genuine consultation between the government and the people. They are informed, but are not part of the decision-making process. There were also biases based on partisan politics. They also do not feel like they are part of a socialized housing program, but a business.

### APOAMF in Manggahan Residences

Members of the APOAMF who lived in Manggahan Residences used to live in the Manggahan Floodway before they were relocated in the housing project. They had just gone through Typhoon Ondoy then, which they survived; and they were evicted despite their resistance. While they could not prevent the evictions, the women pushed for the option of in-city relocation, a process that took years and lots of hard work. For many like Agripina, who is 35 years old, married, and has three children, staying in Pasig was non-negotiable:

> I feared… that we would have nowhere to go if the demolition happens. I visited Calauan [Laguna] to know about the relocation site… It would be a pity if my family moved there… It was so far away; it was practically in the mountains.

The women's monthly expenses range from PhP700.00 to PhP1,300.00 for amortization; PhP100.00 to PhP300.00 for water; PhP900.00 to PhP3,000.00 for electricity; and PhP300.00 for organizational fund, which they use for the allowance of their volunteer guards. For many of them, this was difficult to meet; at this stage, however, they are confident about being able to sustain their housing with all their efforts at minimizing the costs. What concerns the women more is the usufructuary nature of the housing project that was specified in their contract with the NHA. This makes them feel like renters with a limited occupancy of 30 years rather than permanent residents. Their husbands' names also appeared on the Individual Notice of Award, and theirs as "spouses." They submitted either a marriage contract or affidavit of cohabitation. This is considerable concern for some in case the husband left them, such as Felipa, who had been forced to quit her day job in order to take care of their seven young children. She confides, "I think that names in documents can be changed. You just have to file an affidavit, stating that the property is conjugal, right?... I probably would not feel worried if I had a job of my own, a stable source of income."

Upon moving in, the women noticed some defects in the housing units, including with ill-fitted doors, cracked floor tiles, loose faucet, or missing electrical wires. They have raised these issues with the NHA and contractors. Until today, they are concerned however, about the ability of the building to withstand huge earthquakes. But all of them want to live permanently in the housing project mainly because of its proximity to the city center. They also feel generally secure in the community especially with their volunteer guards.

APOAMF had been part of every process of the housing development, learning to negotiate every aspect that affected them as they went along. The smaller group currently living in Manggahan Residences had also organized themselves. Officers were elected, while all households have been party to the creation of community policies in consultation with the NHA and the barangay LGU. Through this they are able to effectively manage their community and further assert autonomy. Echoing the approach of their organization, Miriam, who is 36 years old, married, and has three children, argues, "The people should create policies so they

will follow those policies. For the NHA or the officers alone to create these by themselves is unacceptable." Gabriela follows as she explains, "This is APOAMF's. That means united action... We are a group; we achieved this together, not as individuals. You would not be able to live here on your own."

Officers deal with greater demands than members, which can be both a boon and a burden given that they also have family and income work responsibilities.

When it comes to their experiences in the context of institutions the women of APOAMF in Manggahan Residences explain that in the household, the women take care of their families' direct needs; earn money to provide for them as well; and instill values of faith, respect, discipline, and education in their children. Their resources include physical, mental, emotional and spiritual strength as their resources. With these, their families and communities improve. Husbands are usually away at work; and their children focused on schooling. Husbands thus rarely help them with house work. However, there are different decision-making patterns in the women's households: joint between spouses or between mother and children; women as sole decision makers; women as sole decision-makers in urgent cases. They consider themselves as "ilaw ng tahanan," and see that men are more focused on work outside the home. This can change, however, in certain situations such as when the husband is unemployed.

In the community the women strive to be examples in the community: they participate in activities, follow policies, and take care of their neighborhood in general. Apart from strength, they consider determination as important resource particularly in community organizing. This is necessary to gain a peaceful community. Other residents form significant part of the community. They are all expected to cooperate in policies and participate in activities. They emphasize that here, decision-making is an inclusive process. Meanwhile, the community's rules are based on NHA's operational manual but modified by the APOAMF given their specific situation.

When it comes to how they relate to the market, the women do income work or keep small businesses; they borrow money; they make purchase;

pay for bills; and budget the household income. They count on their energy and drive; and their intellect and cleverness. With these, they are able to obtain the goods and services they need through the market. In relation to the market, they consider citizens in general as key players that need to spend their incomes well in order to survive. For the women, private corporations and the government determine the prices of goods and services; they do not have any power to influence this. However, as an organized group, they have a chance at negotiating terms of payment as with their housing project. The rules of the market are beyond the people, the women say. All the people can do is watch out for prices and spend their income wisely.

As part of the state, the women consider themselves mainly as tax payers. They also benefit from government programs and services such as with housing. On top of the aforementioned resources, they add government programs per se such as with the Pasig LGU's educational assistance, which help a lot in minimizing their out-of-pocket expenses in sustaining their families. Government officials and employees are key players supposed to serve the people; the people act as counterparts of the government. Unfortunately, this does not happen – people have to take work to realize their rights. The women believe people's power in relation to the state is predicated on the level of their organization. Apart from this, a person or group outside of government may also be more influential than another. Again they emphasize when considering the "rules of the state," that the government is mandated to provide social services; but there are other factors that get in the way such as partisan politics.

## Women's Perspectives on and Actions towards Adequate Housing

The women have a distinct perspective on housing that emphasizes their values for the welfare of their families and communities. Looking into the women's actions towards the housing issues they experience, in terms of why and how, it becomes apparent that these are guided by such vantage point.

## LHOA

In terms of housing mechanics, the women consider it as ideal that they own the house and lot on which they live since this means they no longer have to pay monthly rent. In actuality, such land ownership is in process. They work towards this by qualifying for the CMP, collecting payments from their members, and continually negotiating with the SHFC during threats of disqualification. The women also consider the importance of an organized community, since they value a harmonious community. Consistently, they have a functional HOA leadership, which they were able to attain through elections and by collecting and managing members' monthly dues for the officers' administrative functions. In this regard, it had been instrumental how the women negotiated the rules on elections that used to allow only the principal beneficiaries, who are their husbands. One of the officers, Salud, opines, "[SHFC] probably thought, 'Okay.' They changed the rules. Now the women can run, as long as they were legal wives… That was when we had a chance to be elected." The women of LHOA also believe it best for the residents to be capable, so that they will be able to help themselves as individuals as well. Indeed, each member actually pay for their own mortgage, although many are delayed with their payments.

In terms of the physical design, the women consider it ideal that their houses are made of strong materials and are elevated, all for the safety of the residents. They also want all the necessary utilities in place, as well as adequate space, separated rooms, and the presence of furniture and appliances, in view of how houses must both be functional as well as comfortable. In actuality, not all of their houses are made of concrete, and only some have second floors and adequate spaces, separated rooms, and full furnishings. But all have proper plumbing and electrical and water connection. For what they currently enjoy, they gained as they worked with NGOs and the LGUs for site development, and by individually producing the monetary requirements for such.

Beyond the house itself, the women consider it ideal for all necessary public utilities, facilities, amenities and services to be in place as well. They also prefer that some natural elements such as trees be present. Ideally too, there is a vibrant community life but peace and order in the

neighborhood. All these they consider important towards leading a healthy life. In reality, public facilities and services are in fact accessible. However, there is not much surrounding natural elements; in fact, waste disposal is a problem; and while the community is indeed bustling with neighbors, peace and order issues remain as well. Instrumental to what they enjoy in this regard is how the LHOA was able to negotiate an "as is, where is," housing project, which allowed them to stay in the city. The women also consider the availability of livelihood opportunities as essential in an ideal housing, as it enables a sustainable life. In this regard, apart from keeping their place in the city, it also helps that the LHOA leadership does not impose limitations on what livelihood their members may choose to have.

### DAMPA in Pabahay 2000

In view of their fears of eviction, the women also believe owning the house and lot where they live is ideal. While such ownership is actually still in process, with mortgage payments usually delayed, the women are confident they will not easily be evicted because they in fact have paid and are still paying for their dwellings. As Nazaria, who was among the first to be organized in the community, says: "That is ours because we pay for it. Otherwise, you would leave if you do not pay." Instrumental to this is the organization of women: first as evictees and then as relocatees in the housing project. This ensured relocation and staying in the site despite threats of eviction; and negotiation in terms of payment. They are also able to work with larger networks with the same advocacy and thereby join in dialogues with the NHA. In fact, such organized community is ideal for the women. For them, being organized means awareness-raising and improvement of negotiating skills that create collective strength. For this, the DAMPA leadership strives to always be effective, and members are encouraged to remain active.

For the house itself, the women consider it important that there is adequate space for the family; the building is properly constructed; there are separate rooms in the house; utilities be in place; and units are fully furnished – all making for a safe, functional, and comfortable living space. In reality, the space is not adequate; for this, many houses have in fact

extended their front spaces or put up second floors. The houses also require repairs, which only those who have extra income are able to do. And most houses only have basic furniture and appliances. In this regard, there is not much that DAMPA as an organization can do, since all their members really do come from the poor; however, it continues to link its members to livelihood opportunities that can augment they ability to access utilities or improve their houses.

When it comes to the larger environment, the women are quick to name the presence of natural elements; access to public utilities, facilities, amenities and services; and the availability of livelihood opportunities as ideal. They believe these will enable them to live healthy, sustainable lives, especially the poorest among them. However, there remains very few trees or plants as well as spaces for such; and the accessibility of public hospitals and the availability of emergency vehicles and a Materials Recovery Facility remain a challenge. Livelihood opportunities are scarce; while there are opportunities for skills training from the local government. For these concerns, DAMPA becomes a way for the women to stay informed, as well as to avail of related local services such as for health. They are also pushing for better public facilities, such as a proper MRF in the housing project, and to conduct livelihood projects from time to time such as the rice bank, where members are able to buy rice as well as save money.

### APOAMF in Manggahan Residences

Security of tenure, which the women imagine is only possible through land ownership, is also at the top of their minds when considering an ideal housing. In reality, such is still in process; in fact, they are also negotiating the contract with the NHA especially regarding the usufructuary agreement and the provisions on compounded penalties that pile on their financial obligation, which they fear might eventually get them evicted. Such position was possible only with the APOAMF's exhaustion of opportunities, working with NGOs, GAs and even the LGUs particularly under the People's Shelter Plan. This is consistent with their ideal of an empowered community, which for them is important as this will lead to a truly pleasant and peaceful neighborhood as well as happy

families therein. Indeed, they strive to effectively organize their community, overcoming challenges as they come while maintaining their values for consultative processes. Guided by the Community Organizers Multiversity, they organized households in the project site, set up of policies and systems, ensured participatory planning; and continue to learn from experience in terms of leadership and organizational structure. While all these prove to be difficult, one of their officers, Agueda, argues, "Without organizing, it would be more difficult."

The women want their houses to be of strong material, particularly for safety during earthquakes. They also see the necessity of fixtures, furnishing, and utilities in the functionality of their houses. They furthermore want their homes to have adequate size, equally divided for each household in the community. Of these, only the concern with the quality of the building remains unresolved, and for this the organization continues to work by bringing the matter up to the NHA. Being part of the planning and development of the building, despite necessary compromises along the way such as with lessening the number of housing units in to meet construction standards, most of their concerns have reflected in the design. Furthermore, they worked to attain community-managed utilities that lowers price of services as well as makes the residents more conscious and involved in their housing situation as a whole.

Like the women in LHOA and Pabahay 2000, the women in Manggahan Residences also prefer the presence of natural elements; access to public utilities, facilities, amenities and services; and the availability of livelihood opportunities to ensure a sustainable life. Currently, they have these, although they are also proposing for the additional of a multi-purpose hall in the site. Moreover, they want amenities and facilities within the site that will also enable them to earn income, such as a small public market. Working with the NHA, the LGU and NGOs had made what they enjoy possible; and the organization looks at negotiating still, in order for them to achieve their ideal housing. Their ideal of a secure neighborhood is also met with their institution of volunteer guards stationed at the gate of the project covering 24 hours a day and seven days a week.

## ANALYSIS OF FINDINGS

### Housing Policies: Market-Oriented, Hardly Gender-Responsive

The lack of gender sensitivity in housing policies, plans and programs, and its strongest presence – as expected – in gender and development documents, only points to how the housing system veers away from the realities of the people, especially of women.

In its place, one sees instead the strong market orientation of the housing system. Its endpoint is the private ownership of land/housing unit, and its strategy is to facilitate this between private land owners and developers on one hand, and people in urban poor communities on the other, through the housing market. The focus of policies is therefore focused on 'formalizing' ISF, which actually means getting them into housing programs to require them to pay for housing services and to buy property.

As housing policies focus on income or the capacity to pay as a prerequisite to housing services, they also serve to strengthen the precedence of breadwinning, which is usually men's role, over housekeeping, which is usually assigned to women. Given the reality of men's advantage over women when it comes to securing employment and income, women who are also breadwinners are ensured of a heavier burden in ensuring housing for themselves or their families. Women who are further disadvantaged by age, ability, or sexual orientation, etc. – are also bound for greater difficulty. This agrees with Chant's (1996) finding that common state responses such as squatter upgrading programs, site-and services schemes, core housing projects fail to meet housing demand (in general), exclude the poorest of the poor.

The gender-blindness in documents under the NSP, which includes its lack of reference to women as well as the explicit exclusive reference to men, only reflects traditional assumptions on the beneficiaries and the household; it is that men are the rightful decision-makers for the household. Not only is this inaccurate, given the actual diversity of households, which includes female-headed households; its promotion is also detrimental to women. Such gender blindness places women firmly within the gender division of labor, which not only determines which

roles men and women must have but also the value of these roles, wherein women occupy the lower position in a hierarchical relationship.

Where the housing system may be gender-sensitive and even transformative, this only goes so much as graze over the marginalization of women in housing. Since these perspectives come from the documents that serve only as guidelines rather than definite rules, their resulting place within the housing debate falls only in the implementation stage. At most, then, they can only make the NSP work for women, which is definitely necessary; but they still miss the mark of enabling women to negotiate disadvantages in their social position as these affect their housing situation. This is reflected best in the consistent promotion of the only other option for women living in urban poverty to avail of urban housing under the NSP should they lack formal jobs and/or regular incomes: microfinance. Furthermore, while this can be argued as a valuable lifeline for the poor, especially women, it can also simply be another burden in the guise of a solution as it provides women a chance at accessing income without challenging – and thus perpetuating – the situation that caused the desperate need for it in the first place.

Ultimately, the options that women living in the urban poor have for housing remain based on the NSP, which include qualifying for housing programs as individuals or members of a community, becoming a member of funding support institutions, securing steady and gainful income, and/or taking part in self-help financing schemes. Current housing frameworks have no direct influence on women's experiences at this level, as they set priorities rather than provide options; while gender and development guidelines' influence is limited to situations where the women are already part of existing government housing programs or are already "formal" urban residents.

Taken as a whole, the housing system has a development thrust that ultimately causes as well as justifies the resistance to a gender transformative housing system, a similar observation by related studies such as by Chan (1997). Socialized housing, or housing for the bottom 30 percent income earners who are generally the urban poor, is essentially about selling housing units – whether a house, lot or both in supposedly affordable packages in terms of pricing and schedule of payments. Whether

residents feel safe, communities are peaceful, the environment is healthy, or goods and services in the area are affordable, for example, are not considered as essential in the housing programs' success. A generous interpretation of this lack of focus on well-being would be that the quality of living conditions is believed to follow from a formal residential status; a bleaker but more consistent take would be that the housing system simply does not concern itself with indicators of well-being.

Gonzales Biglang-awa and del Castillo Redoblado's (1997) assertion that contemporary urbanization in developing countries such as the Philippines is rooted in colonial development inherently characterized by social inequalities offers an explanation on how housing has become "a commodity instead of a system of settings for total human development" (p.51). As long as the housing system operates in the context of urbanization modeled after realities other than the Philippines itself, it will manifest "the subjugation of those who have less to begin with, especially women" (Gonzales Biglang-awa & del Castillo Redoblado, 1997, p. 53).

So while there is clear and consistent effort from the state to integrate gender in housing policies and programs – from around the same time the NSP was crafted, nonetheless – the translation to changes in the real housing situation will remain elusive without a shift away from the market orientation of the housing system.

## GENDER ISSUES IN HOUSING: INSTITUTIONALIZATION OF UNEQUAL SOCIAL RELATIONS

The data show how gender issues are indeed born with institutions that place women in specific material conditions and social positions. Institutional arrangements, along with formal housing policies, thus underlie the kind of housing that women from the urban poor have the option to take and the burden to improve.

First, **gender issues of access** had been very apparent in the women's experiences. Given how women carry the burdens of their triple roles in the household, the community, and with paid work, they find it difficult to gain the necessary income, more so, the stable income, necessary for

accessing and remaining in housing programs. Intersecting social characteristics can also further aggravate women's situations, such as with the participants who were household heads, part of the elderly, and/or solo parents.

This explains how the women had limited access to any kind of decent housing: with their limited personal and household income, their limited ability to do more paid work, and their everyday household expenses, they cannot afford decent housing. In fact, the women and their families had found homes in slums and danger zones. And yet, once part of government housing programs, they are required and are forced to be part of formal housing, regardless of their limited if not lack of capacity.

Moreover, given their certain sense of passivity and even helplessness in relation to the market – so that women saw themselves only as consumers who must earn money, budget income, and buy items or pay for services – their actual situation is further neglected. The burden to ensure housing becomes theirs and not the housing system's. This goes for their housing needs, from the housing unit where they live, to utilities they use for every day, and even some facilities and services necessary for quality living conditions. As money is the currency in the market, their resources – which are again the personal human resources they cite for the household and community – also take a step back from their potency.

When urban poor women do assert their right to access in terms that are suited to their capacities, needs, and preferences, they are usually met with resistance from the housing programs or housing agencies by being non-flexible or non-responsive. In fact, the organized women's insistence on the kind of housing they wanted – in-city relocation for the APOAMF; "as-is, where is," housing for the LHOA; and a less remote relocation site for the DAMPA-Pabahay 2000 – have been sources of tension between them and government housing agencies.

Emphasizing the link between institutions, the expansion of their community managing roles into community leadership, and of their decision-making at home and into the community, clearly enable them to also challenge their position in market and state. Pointing to the necessity for changes to take place in institutions, women's gender roles vis-à-vis

a housing system that makes the ideal home impossible for them to perform such roles in only increases the burdens of such roles.

Quite connectedly, **when it comes to tenure**, being part of housing programs is apparently not enough security from eviction for the women. As the women relayed, the private sector, especially owners of business corporations, are the most powerful in the housing market while the government as instrumental to such power. They believe the government must regulate the private sector, but observe that this hardly happens. They only experience prices of goods and services going up, and the value of their incomes going down. Housing programs indeed still expect them to pay for their housing not only in order to allow them access but also tenure, despite their "beneficiaries" not having the capacity to pay for housing, and without intently capacitating them. It is hard not to think that these residents are set up to fail at securing housing for themselves and their families.

Ultimately, the women are pushed to scrounge for any and more income-earning opportunities. But in the context of already limited employment and other income-earning opportunities on the one hand, and their triple roles at home, in the community, and as income-earners on the other, the situation only intensifies women's multiple burdens. It is not surprising, then, that many of the original beneficiaries in all three housing projects have given up on ever being able to pay for their mortgage and being permanently secure from eviction. Program requisites for security of housing tenure are not only burdensome but impossible for many urban poor households to meet, thus pushing them to return to where they can afford to live in: the slums.

Furthermore, the data also reflect specific experiences and risks of eviction for women, both within and beyond the housing program. One is that for women living with a male partner, it is always their male partners' name that appears in housing contracts, leaving the women vulnerable or at least inconvenienced in case of separation or death of the male partner. Clearly, issues of tenure for women are not just matters of financial capacity but of direct discrimination based on their being women. While women in actual cases were able to overcome this issue by maximizing their human resource of determination and their social

networks, it remains that clear that institutions – from the household to the state –have rules in place that directly disadvantage women.

**Regarding issues of design**, the data illustrate the struggles the women had to endure to ensure their houses and communities were livable. In all cases, the organized women worked around the limitations of the housing design to improve their living conditions – the necessity of which adds to their already multiple burdens. Both with what housing programs allow and do not allow regarding housing design highlight the low level of awareness of women's gender needs are revealed. With how women are forced to step up to the situation that the housing design creates for them, housing programs also show how much they add to women's already multiple burdens. The commitment with which women regard housing, given the values of putting their families first that arise from their gender roles, however, should further the case for housing programs that enable such commitment rather than ignore or take advantage of it.

Meeting women's practical gender needs or immediate, material needs at the level of physical design may not challenge the structures that underlie them. However, they are in themselves essential as they capture where women are and what they require; meeting them means, for women, alleviating the burdens they already carry. For example, ensuring that women have access to adequate social services and livelihood opportunities from where housing projects are located enable them to meet their obligations for the household as well as for the program more easily. In contrast, housing projects that not only lacks livelihood services but takes away what livelihood they used to have makes meeting their financial obligations altogether more unattainable and thus push them to seek informal housing instead.

The less restrictive gender roles and relations in the community may explain how it is possible for women to become prominent leaders in housing associations, which is frequently cited by housing policy documents especially the gender and development documents. But what needs to be emphasized is that such community role is again additional to and not a replacement for women's roles in the household. Being a community leader has its advantages for changing women's social position but it also adds to the work she already does. To neglect this

fact while playing up women's leadership in housing programs to claim, for instance, gender inclusivity, would only be tokenistic. On the other hand, women's assertion of power in the community expresses not only their capacity but their intention to be leaders. To go the other extreme and prevent them from being involved in the community would be a worse response.

Consistently, only when the women considered their experiences with organizing for housing did they bring up how they are able to advance their position in the market. As an organization, they were able to negotiate the price and payment terms of their housing units, to negotiate the terms for their electric and water connections, and even raise issues with how private developers poorly delivered on the construction of their housing units. However, the government, through housing authorities, was also instrumental in these instances. In fact, any chance of negotiating with the market that the women have relies on what chance they have at negotiating with the government as well.

**When it comes to participation**, the women in all cases only see themselves as passive participants according to the design of the housing program or project they are in. Some of the women even felt that simply being part of the housing project did not make them actual participants in it but a part of some housing business. None of the women recalled any government effort to enable their involvement in the project except to inform them of their payment dues and schedules. Only as part of their organizations – the existence and character of which were initiated by the women themselves rather than the responsible government agency – do they feel part of decision-making in the housing project.

There is continuity between the household and the community in terms of women's roles: as the ones who experience housing issues on a day-to-day basis, women are also urged to do something about them. Women's gender roles at home and in the community thus find their way in being community organizers or association officers. But with these active roles in the housing project, their positions of power shift. They do not only serve their communities; they lead them – formally as well.

Furthermore, the women's involvement in responding to housing issues, in so much as it came from being organized, allowed them a

perspective from which to consider the housing system and assess its impacts on their situation. For the women, it is with their organizations that they understand policies, take part in policymaking, have some sense of control over their situations, and develop a sense of ownership over their housing project.

## ORGANIZED WOMEN'S RESPONSES: HOUSING ACCORDING TO WOMEN

Women's perspectives and actions regarding their own, their family's, and their community's housing needs challenge the limitations set by their institutions. However, so long as women are forced to work for "better housing situation," while institutions remain the same, achieving adequate housing ultimately entails more work for women without assurance of changes in their social position.

A prominent view from the women about the **shelter itself** is that it is supposed to protect their families from external and potentially harmful natural and human elements. Their sense of protection involves not only protection from what but protection for whom as well – and to this the answer seems to be protection for everyone in their family as well as community. Protection for how long also seems to figure in women's views as well, thus their emphasis on ownership of the housing property so long as this means the absence of any threats of eviction.

Data on what the women consider their needs and preferences for **within the shelter** show the functional view they have of it: the shelter should be conducive for work as well as for leisure. This perspective is clearly connected with the women's role within the household: they reflect women's role as homemaker and are geared towards making the performance of homemaking easier. And as women's homemaking role is oriented towards the benefit of other members of the family, the achievement of these features would thus also benefit the rest of the household.

What the women consider as needs beyond **the shelter** further depict their view of housing as a matter of enabling them to live decent lives.

This includes the value of proximity to public facilities and services, employment opportunities, and thus saving up on transportation costs; proper utilities, facilities, and amenities within the housing site; and facilities such as a market, especially if community-owned and/or operated, that can provide them livelihood opportunities; amenities such as a playground that will make their care work easier. Once again, women's roles – homemaker, breadwinner, and community manager – afford them a perspective on housing that encompasses not only their immediate needs but their family's and community's as well. Observably, the women consistently focus on making their social roles easier rather than change the gendered division of labor per se.

At the stage where the women are currently in with their housing situation, meeting practical gender needs – or women's needs within the gender division of labor – take precedence over meeting strategic gender interests – or challenging the gender division of labor itself. But as the succeeding section demonstrates, meeting practical gender needs or focusing on their material conditions often lead to meeting their strategic gender interests or changing their social position.

Kabeer's (1994b) emphasis that people are both the "means" and "ends" of development effectively sheds light on how the foregoing perspective on adequate housing provides an ideal alternative approach to housing. Women's resources, no matter how scarce, are recognized as the "means" to development in terms of housing given the role that housing programs thrust upon them, and housing itself is redefined to focus on how it would truly work for women and their families and communities, who are the "ends" of development.

This perspective on adequate housing also better captures a view of housing that is more consistent with development or well-being as Kabeer (1994b) forwards it: the "survival, security, and autonomy" of the people (p.91). With a view of housing as a process that engages the very people it will affect, and as a product that centers on people's needs and preferences, housing becomes an arena for people to make, exercise, and enjoy their choices.

Women's perspective finds their way into their organized action through several ways. First, ***women adjust to their immediate***

***situations*** by finding ways to deal productively with the situations they find themselves in but which they cannot change – at least, not yet. On top of related instances is how they pay for their housing unit, or at least strive to, even when they do not fully understand or agree with the pricing and terms of payment. Another common situation they adjust to is the quality of housing that they were confronted with, especially initially.

Secondly, women's ***flexibility regarding their situations*** is most evident when they change strategies while they maintain the same goals, such as accepting their responsibilities in the program, despite being used to a freer living situation, since they still simply want their families and communities sheltered. Data also show that providing room for negotiation in housing programs encourage better cooperation from the women. Again, their intention to ensure adequate living conditions for their families and communities is a given; considering what they need in order to do so only nurtures this intention and thus makes the program work more appropriately for them.

Thirdly, ***maximizing resources*** to comply with housing programs marks one extreme in the spectrum of organized women's responses. Here, they make full use of the resources they have not only in order to qualify for housing programs but also to sustain their family or community's membership in it. This type of response shows how accommodating the women can be of the housing system. One way they do this is by taking advantage of their existing social roles as they try and meet housing needs. A second way women maximize their resources is by maintaining the working relationships they have with key agencies in other capacities, such as employees or volunteers in the barangay LGU or in NGOs that can help with their housing concerns. With little or no financial resources, which the housing programs ultimately requires of their beneficiaries, the women's focus on what they do have emphasizes their equal claims to housing as those who are better socially positioned to acquire and establish sufficient financial capacity.

Fourth, ***complementing the program*** is a step up in the women's responses, which is when they set up mechanisms to make up for what the housing program is lacking and in effect improve the program. This

is a direct call for attention to urban poor women's housing demands, both in what they demand per se and why they demand it. On the one hand, enabling mechanisms are necessary for the women to survive in the current housing programs as they are; on the other hand, the need for enabling mechanisms highlight that the design of housing programs is beyond the capacities of the women in the urban poor.

Fifth, ***negotiating terms and conditions of the program***, which is when the leaders push for the reconsideration of rules and regulations vis-à-vis their actual situation, show how the women constructively voice out how and why the program, or elements thereof, may not be working, and accordingly propose alternatives. Consistently, while they respect existing policies, the women negotiate them when necessary. This is the most consistent way that the organizations are able to ensure that women's housing demands are met. Whether between the organization and the state, or between officers and non-officers of the organization, the women look to the importance of prioritizing realities from the ground and the ineffectiveness of clear-cut and set-in-stone rules.

Finally, there are also instances when the women would ***disregard inapplicable rules.*** Generally, this comes in the form of leaders providing maximum latitude to their members – even when their members may technically already be violating housing program rules because they see how these may actually be unfair or unfit. The risk that the organizations face with this approach demonstrates the extent of their consideration of women's material condition and social position. For this and any other serious violations, the officers only give their members reminders and only interfere when these practices already harm other people.

Most importantly, organized women's experiences show how they respond to the urban poor housing situation despite the institutional limitations they face. Each of the cases demonstrated how they were able to use strategies that encouraged their empowerment, specifically "power within," "power with," and "power to" (Kabeer, 1994a, pp. 244-261). The process of working together created in the women shared awareness, built collective courage in them, instilled in them a sense of entitlement to quality living conditions, as well as provided them a venue for developing the skills and knowledge necessary to make their claims – all towards

a vision of housing that takes as its foremost consideration people's capacities, needs, and preferences.

The role of institutions is stressed as crucial in sustaining organized women's empowerment. Following on from the previous sections, the state and the market, given the market orientation of the housing system, remain for the women the toughest to work with, as well as through or against, as they try to achieve their right to adequate housing; these areas are where they are most disempowered when it comes to responding to the gender issues in housing that they've experienced. Compared even to the household – where only some of the women are able to make independent decisions, negotiate with other members of their household with respect to the performance of roles and responsibilities, put their resources to direct use, and negotiate rules – they feel most passive as part of the state and market. Without changes in the way housing programs are designed, women's empowerment will remain at the community level, and given the overlapping relationships of different institutions, continually threatened.

When the women talk about housing, they talk from the vantage point of someone whose relationship to it springs from the nature of the gender roles assigned to them, which is to take care of or nurture others. This role affords them an appreciation of housing beyond what the housing system reduces it to – ownership of land and a housing unit – which is to see the details of everyday life and look after the welfare of their families and communities. When women talk about housing, they talk about people, not properties.

Led by this perspective, organizing for the women had been the catalyst for them to validate their individual as well as shared questions, sentiments, and visions regarding housing that would have otherwise remained hidden, unheard, or disregarded given the policy and social environments determining their housing situations. The leadership with which they organized their communities towards adequate housing, characterized by persistent determination at working through various structural obstacles, furthermore demonstrates their conscience and convictions as people who were socialized to care about others.

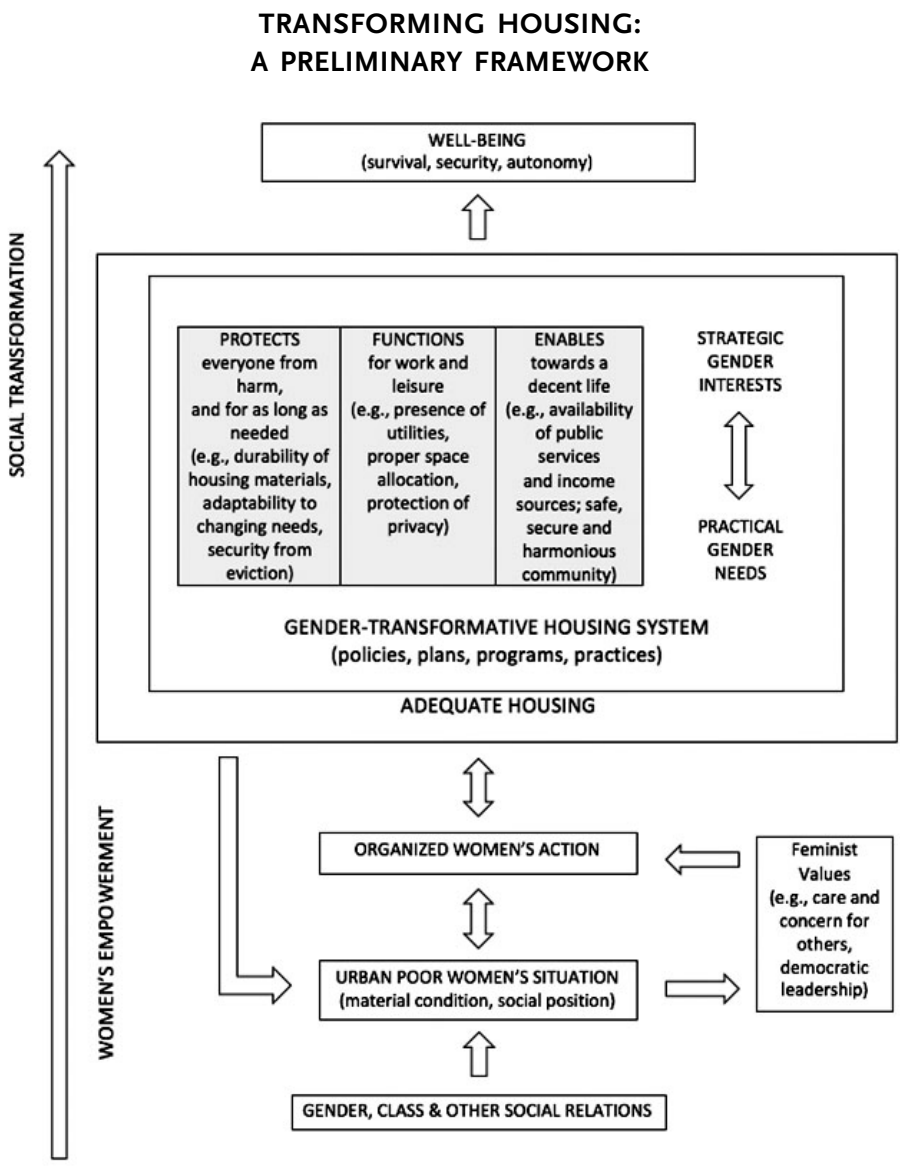


FIGURE 1
Summary of the approach to housing gained from the women's lived realities

The diagram shows that central to adequate housing is the question of what will make quality living conditions possible. On one level, the characteristics of adequate housing are identified: it is one that provides families and communities indefinite protection from harm; it can function according to individual and shared work and leisure purposes; and it enables people to live a decent life characterized by opportunities, security, safety, and harmony. On another level, a gender-transformative housing system is essential for adequate housing. This is a housing system that seeks to respond to women's practical gender needs and strategic gender interests as it understands gender as a social construct that creates specific challenges for people, particularly women; it is thus a system that recognizes women's triple roles and seeks to lighten the burdens of such gender roles; it is also a system that recognizes the gender division of labor and ultimately seeks to challenge it. Moreover, it is a system that understands gender as intersecting with other forms of social constructs such as class.

This housing system works with organized women in the urban poor, a system whose situation and action are imbued with feminist values that must be carried through towards the goal of well-being for all. This housing system alone cannot empower women, but it recognizes the responsibility of the state to provide the institutional mechanisms that will encourage or at least no longer run counter to women's empowerment. It also recognizes its role in social transformation that is rooted in women's empowerment. The bidirectional arrows between adequate housing and women's action and between women's action to women's situation, point to how adequate housing effects changes in women's situation just as much as women's situation informs adequate housing, both through organized women's action. The arrow from adequate housing to urban poor women's situation indicates that it also directly benefits all the women in the community, even those who are not part of the women's organization.

Finally, human well-being is found as the development goal towards to which adequate housing is directed. This reflects the study's emphasis that women's perspectives on housing are people-centered, considering them as the means as well as the ends of development. This also reflects

the finding that women's leadership is founded on caring for others. In the diagram above, these are captured by considering adequate housing itself – which includes the housing system – as a development strategy that can bring about people's well-being. Again, this is possible if adequate housing entails a housing system that is gender-transformative and consistently starts from the actual situation of organized women and seeks to support their empowerment by determining the best protection, functionality, and enablement that will serve their dynamic practical gender needs and strategic gender interests.

## CONCLUSIONS AND POLICY RECOMMENDATIONS

The housing system needs to have consistency in its perspectives on and approaches to gender issues in housing. The National Shelter Program must be updated to reflect the most progressive policies concerning gender, from the Magna Carta of Women to the gender and development guidelines. It goes without saying that these pro-women policies need to be implemented more strictly. More than simply integrating gender, however, the housing system should work towards transforming gender perceptions. This entails an appreciation of urban poor women's situation or their material condition and social position. This also means working with organized women from the urban poor – who have at least begun to develop their power within, power with, and power to – to raise the personal problems they experience as social issues. This emphasizes that while the state, through the housing system, is expected to work towards women's empowerment with such mechanisms as capacity building, empowerment remains in the hands of the women themselves. Working with organized women not only supports existing organizations in their work but encourages other women to get organized as well. These participatory consultations must also be continuous, from preparation to evaluation stages of the housing program or project, to cover any possible issue over access, security of tenure, physical design, and mechanisms of participation.

Operationally, different shelter agencies also need to become more aligned and coordinated. This was also forwarded by the respondents

from the HGC, Corporate Planning Department Manager Mr. Teresito Cayo A. Butardo (personal communication, July 6, 2017), and the HDMFC, Corporate Planning Division Head Ms. Jaena M. Rosal (personal communication, July 13, 2017). They insist on the current housing system's ironic lack of a more systematic approach to housing, which adds to the housing problem itself, for which different strategies at greater harmonization of functions is needed.

More importantly, the housing system needs an upheaval of its most searing value for the market's role in housing the poor. Housing is reduced into a matter of setting conditions for housing program beneficiaries based on the current market value of the land for a housing project and the costs of site development; while the state's power and responsibility in ensuring adequate housing for its citizens is de-emphasized. Organized urban poor women's experiences show that given their starting point, socialized housing schemes as they currently stand make access and tenure difficult to obtain. For others, it is even impossible. It is thus recommended that the housing system take a radical approach to housing for the urban poor and make it unconditional: identified urban poor individuals and communities must meet no financial requirements in order to access and remain in housing programs. As shown in all three cases of this research, imposing financial requirements for access and tenure does not benefit the urban poor; in fact, the burden of having to meet them only discourages them from continuing in the program – not because they do not value the housing provision but because they do not have the capacity for it. Without the burden of rent or mortgage, the urban poor are actually able to focus better on improving their homes and their lives.

The histories of all three cases also show that it is the people who actually determine the value of the land they live in. As they settle in some piece of land, build homes, and create communities, they also they create the demand for the goods and services that businesses would later want to provide. Even location, which is often cited as a specifically important factor for the value of land or a housing project, gains significance only through the existence of communities. As Dr. Sylvia E. Claudio points out, the role of urban poor communities – formal or not – in this value creation must itself be recognized as an economic contribution (personal

communication, December 11, 2017). They are far from dependents on the economy but specific active contributors whose right to adequate housing requires a specific approach. The government, at this junction, has the responsibility to intervene given their mandate of serving public interests. They should also make sure that the value that women and their communities add to housing must be taken into account and be made to benefit them and not just the market.

The housing system must also work with other systems, such as health, education, and employment, to address current gender issues as they cut across other systems and to sustain whatever gains it may have from transforming gender in the context of housing. On one hand, providing unconditional access and tenure to the urban poor only solves half the problem, as the people still need and prefer productive livelihood, secure employment, and decent income. While this may still also be incorporated into housing programs and projects, such as with cooperatives and other forms of enterprises owned and run by the community or individual residents, they must still have the choice of occupation. On the other hand, providing mechanisms for transforming gender – such as with mechanisms as simple as requiring all heads of households, regardless of gender, to participate in community consultations – can only go so far if the rest of the state remains gender-blind. In other words, the housing system will be most effective in addressing gender issues in housing if the state as a whole becomes more consistently and strictly gender-transformative as well.

Ultimately, the housing system must reflect the perspective that organized women have of housing – in terms of why it must and how it can achieve quality living conditions. This privileging of women's vantage point comes with the findings of the study that their socialized role as carers for the family and community lie behind what makes them effective community leaders. Not only do they seek the welfare of their families and communities as the ultimate goal of having adequate housing, they also carry this sense of concern for others in the way they run their organizations. With the housing system adopting this perspective as a principle, implications abound. Firstly, the burden of caring becomes lighter for women. No longer will they need to struggle with the housing

system, for example, when negotiating terms and conditions that are hard for their members to meet; in fact, they might not need to negotiate anything at all if the housing system shares their perspectives when designing housing programs and projects. Secondly, the housing system will need to put in place mechanisms directed to other institutions that redistributes women's role as carers for the family and the community. This can lead to women having a say in the roles they want to take; it will benefit men by developing their capacity to be nurturers; and it will also be advantageous for the community as everyone more equally contributes to the same goal, and thus achieve it more sustainably and justly.

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