Establishing the role of communities in governance: the experience of the Homeless People’s Federation Philippines

Sandra Yu and Anna Marie Karaos

SUMMARY: This paper describes the achievements of the Homeless People’s Federation Philippines (HPFP), a network of community-based savings groups that works towards securing land tenure, upgrading settlements and improving the economic status of its members. The groups use savings not only as a strategy for financing their investments but also as a social mechanism to mobilize communities, promote learning and the development of support systems, and open up the potential for new kinds of partnership with local government. By 2003, this community-driven initiative had 39,000 members nationwide, in groups that, increasingly, have been able to engage proactively with government to address their land and shelter needs.

I. INTRODUCTION

THE HOMELESS PEOPLE’S Federation Philippines (HPFP) is a self-help, community-based federation that promotes savings mobilization in low-income communities as a way of building their financial capacity to invest in their own development. It works towards securing land tenure, upgrading settlements and uplifting the economic status of its members. The HPFP uses savings mainly as a strategy, not only to finance community investments but also to bring people together to work towards their common ends. It is thus not only a financial tool but also a social mechanism, which builds networks of communities out of which emerge continuous learning and innovation, partnerships and support systems. This network of communities opens up new possibilities for negotiations with the state and, among other things, the realization of new forms of partnership.

As of December 2002, the HPFP had 39,000 members, mobilizing combined savings of P35.3 million (US$ 700,000). It is established nationwide and, at the time, was involved in 11 land acquisition projects. The system is managed by community residents who have gradually learned the intricacies of financial recording of their savings and loan activities, as well as the legal complexities of land purchase and development.

The HPFP essentially takes a three-pronged approach to assisting members. It mobilizes communities, encourages savings-based financial strategies, and engages with the public sector. This paper focuses on the experience of the HPFP in engaging government in its bid to increase its reach and enhance people’s participation in governance.

The HPFP’s work and how it has evolved can be seen against the backdrop of the policy and institutional context in which it operates.
II. POLICY AND INSTITUTIONAL ENVIRONMENT

a. Homelessness in the Philippines

AS IN MANY countries, the single most important determinant of homelessness and the lack of housing security in the Philippines is access to land. Income poverty is not the only factor responsible for the proliferation of slums and lack of secure housing tenure; for instance, in Metro Manila, the poverty incidence is only 17 per cent, yet the squatter population is estimated at 40 per cent. Compared to other countries with the same level of per capita income, the Philippines has more people living in informal settlements.

Studies have pointed out that a major reason for this high proportion of informal dwellings is high – and rapidly rising – urban land prices. In the three largest cities, Metro Manila, Metro Cebu and Davao, the price of undeveloped land in the peripheral areas is rising by almost 25 per cent annually in real terms.

Rising land costs result from stiff competition for land, as local governments and private landowners give priority to more profitable commercial land developments over residential uses. Furthermore, the high cost of land is only a symptom of a host of other problems related to poor land management, including unreliable land records and inadequate land mapping, the absence of a decisive land-use policy, and the absence of universally accepted and legally binding land-valuation standards. These problems represent major disincentives to private housing developers and increase the final cost of housing units, as the attendant transaction costs are passed onto consumers. Rising land costs also reflect an interest in financial investment in urban land markets, as those with wealth seek to secure future assets through speculative purchases.

As a consequence of these difficulties associated with obtaining legal title to land, there is a thriving and sizeable informal land market. According to an Asian Development Bank study, about 60–70 per cent of the total number of households in various secondary cities around the country are believed to have obtained their land from the informal market. Moreover, with increasing congestion building in city centres, urban workers often have to contend with whatever empty spaces remain in order to be near their place of work, and these are often in uninhabitable locations, or so-called danger zones – railroad tracks, river-banks, former rice paddies, highways, garbage dumps, shorelines and low-lying areas.

Given this situation, there is considerable scope for improvement through state intervention. It is likely that addressing state incapacities and developing appropriate policies will improve the situation of those without secure tenure. As described below, a central component of the federation’s strategy is helping the poor themselves to identify what is needed and to undertake the processes that will address those needs.

b. Avenues for formalizing settlements

Since 1986, the Philippine government has consistently defined its role in the provision of housing not as a direct producer but as an “enabler” or facilitator. This basically means that government looks to the private sector to undertake the direct production of housing. Within this framework, there is definitely also room for community associations and non-governmental organizations (NGOs) to engage in the production of...
low-cost and socialized housing through self-build, incremental housing and other innovative approaches requiring less capital.

One of the primary mechanisms for fulfilling this role has been housing finance. Over the years, the Community Mortgage Programme (CMP) has become one of the most common ways through which regularization of informal settlements has been achieved. The CMP is a loan programme that enables communities to borrow state funds (at a subsidized interest rate) for land purchase and development. Most CMP projects are initiated by the communities themselves, but local governments and the National Housing Authority (NHA) also originate CMP projects as a way of disposing of land that they own or have acquired from private landowners to the urban poor.

But the CMP is also saddled with its own problems of inadequate funds, long processing periods and cumbersome loan requirements. It is wholly funded from budgetary sources, and fund releases from the treasury to the programme are usually delayed. As of 2002, the CMP had still to receive the remaining balance of its 1999, 2000 and 2001 budget allocations. The CMP budget for 2002 was a measly P300 million, the lowest since 1998.

Where communities are unable to access any government financing programme to purchase their land, they resort to direct purchase. The term "direct purchase” is mainly used by the government to refer to land acquisitions by the urban poor that do not make use of funds borrowed through a government financing programme. Land is bought directly from the landowner, using funds saved by the community or borrowed from non-government sources such as NGOs and private lending institutions. This mode of acquisition is only possible when the land is not very expensive.

Another mechanism through which government's enabling role may be strengthened is through the design of appropriate technical standards and the devolution of regulatory functions. Notably, in the Philippines, technical standards governing land development have been relaxed for socialized housing under the Batas Pambansa (Republic Act) 220. Land registration and regulatory functions have also been devolved to municipal governments in adherence to the Local Government Code of 1991. Increasingly, the poor find that the space for community-led initiatives in upgrading low-income areas has been enlarged. Local government has more direct decision-making responsibility, opening up possibilities for communities to negotiate. The relaxation in standards offers increasing opportunities for affordable tenure solutions.

Nevertheless, it is still not easy for community organizations to initiate housing acquisition and improvement. They face many limitations:

- first, they are poorly informed about regulations governing land acquisition and housing construction;
- second, although they have the capacity to mobilize savings internally, they lack access to financial resources that will allow them to acquire land directly and build community infrastructure; and
- third, they need training and experience in managing their shelter-related projects.

These are the challenges which HPFP communities have learned to take up as they go about their slum-upgrading initiatives. How they have done so can be understood from a brief description of their initiatives, the main components of which are summarized in the following section.

c. Other priorities

While the major emphasis in negotiations with the state is on secure
tenure, the experience of the federation is that the needs of their members go far beyond land and housing. Social infrastructure, such as health-care facilities and day-care services, is equally important. Successful engagement with government can also assist in this area. The accumulated experience of Payatas (a community in Quezon City) in community development proved to be useful in this area, as this expertise could be extended to other areas. In the government resettlement site in Montalban, Rizal, which housed relocatees from the Payatas dumpsite and Pasig river-banks, the day-care and health services of the VMSDFI (Vincentian Missionaries Social Development Foundation Inc), which initially focused on Payatas relocatees, were extended to those from the Pasig river-banks who had received no such support.

III. COMPONENTS OF THE HPFP’S WORK

a. Community mobilization

THE BASIC DRIVING force behind community-led processes are the communities themselves, who carry out the means to fulfil their aspirations, be it secure tenure, livable surroundings, better incomes or protection against contingencies. Thus, community mobilization is the most important element in all HPFP initiatives, and this for a number of reasons:

• it is critical in creating new possibilities for the poor in relation to local government, thereby opening up spaces for participatory governance;
• community activities enable groups to work out the most effective ways of meeting their needs for secure land tenure and basic services – hence, they know what they want local government agencies to do; and
• large-scale mobilization attracts the interest of politicians, and hence an interest in collaboration on the side of local government.

The key entry points to mobilizing communities have been either (or both) the savings programme (which provides communities with the means to finance their investments) or a land problem (which provides communities with the ends for which they will self-mobilize).

The HPFP prioritizes high-risk areas (e.g. river-banks, railroad tracks, shorelines, dumpsites, low-lying areas susceptible to flooding, land under bridges, relocation sites lacking amenities and security of tenure, and other areas under threat of eviction), as many of the households in these areas are facing imminent eviction, if not grave risk to their lives and properties.

In these situations, the HPFP helps to build the financial and technical capacities that enable communities to prepare for different resettlement or upgrading options. As a result, communities are empowered to initiate and carry out their own solutions, aided by the nationwide support network of the HPFP.

b. Financial strategies

As mentioned, the savings scheme provides communities and households with the financial means to meet emerging needs. These needs range from their household and contingency needs to business investments, to secure tenure and community infrastructure. As a result, several savings products have emerged in response to the multifarious needs of community members. Among these are the mortuary fund (to help with burial costs), land and
housing savings, health savings and the Urban Poor Development Fund (UPDF) (Box 1 gives a description of each savings “product”).

The UPDF, in particular, provides financing for shelter-related investment in cases where government financing facilities are unavailable. The UPDF pools contributions from different stakeholders, including the urban poor themselves, donor agencies and national government; it is expected that, soon, local governments will also contribute. The strength of these financial strategies rests on:

- the financial stake of the people themselves;
- the clear accountability systems in place; and
- the primary role given to communities to manage their funds and prioritize their use.

Members’ savings of approximately US$ 700,000 within the federation had, as of December 2001, leveraged some US$ 1.7 million from different stakeholders for shelter-related financing. At present, these stakeholders include:

- multilateral agencies, which account for 60 per cent of the funds;
- national government, which contributed 15 per cent of the funds; and
- Northern donor agencies, which account for another 15 per cent.

Municipal governments have indicated an interest in participating as well.

These funds have so far financed land acquisition, site development, house construction or repair, and micro-enterprise expansion.

It is envisaged that the community-driven housing finance scheme will evolve into an institutional facility based at the city or municipal level. Being locally based and community driven means the following:

- it could be more flexible and responsive to actual community needs rather than being constrained by the rules and rigidities of national government and donor agencies;
- it entails fewer administrative costs and shorter processing times as it does not have to go through layer upon layer of administrative bureaucracy;
- lines of accountability are strengthened because of the proximity of local players; and
- when people know where the funds come from and how they are used, they take more care to preserve the system and roll back the funds loaned.

The city fund, as it is generally called, will be designed in the next three years, using as pilot operational cases two cities whose governments are now collaborating closely with the HPFP and who are strongly committed to shelter-related policies and investments.

Having said this, the UPDF enables public bodies to engage in participatory forms of investment and decision-making involving different stakeholders, especially the urban poor; also, the UPDF serves as a vehicle for local governments to rationalize shelter-related subsidies, while preserving their enabling role in shelter provision. Furthermore, the collaborative venture between public and private bodies in further developing the financial facility potentially leads to a more responsive set of shelter-related policies and institutions.

c. Engaging government in promoting secure tenure

Security of tenure in the Philippines is still associated with possession of a formal land title. This attitude is as pronounced among the urban poor as it is in the rest of Philippine society, since the poor find in such a legal document their best and only defence against repeated evictions and
Box 1: HPFP’s savings products

There are frequently six types of savings that HPFP communities make available to their members. Below is a list of these savings products and the typical policies put in place. It must be noted that all of the ARCs follow similar policies, although each is given the freedom to modify these according to their conditions.

**Compulsory savings**
- Done in groups of 5–10 individuals
- Provides the basis for loans, which range from 1.2 to 1.8 times the total amount of savings, depending on repayment performance
- Interest rate for loans is 18 per cent per annum*
- Maximum savings of P250–500 (US$ 4.50–9.00) per week (or maximum weekly savings eligible as basis for loan amount; the ceiling serves to prevent a disproportionately large loan being issued to any one individual – as the loan amount is a multiple of savings – thus denying others the same borrowing privilege)

**Voluntary savings**
- Done individually
- Not loanable but can be withdrawn anytime
- No maximum savings

**Land and housing savings** *(also referred to in some areas as contractual savings)*
- Maintained by groups preparing for land purchase
- Can be withdrawn only for housing and land-acquisition payments
- Members may save:
  - *before land is identified*, in which case the land savings facility helps them accumulate the funds required to pay the equity once they have identified the land, and thereafter made a purchase agreement
  - *after having identified land* or after having locked a deal with a landowner, so that they can gradually accumulate funds for the equity
  - *in addition to paying monthly amortization*, so that members have some funds to withdraw when incomes are volatile and insufficient for the monthly amortization (as beneficiaries run the risk of being ejected if unable to pay for three consecutive months, based on typical contract terms)

**Urban Poor Development Fund**
- P40 monthly savings requirement per individual
- Contributes to a pool of funds to which national government, donor agencies and local government agencies also contribute
- The accumulated fund from different stakeholders bridge-finances community projects involving land purchase, site development, house construction, basic infrastructure, micro-enterprise support
- Interest rate is 9 per cent per annum applied on a diminishing balance

**Mortuary fund**
- P1 monthly savings requirement and advance payments for two years, totalling P24 per individual
- Provides benefits upon death of a member of up to P10,000 in funeral expenses
- Open only to active members, that is, those who are active savers and paying loans regularly
- Open to family members, including children, who make the same contribution of P1 monthly and 24-month advance payments and whose parents or principals are active savers
- Capitalizes on the present large membership of the HPFP, now estimated at nearly 30,000 individuals and expected to grow to 200,000 in a few years’ time, especially with the introduction of this benefit

**Health insurance**
- Involves regular contributions of P130–150 per family for pre-paid health services, which include hospitalization, medical consultations and medicine
- Unlike other pre-need insurance schemes that avoid high-risk groups, this insurance scheme includes even the most vulnerable, including scavengers, disabled people and the elderly

*Average bank lending rates were between 10 and 15 per cent in 2001 and between 7.9 and 11 per cent in 2002 (a high rate of 21 per cent was posted in 1998).
forced dislocations.

In order to secure tenure, the HPFP has worked within the legal system of land registration and development. This has involved understanding the system and its policies and regulations, complying with its legal, technical and procedural requirements, negotiating with landowners and with public agencies, and recommending exemptions where requirements proved to be too expensive or difficult.

HPFP communities have thus become familiar with the legal and technical processes of land acquisition and development, having learned from actually handling these tasks as well as from exchanging experiences within the national network. They are now at a stage where they are recommending technical revisions to regulations that have proven superfluous or difficult for community-led processes.

As the federation demonstrates its capacities, new possibilities emerge. More recently, they have been engaged by government agencies to assist in the latter’s relocation projects. The subsequent sections elaborate on the HPFP’s experience in engaging government.

d. Engaging the public sector: communities as partners in bridging formal and informal shelter processes

The HPFP’s work has focused on building local capacities to understand and utilize the state system in their favour. Leaders have characterized their approach as cooperative yet critical. Underlying this approach is an understanding of the divide between the rigidities of formal shelter processes and the flexibilities and rudimentary capacities in informal settlements – and the gradual process of bridging these two “worlds” through simplified procedures, appropriate standards and affordable costs.

By critically complying with formal processes and proposing revisions to legal requirements, the HPFP hopes to contribute further to bridging these gaps and bringing formal processes closer to the people. By building relationships, they hope to introduce more flexibility into state processes. Through this flexibility, there is a greater likelihood that the outcomes will work in favour of the poorest members.

e. Design of relocation projects

The HPFP’s collaboration with local government in implementing relocation projects also potentially contributes to the formulation of national or local guidelines for relocation. Again, this initiative should help improve the way in which formal institutions undertake relocation projects. Already, the HPFP has drawn up partnership agreements with two city governments (Iloilo City and General Santos City) to undertake relocation in high-risk areas. In these two cities, the HPFP has been declared a partner in preparing the communities for city-sponsored resettlement projects. The HPFP prepares communities for self-management and helps design financial and community management policies. Notably, the HPFP has come up with terms of reference that would guide the way in which tasks and responsibilities would be allocated between itself and local government. These guidelines have spelled out the specific pre- and post-relocation procedures, while assigning responsibilities based on the relative competencies of key players. They represent the accumulated (and still evolving) experience of the HPFP in implementing resettlement initia-
tives in Payatas, Quezon City, General Santos City and Iloilo City, among others. For example, in Iloilo, a tripartite agreement has been signed between the federation, their support NGO and local government. This agreement recognizes the equal right and participation of the people’s organization to design and implement resettlement projects.

In Quezon City, Iloilo City, Muntinlupa City and General Santos City, the federation has initiated collaboration with the local government in enumerating and identifying households living in danger zones. The federation has drawn the government’s attention to informal settlements in these areas and is at present undertaking an enumeration (socioeconomic census). In Muntinlupa City, improvements to the national rail system have resulted in similar fears of relocation for those living in informal settlements. The federation is collecting information and seeking to influence both state agencies and multilateral development assistance agencies involved in this project.

Information management plays a very significant role in these initiatives by the federation. As shown below, enumerations develop a local information base of interest to local authority officials who do not have this information themselves. And, at another level entirely, information about successes rapidly spreads through the federation, enabling groups in other cities to take up new practices in another place. Precedents are spread as success is secured.

f. Creation of alternative shelter finance

As described above, the HPFP has set up, together with its support organization, the Philippine Action for Community-led Shelter Initiatives (PACSII), a financing and technical assistance facility to fund community investments that cannot be supported by institutional finance. Again, this facility is gradually being localized, to avoid the bureaucratic procedures of a nationally administered financial facility.

g. Conducting city surveys to draw public attention to high-risk communities

Information has been found to be a creative point at which to begin an initiative with local government agencies.

The HPFP carries out surveys of high-risk communities on a continuous basis, the benefits of which are manifold. For example, the surveys can:
• list households living in high-risk locations, which are often overlooked by official surveys and censuses;
• take into account all of the affected households in the community, including sharers and renters, in contrast to typical government enumeration processes, which account for housing structures only (regardless of the number of households within) or solely the voting population;
• draw the attention of communities and government officials to high-risk living conditions in order to consider possible solutions;
• provide an opportunity for dialogue with government officials regarding their views of the urban poor and the potential for forging partnerships with them;
• offer a venue to introduce savings schemes and generate discussion on the community’s land-tenure status; and
• share information on how the community could avoid forced evictions and prepare for resettlement.
These surveys are undertaken with the support, if not the active partnership, of local governments. What process is involved? First, the HPFP obtains the consent of the barangay to undertake the survey and also to recognize its results. In some cases, such as in Iloilo City, the survey team featured a bipartite partnership, as it was composed of members from the city (particularly the city engineer’s office, which helped with mapping structures) and from people’s organizations (particularly the HPFP, a city-wide federation of urban poor associations, and the affected community itself). Under this partnership, the city will also recognize the listing of households for a future resettlement project.

The survey is considered the first step in sensitizing communities and local governments to high-risk living conditions, as well as initiating the social processes that underpin community-led solutions.

h. Working from within public institutions

The HPFP also seeks to work from within public institutions. The federation deems it important to be recognized as a partner of barangays – this being the first line of engagement with communities – and to participate in one important mechanism available to people’s organizations and NGOs, namely the barangay development council, where the barangay’s physical, economic and social development plans and budgets are prepared and approved. Barangay plans and projects have a palpable impact on communities. Road projects, for example, can lead to the dislocation of some communities, or health-related projects may overlap, rather than complement, community-initiated facilities.

In general, local development councils are mandated at all levels, from the barangays up to the cities and provinces. They were created to encourage people’s participation in governance and thereby to promote transparency in all local government transactions. The barangay development council, in particular, is a vehicle that ensures the participation of civil society groups in the choice of development projects and in the appropriation and use of funds, so that these are not the sole responsibility of barangay officials. HPFP leaders lobbied successfully for the activation of a barangay development council in Quezon City, on which they now sit as HPFP representatives, and HPFP leaders are also members of the city development council of General Santos City. However, the experience of the federation is that without local pressure, these councils may not operate effectively and may exist only in name.

In some cases, the HPFP also participates directly within the local government’s executive branch. For instance, the HPFP is found within the City Housing and Land Management Office (CHLMO) structure of General Santos City. Its role is to support local government-initiated land-acquisition projects by carrying out social and organizational preparation of the affected communities. This arrangement, according to the CHLMO, has increased the efficiency and effectiveness of their projects (Figure 1 outlines the organizational structure of the CHLMO). The HPFP is also a partner of the Iloilo City government in providing resettlement options for households potentially displaced by a city-wide flood-control project. Such partnerships reflect a growing relationship of trust between local government and the federation in some cities, nurtured through constant interaction and positive experience in very concrete collaborative projects such as the survey of high-risk communities.
i. Advocacy for good urban governance that integrates security of tenure

The HPFP also contributes actively to advocacy for secure tenure. Hence, in addition to active engagement with state agencies, it also retains an independent public role. The federation spearheaded the Secure Tenure Campaign in the Philippines in October 2002, in collaboration with UN–Habitat and Misereor, when it gathered around 10,000 urban poor members in Davao City, representatives of the HPFP nationwide, as well as key local officials from Luzon, Visayas, Mindanao (including the mayor of General Santos City) and representatives from non-HPFP people’s organizations nationwide.

This gathering saw expressions of commitment from cities (including General Santos City, Iloilo City, Davao City and Quezon City) to continue supporting the cause of secure tenure, as well as collaborating with the urban poor in finding suitable solutions. Participants affirmed current commitments to partnership and vowed to bolster ongoing and future collaboration. Indeed, local-level collaboration was strengthened in the aftermath of the campaign (Box 2). This high-profile event, which included United Nations representatives, was important in attracting local authority participation and in adding credibility to the communities’ requests.

j. Lessons learned in engaging government

Engaging government and private agencies did not come easily to the HPFP. To this day, communities still struggle as they deal with government and private entities that are not accustomed to dealing with the poor on an equal footing. In almost all cases, HPFP communities faced an uphill struggle in getting themselves taken seriously by government offi-
cials and private individuals – sometimes even by other NGOs.\(^5\) Hence, although the legislative context in the Philippines might appear to favour participatory governance, in practice it is hard for communities, especially those of the poorest citizens, to use the available spaces.

Below are some strategies that the HPFP has learned to adopt through years of engagement with public and private agencies:

**Alignment with electoral cycles.** One of the lessons from previous engagement experiences is that any projects or concessions approved by elected officials should be completed within the electoral period. Thus, planning must also be aligned with electoral cycles. The HPFP has had several experiences where commitments from local government were rescinded and land acquisition projects discontinued after a change in political leadership.

**Establishing relationships with career officials.** Despite changes in elected officials, the HPFP can maintain relationships with career officials, who retain their positions even after changes in political leadership. The HPFP continues to receive support from career officials, some of whom endorse the HPFP to the new agency heads. Hence, federation members seek to engage both politicians and officials.

**Show of numbers and a broad network.** The HPFP also uses its national and international network as leverage to obtain concessions from public agencies, and there have been instances where government officials and landowners have agreed to certain concessions when these were requested in the presence of large numbers of people. The federation has used its international connections and its membership of international groups such as Shack/Slum Dwellers International to gain the sympathy of, and force closer relationships with, important public officials. The federation has invited public officials to participate in multilateral projects and international exchanges, and this has helped to consolidate individual relationships and identify win–win strategies.

**Capitalizing on its track record and the HPFP name to bolster local efforts.** The HPFP has earned credibility with government and private organizations through its self-help efforts in mobilizing savings and secur-

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**Box 2: Launch of the National Campaign for Secure Land Tenure**

In Mindanao, one powerful demonstration of this partnership was the launch of the Secure Tenure Campaign, held in October 2002 in Davao City. This event saw the gathering of HPFP’s savings groups, non-affiliated urban poor communities, local government officials and NGOs from all over the country, numbering 8,000 people in all, in a formidable show of partnership and consensus among different stakeholders across the country for secure land tenure.

The Secure Tenure Campaign launch can be considered a milestone in both the Mindanao and the national HPFP processes as it:

- highlighted partnerships among different stakeholders, including people’s organizations and local government units;
- saw expressions of commitment from different local government units at all levels, namely, from the city down to the barangays; and
- brought a city-level perspective to urban poor problems, necessitating city-wide approaches.

This event was followed by several campaign activities in Mindanao (for example, in Kidapawan City, General Santos City and Glan, Sarangani), which likewise highlighted the same characteristics of partnership and commitment from all stakeholders.

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5. In several cases, there have been profound disappointments, as commitments are rescinded (Mandaue), shelter programmes abolished (Iloilo City) and partnerships weakened (Quezon City).
ing land tenure. HPFP communities are commonly ignored by government functionaries and private agencies until the latter find out about the financial stake members have invested in their work, the gains they have achieved through their own initiative and the networks that they have been able to establish. The federation’s track record, which it has built even as an unknown group, has helped bolster its credibility vis-à-vis other organizations. One advantage of a federating strategy is the capacity to use achievements by communities elsewhere in order to build the credibility of emerging groups.

**Strengthening technical know-how.** Needless to say, good technical know-how is critical to taking a principled and informed position when negotiating. Unless community associations know how to express their interests in operational terms, they will not be able to go beyond general statements of intent, and may inevitably fall prey to unscrupulous parties who can conceal their intent behind complex terminology, legalese, mathematical formulae and unverified documents. Building technical skills is therefore an important component of successful engagement with the state. The HPFP makes it a point to share information and transfer their knowledge to a wide range of communities.

**IV. CONCLUSION**

**a. Community-driven approach**

A COMMUNITY-DRIVEN approach is essentially a user-defined approach. As such, the product and process configurations that result from such initiatives are expected to be more suitable to the needs of the users. They would tend to be more affordable, accessible and sustainable. It is quite unfortunate that the primacy of the end-users has to be argued in the case of low-income communities, when it is taken as a rule elsewhere.

Community-driven initiatives allow for continuous technical learning within communities which, in turn, enables them to operationalize their aspirations. When they lead their own processes, communities enhance their capacity to respond constructively to problems that will emerge in the future.

Today, HPFP community leaders and volunteers have become relatively well versed in the financial and technical responsibilities previously believed to be the domain of non-government support organizations and professionals.

Slowly, a transformation is taking place in the relationships entered into by communities – that is, from that of donor–donee, patron–client, benefactor–beneficiary, to that of being equal partners in development. Ultimately, it is this type of relationship that underpins the sustainability of community development initiatives.

Increasingly, the HPFP is engaging government from within its own system. The **barangay** constitutes the first link of engagement for communities, followed by the city or municipality. Links to the **barangay** help the federation to ensure that its activities are led by the local groups.

**b. Role of government**

Community-led process, however, does not mean that the weight of shelter provision falls on the community alone. It means that the end-
users – that is, the communities – define the manner in which shelter is to be acquired and developed. Their capacity to articulate their preferences in very concrete terms, as well as their willingness to invest in their development, is exhibited by the experience of the HPFP.

Government must be taken to task on its legal role in shelter provision. This would involve not only regulating, financing and providing shelter but also managing land use and involving people in governance.

And this is where the challenge lies for low-income communities – that is, to demand that government carry out its responsibility to provide decent shelter for its urban poor constituents, addressing such issues as land management, proper regulation, direct shelter and infrastructure provision.

This also involves exhorting governments to allow people the space to participate in the institutional processes of governance through, for instance, the largely overlooked municipal and barangay development councils.

Indeed, taking a proactive stance on secure tenure also involves utilizing and strengthening such institutional mechanisms for community participation in governance and planning. By working from the “inside”, not only can people’s organizations avert unsuitable projects that can dislocate communities physically, socially or economically but, more importantly, they can, through their active participation, balance the influence of other stakeholders in the use of resources (e.g. land, urban space, finances) towards making cities more livable for everyone.