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## ANNEX 4

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### Socio-Economic Profile Executive Summary

(Explanatory Note: AusAID commissioned the academe, UP PLANADES, to conduct a Socio-Economic Profile of Taguig City in May 2010 as part of the design process. This document still uses the project name of Metro Manila Reconstruction and Rehabilitation Program to refer to the BRACE Program.)

## Socio-Economic Profile of Communities in the High-Risk Areas of Taguig City

### Executive Summary

#### Project Background

Following a Post-Disaster Needs Assessment (PDNA) after the devastation caused by Typhoons Ketsana (local name 'Ondoy') and Parma (local name 'Pepeng') in Metro Manila, an urban recovery and reconstruction program was proposed by the AusAID Philippines Program as a response to the needs of flood-affected areas in Metro Manila. The UP Planning and Development Research Foundation, Inc. (UP PLANADES) was commissioned to develop analytical pieces that will inform the design of the Social Housing and Livelihood component of the Metro Manila Reconstruction and Rehabilitation Program. The design of the social housing and livelihood component will incorporate the UN and WB principle of *'building back better'* whereby reconstruction and future development of metropolitan/urban areas take into consideration appropriate disaster risk reduction (DRR) strategies in rehabilitation efforts to reduce vulnerability and improve living conditions, and promote a more effective reconstruction process. The initiative is intended as a substantial contribution to sustainable rehabilitation and development and will serve as a demonstration activity that is replicable and can inform the broader resettlement efforts of other parts of Metro Manila and cities throughout the Philippines.

The city of Taguig, a fast growing and rapidly developing constituent local government unit (LGU) of Metro Manila, was selected as the pilot area. The city experienced extensive and prolonged floods brought about by Typhoon Ketsana which caused widespread damage to infrastructure, houses and schools. Aside from being susceptible to floods, Taguig City is also vulnerable to earthquakes. A study conducted by GHD reveals that the city is traversed by a series of fault lines and that a sizable portion of Taguig towards Laguna Lake to the east (where many low income families reside) may experience liquefaction if a major earthquake hits the area.

The Terms of Reference for the undertaking called for the following:

1. Conduct a Socio-Economic Profile to generate empirical data and baseline information on the socio-economic conditions of low income families living in high-risk areas in Taguig City.
2. Determine housing preferences and affordability levels to enable planners to identify the types of housing options and financial strategies which are feasible for varied income groups.
3. Conduct an inventory of existing socialized housing finance models and strategies and recommend or propose socialized housing programs that 'match' the socio-economic profile

of the city's urban poor families. Recommend cost-recovery schemes that may be incorporated into the social housing component.

4. Recommend Community Development Programs and Livelihood Opportunities that match the socio-economic profile of low income families who will be relocated. Determine the vulnerability of urban poor communities in order to develop guidelines to reduce exposure of the affected communities and increase their social and economic capacities in the new housing settlement. Consider issues relating to environment conservation, disabilities, and gender.
5. Assess potential positive and adverse socio-economic impacts to activities relating to the foreseen relocation/dismantling of dwellings, construction of dwellings in relocation sites, and the eventual movement of families to their new dwelling units. Recommend mitigating measures
6. Design a Monitoring and Evaluation (M&E) Framework for a social housing and livelihood program considering key outcomes, assumptions, objectives, and targets. Determine key indicators to assess the performance of the LGU in terms of meeting its goals and objectives in the provision of social housing units, livelihood assistance, and access to basic services by the beneficiaries. The framework should identify risks (whether political or reputational) and ensure that appropriate and adequate mitigation measures are effectively captured.
7. Prepare a Community Profiling Toolkit to serve as a guide to the LGU to develop a database to guide the LGU in making decisions that affect its present and future programs and projects.

The succeeding pages present a summary of the findings and recommendations of the UP PLANADES.

### Taguig: City Profile

Taguig has a land area of 4,521 hectares and is presently comprised of 28 barangays. It became a city only in December 8, 2004 and yet it is now considered one of the highly urbanized cities in the country which will soon rival Makati City, considered to be the Philippines' financial capital. Once a fishing community, Taguig is now a thriving residential, commercial and industrial center. With a population of 613,343 based on the 2007 Census of Population, the City ranks 8<sup>th</sup> in the Most Populated Cities in the country. In the 2003 City and Municipal Level Poverty Estimates, Taguig ranked the poorest though with 5.2 percent of its population, around 27,149, considered poor.

According to the National Housing Authority's (NHA) Report on the Magnitude of Informal Settler Families (ISFs) for the Metro Manila Relocation and Resettlement Program as of February 2010, of the 689,377 ISFs in NCR, 20,718 were reportedly living in Taguig, broken down as follows: families in occupation of danger areas (4,778), government-owned lands (13,248), privately-owned lands (718), and Areas for Priority Development <sup>1</sup>(1,974).

Poor families are those whose income fall below the poverty threshold<sup>2</sup> as defined by the government and/or those who cannot afford, in a sustained manner, to provide their basic needs of food, health, education, housing and other amenities of life. In the National Capital Region (NCR), the annual per

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<sup>1</sup> The term, "Areas for Priority Development" (APDs) was used in the pertinent decrees and proclamations interchangeably or alternatively with the term "Urban Land Reform Zones" (ULRZs). From all indications they have the same meaning. They refer to the 244 areas in Metro Manila specifically described and identified in Proclamation 1967, and other sites later identified and proclaimed. (HLURB)

<sup>2</sup> This refers to the minimum income/expenditure required for a family/individual to meet the basic food and non-food requirements.

capita poverty threshold was estimated to be PhP 20,566 in 2006. Hence, a family with five members needed to earn at least PhP 8,569 monthly so as not to be classified as poor.

### Section 1: Socio-Economic Profile of Communities in High-Risk Areas of Taguig City

The low-income population residing in the high risk areas of Taguig City is composed of 52.5% males and 47.5% females. The sex ratio is estimated to be 111, or 111 males for every 100 females. The mean age of the population is 22.3 years. Males are generally older than females with mean ages of 22.8 and 21.9 years old, respectively. About three in ten people (29%) in the area are single, while a big majority (66%) are currently married or have a common-law spouse. A negligible proportion of the population (1.3%) has a certain type of disability, regardless of gender.

Among the population who are at least three years old, one in ten persons (11%) is unschooled. About one-fourth of the population (26%) has reached pre-school or elementary grade level, while 10% have completed elementary schooling. Two out of five of the population (41%) have reached or graduated from high school, while only one-tenth (10%) have reached or finished college.

More than half of the population (52%) who are 15 years old or more are reported to be currently working, with more males (70%) compared to their female counterparts (33%). About one-third of the population who are at least 15 years old are members of a financial institution, with more males (43%) compared to females (21%). Members are mostly employed in private companies as reflected by their membership with the Social Security System (SSS) or SSS/Pag-IBIG (31%).

The average size of households in the high-risk areas of Taguig City is 5.2. A great majority of the households (89%) revealed that they are the only household living in the housing unit, while about one-tenth of the households declared that they share their dwelling unit with one or more households.

### Section 2: Housing Preferences and Affordability Assessment

The highlights or key findings of the housing preferences and affordability assessment are summarized in bullets as follows:

#### A. Housing Preferences

- 85 percent of low-income households are *willing to avail of a housing program* meant for the flood-affected families.
- Provision of *ready-to-occupy housing units* is the most preferred type of assistance by households who are willing to avail of the housing program (78 percent).
- Housing relocation *within the boundaries of Taguig City* is preferred by most of the households willing to avail of the housing program (63 percent).
- Most preferred type of housing unit is *single-detached* (75 percent).
- 75 percent of the households who are willing to avail of the housing program prefer to live in a *2-storey MRB*.

#### B. Willingness-to-Pay

- A big proportion of the households (47 percent) are willing to pay between P500 and P1,000 a month for the amortization of one housing unit. About the same proportion (48 percent) are willing to pay P1,500 or more.
- The average monthly amortization for a housing unit that households in the high-risk areas of Taguig City are willing to pay is P1,560.

### C. Affordability Levels

- Most households have 1-2 *economically-active members* who are contributing to the household income.
- *Regular employment* is the predominant source of income among households residing in the high-risk areas of Taguig City.
- Estimated average total household *monthly income* of households residing in the high-risk areas of Taguig City is P11,000.
- Estimated average total household *monthly expenditure* is P10,000.
- Declared average total household *monthly savings* is about P1,450.
- Average total monthly income of households who are willing to pay less than P500 as monthly amortization fee for one housing unit is P8,800. Those who are willing pay P500 has an average total household monthly income of P9,500, while those who are willing to pay P1,000 to P1,500 are earning an average of P10,000 per month.
- Households may be willing to pay an amount for housing amortization which is *beyond their declared amount of savings*. This, in fact, suggests that they perceive (or actually have) other financial sources to tap for housing acquisition.
- *Household renters have the capacity to pay* a monthly housing amortization fee of P1,000 given the rental fee they are currently paying.
- A little less than one-half of the low-income households are *willing to borrow money* for the acquisition of a housing unit or for improvement of their existing homes.
- 70 percent of low-income households are willing to *borrow money* for livelihood and business capital.
- Very few of the low-income households (2 percent) have ever accessed a loan from a housing finance institution.
- 74 percent of the low-income households can potentially avail of a housing loan through SSS, GSIS or Pag-IBIG.

Based on the assessment made on the households' housing preferences, willingness-to-pay and their affordability levels, it is quite feasible to implement a housing program that will match the housing requirements and financial capacities of the targeted housing beneficiaries in Taguig City.

## Section 3: Socialised Housing Finance Models and Strategies

### A. Proposed Finance Strategies

Most, if not all of the informal settler families (ISFs) cannot afford to purchase their own house given their present economic conditions. Housing is the single largest expenditure in the budget of almost all families, and can amount to as much as 8 to 10 times the household's annual income. Even under the most favorable conditions, housing is likely to cost 3 to 4 times an informal settler's annual income.<sup>3</sup> The present government housing programs are inaccessible to most informal settlers. Even those who can qualify to take out a housing loan either find it difficult to raise the required cash equity or are not confident of their capacity to sustain the monthly amortizations. Others are deterred from joining the programs because most affordable socialized housing units are located some distance away from their present sources of livelihood. Without outside interventions or assistance, these families will likely opt to stay in their present locations despite their vulnerability to natural calamities.

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<sup>3</sup> UN Habitat explained that the house-price-to-income ratio is one of the simplest measures used to determine housing affordability. (UN Habitat The state of World's Cities Report 2001, New York)

Finance strategies must therefore be innovative by adopting practices that aim to (a) generate funds; (b) lower house production cost; and (c) lower rent/amortization rates so as to make a housing package accessible and affordable to ISFs. Some examples of financing strategies include:

1. *Multisectoral Financing.* A multisectoral approach may be adopted if resources are insufficient. In this case, funding can be mobilized from several sources.
2. *Grant and Subsidy.* When dealing with the poorest of the poor, grants and subsidies become an inevitable and even necessary mechanism in the housing process. Access to cash for the required equity/down payment is the biggest obstacle of an ISF in purchasing a house. A one time capital grant and subsidy to a well-targeted lowest-income group will address this particular concern.
3. *The Conditional Cash Transfer (CCT)* is a social assistance program that aims to reduce poverty by providing cash to poor households that comply with pre-specified investments in the human capital of their children, such as in health and education. The Conditional Cash Transfer (CCT) program of the government can be tapped and redirected to assist in the reconstruction efforts. The CCT concept can be slightly modified by extending cash to deserving families who render sweat equity (either for their own or others' families). It can also be useful as a form of incentive to motivate beneficiaries to undergo trainings in construction and home repair techniques such as carpentry, masonry, plumbing, practical electricity, etc. from government institutions like the Technical Education and Skills Development Authority (TESDA).
4. *Mixed-Use and Stratified Rentals/Amortization.* The MRB's construction and unit occupancy can be planned to generate additional revenues for internal cross subsidy to further reduce the cost of selected housing units. For example, ground floor units can be suitably designed for commercial purposes in MRB structures fronting thoroughfares or busy access roads. Interested households from the target beneficiaries will be prioritized, while unoccupied units will be offered to the public, preferably those coming from other informal settlements.
5. *Sweat Equity.* The sweat equity program has been proven to significantly reduce labor cost in the construction of socialized housing. While relatively new in the Philippines, the program is already institutionalized in other countries such as the U.S.A. Sweat equity allows families to purchase a house in return for their labor, and has been recognized by the U.S. Department on Housing and Urban Development as an alternative to cash outlay.
6. *Incremental Construction. Learn from the experience of the informal settlers.* For informal settlers, building a dwelling unit is a continuing and always ongoing process: they start by laying claim to vacant lands and then build structures using scrap and light materials to shield them from the sun and rain. Improvements to the structure continue whenever resources become available, a process that goes on even after they manage to build sturdier shelters from permanent materials.

#### B. Appropriate Socialized Housing Packages/Programs

Mobilization of fiscal resources and production of affordable housing are the two biggest challenges in housing the ISFs. The following housing programs present the more feasible ones:

1. *Medium Rise Buildings (MRBs).* The medium rise approach, which allows housing a greater number of families in less space, must be adopted to maximize the use of land. This approach also addresses the informal settlers' preference for in-city relocation. Three (3) types of MRBs can be constructed and subsequently occupied by target beneficiaries classified according to their income brackets and/or membership in a GFI.
  - a) *MRBs for households that include a member of Pag-IBIG Fund*
  - b) *MRB for households who cannot qualify for HDMF loan*
  - c) *MRB for households belonging to lower income bracket*

2. *In-City or Near – City Relocation.* From the SEP survey, a considerable number of beneficiaries stated that they will “not live in MRBs” and some may insist on single-detached or row house-type housing. In such cases, the following approaches can be pursued:
  - a) *Assistance for availment of low-cost house.*
  - b) *CMP Approach*
  - c) *Row Housing*
3. *Off – City or Near – City Resettlement.* This approach must only be considered after exhausting all other alternatives. In extreme cases where off – city or near – city relocation becomes inevitable, compliance with relocation and resettlement policies and safeguards of international development agencies must be ensured, as must the observance of the country's laws and other legal issuances.

For the current Metro Manila Reconstruction and Rehabilitation Project, a combination of finance strategies and housing packages/programs may be availed of to lower the cost of a housing package to meet the financial standing of selected ISF beneficiaries. For example, financing for lot acquisition and development can be sourced from the LGU or other government agency, while the donor agency can provide funds for house construction. Or, NGO partner/s can also be tapped to construct loft-ready row houses or single-detached houses using a sweat equity component to further lower the cost of the housing units.

#### C. Housing Preferences and Affordability of a Typical Taguig City ISF

Based on the housing preferences and affordability assessment discussed in Section 2 of low income families, the typical ISF household is willing to avail of a housing program and would prefer a ready-to-occupy housing unit located within the boundaries of Taguig City. The average monthly amortization the family is willing to pay is PhP1,560.00 since there are 1 - 2 economically-active members contributing to the household income. The income earner of the household is regularly employed and the estimated average total household monthly income is placed at P11,000.00 while the estimated average total household monthly expenditure is PhP 10,000.00. Total average household savings amount to PhP1,450.00. And finally, the low-income household has never accessed a loan from a housing finance institution.

### **Section 4: Community Development and Livelihood Options**

#### A. Community Vulnerability and Capacity Assessment

The survey conducted for the socio-economic profiling of the city showed that almost all, or 99.1%, of the respondents experienced calamity in Taguig, specifically in the form of typhoons (98.4%) and floods (97.6%). The residents seem to be aware of why their housing location is “not safe” from flooding, and cited the following reasons: low-lying and flood-prone area; being near the lake, creek or river; clogged waterways; inadequate drainage; soft soil that is prone to subsidence; and the possibility of the dike giving way.

The mechanisms taken by communities in response to the flood include: preparedness and coping mechanisms, evacuation, and mitigation measures. Examples of these include protecting themselves and their belongings by moving to higher and safer places in the house; making rafts from banana trunks as their means of transportation; and practicing *bayanihan* or community mobilization in setting up temporary pathways of bamboo and wood to provide safe passage to dry areas.

The response from the side of the government, NGOs and civil society groups was in the form of distributing relief goods. The FGD participants claimed that they have never received training on disaster risk reduction or disaster management in the community.

Generally, members of community organizations are not insured except in cases where they are employed or are members of cooperatives. The barangay officials have life insurance. The City Card issued by the city government to bona fide residents is recognized as a form of health insurance by the participants.

## B. Community Development Livelihood Programs

A Community Development Framework for Empowerment and Transformation will be adopted for the current Metro Manila Reconstruction and Rehabilitation Program.<sup>4, 5</sup> This framework defines the goals of the community as well as the strategies to be used. Empowered and transformed communities are characterized by the achievement of three goals: the development of people's potentials and capacities; the active participation of people through collective actions in the process of change and transformation; and, the promotion of the people's well-being and welfare.

1. *Development of people's capacities* – Community education aims to enhance residents' potentials and capability. People have inherent potentials that can be developed towards individual and community transformation. One of the resources of the people and community for reducing disaster risk and managing disaster response is their capacity to cope with the disaster situation and their organizational and collective endeavors. These values and practices connected with leadership, participation, and organization, are key factors that can ensure effective governance in any new community.

During the FGDs, it was noticeable that the participants had a clear understanding of the leadership qualities they desire; namely, alertness; approachability ("*madaling malapitan*"); industry or diligence ("*masigasig*"); kindness ("*mabait*"); patience ("*mapasensya*"); capability for good interpersonal relations ("*marunong makisama*"); humility; flexibility or versatility; possession of a good track record/performance; having a good public image or being a role model; righteousness; and concern for the welfare of his/her people ("*may malasakit*"). According to the participants, gender is not a factor in determining whether or not one can be a leader; what is important is that the individual has the capacity for governing and administration.

2. *Ensuring people's participation and collective actions* – Participation and collective action can be made possible in the community through organizing (CO). This framework suggests three areas of CO, namely: organizing and strengthening people's organizations; establishing networks, alliances and coalitions; and linking with resource agencies that help support the community's transformation.

The people of Taguig City in general seem very interested in community affairs, as indicated by the number of community organizations in the area. The organizations however, are not focused on disaster risk reduction or management but deal more with securing better housing and tenure security.

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<sup>4</sup> Luna, Emmanuel M. 2006. "Transforming Vulnerabilities, Empowering the Vulnerable: A Framework on Community Development for Disaster Risk Reduction in the Philippines". Paper presented at the Conference on Disaster Management Through Higher Education. ASAIHL, University of Indonesia.

<sup>5</sup> \_\_\_\_\_ 1999. 'Rethinking Community Development in the Philippines: Indigenizing and Regaining Grounds'. Pp. 287-315 in Miralao, Virginia A. Ed. *The Philippine Social Science in the Life of the Nation*. Quezon City: PSSC.

A number of NGOs exist in Taguig that operate micro-financing programs can be mobilized to support the livelihood activities of the partner-beneficiaries in the resettlement. Two such groups are the *Simbayanan ni Maria Development Cooperative (or SMMPC)* and the *Center for Agriculture and Rural Development, Inc. (CARD Inc.)*.

3. *Promotion of people's well-being, welfare and protection* – This concerns the management of community resources and the reduction of disaster risks in the community.

Livelihood development is part of the goal of promoting the welfare and well-being of the people. The management of community resources includes the establishment of social enterprises that will provide basic social services such as housing, education, facilities for health and recreation, transportation, etc. Various skills mentioned by FGD participants that can be developed into livelihood opportunities include: beadwork, "*basahari*" or rug making, sari-sari stores, water lily charcoal making, catering services, cosmetology, bakery projects, *siopao*-making, tricycle driving, and the like.

### C. Gender Responsive Settlement Projects

Results from the SEP survey show that majority of the households maintain joint decision-making by the husband and wife with regard to the timing of acquisition of house equipments (46%), house renovation (48%), buying a house (54%), changing residence (55%), family's economic activity (51%), giving assistance to relatives and friends (61%), and allowing friends/relatives to move in with the household (62%). Interestingly, there are more households where the husband alone decides mostly on all family matters compared to those where the wife alone decides.

Most of the households reported that the wife is mostly responsible for the household chores such as supervising and giving instructions to the children (50%), cleaning the house (69%), disposal of garbage (49%) and preparing meals (69%). One-third of the households (34%) claimed that both the husband and the wife are responsible in supervising and giving instructions to their children. One-tenth of the households disclosed that the husband and wife usually work together in the cleaning of the house (11%), disposal of the garbage (12%) and preparing the meals (13%).

Women are now emerging as leaders in many urban communities. While this situation means women have increasing opportunities and powers, it also means that women will have a larger share of community work, which may prove burdensome.

A multi-agency body involving international and national agencies (including the National Commission on the Role of Filipino Women or NCRFW, and the National Economic Development Authority or NEDA) developed guidelines for "harmonizing" gender and development programs, including those for housing and resettlement.<sup>6</sup> These guidelines address gender-related issues such as women's limited access to housing; complicated housing procedures that marginalize women; matching of affordability and site development with the preferences of women; and the like. The guidelines call for housing and resettlement designs that help achieve gender equality and allow more efficient use of women's time, as well as improved access to affordable yet decent housing for female-headed households (NEDA, NCRFW and Official Development Assistance Gender and Development Network 2009). These guidelines must be considered when developing and implementing any housing program.

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<sup>6</sup> National Economic and Development Authority, National Commission on the Role of Filipino Women, and Official Development Assistance Gender and Development Network. 2009. Harmonized Gender and Development Guidelines for Project Development, Implementation, and Monitoring and Evaluation. Second Edition.

## Section 5: Socio-economic Impact Assessment

The potential impacts of any resettlement may be positive or negative. Likewise, they may be economical/financial, social or even psychological in nature. For the current Metro Manila Reconstruction and Rehabilitation Program, since a resettlement has not yet actually taken place, the socio-economic impact assessment discussed here is based on perceptions by ISFs. The following assumptions were made:

- the resettlement site will be within the city of Taguig (in-city relocation);
- the proposed type of housing design is acceptable to the families;
- the housing program involves the relocation of the informal settlers' communities; and,
- the families to be resettled will be paying appropriate monthly amortization for the housing units.

### A. Positive Impacts of a Resettlement

1. *Security of Tenure.* The survey results (Table 1 in Section 2) showed that 20 percent of the households who are willing to avail of a housing program perceive the benefit of resettlement as having an assurance of having one's own house. Moreover, one of the reasons cited by the FGD participants who are willing to be relocated to a resettlement area is that of land tenure security.
2. *Safer Housing Location.* The survey results showed that a big proportion of the households living in the low-lying areas of the city see the location of their residence as unsafe in times of flooding (55%) and earthquake (68%). Residing in a new settlement designed to be safe from flooding and other hazards is regarded to be a great advantage to the informal settlers.
3. *Improved Living Conditions.* Although the immediate impact of residential relocation is negative for some households, in most cases, relocated individuals and families improve their quality of life because of a better housing location and quality than the one they left behind. In addition to protection from calamity risks and hazards, a significant improvement in the living conditions in terms of decent and sanitary housing is expected to benefit the relocated families.
4. *Improved Self-esteem.* Thirteen percent (13%) of the total household survey respondents have experienced discrimination, and 89 percent of them pointed to their social status as the reason for being discriminated upon. Such perception creates a feeling of low esteem. Having their own unit in a socialized housing settlement will give them a higher self-esteem as they would be freed from being addressed as "squatters".
5. *Opportunities for Livelihood and Increased Income.* The resettlement program will provide access to livelihood opportunities, which can help alleviate the economic situation of the households living in the high-risk areas of the city. Thus, the program is likely to address the needs of the following sub-groups of the population and households:
  - Unemployed persons (46 percent of the population 15 years and over)
  - Contractual workers (66 percent of the working population)
  - Households with an average income of less than P10,000 (56 percent of the households)
  - Households with no savings (73 percent of the households)
  - Households who lack money to support education of members (60 percent of the households with 1-2 members who stopped schooling during the past 2 years)
6. *Increased Community Participation and Cohesiveness.* Households who own their dwellings are more likely to be socially involved in community affairs than their renter counterparts. Those who own, or have the possibility to own, their houses are more likely to be involved in formal or informal community neighborhood organizations or homeowners associations.

7. *Stimulated Urban Development.* The new resettlement will stimulate growth in terms of social and economic activities. The new settlement will create demands for new schools, transportation systems, markets, small enterprises, and commercial activities.

#### B. Potential Risks and Negative Impacts of Resettlement

1. *Social Displacement.* Among informal settlers, neighbors are very important figures in their social support system. Most often, they rely on each other in times of financial and emotional needs. Once relocated, this 'neighborliness' will be affected and can even destroy the very valuable support system. To mitigate the risks of severing the established social ties, which can lead to feelings of anxiety and alienation among the relocated individuals, it is important to ensure minimal displacement of neighborhoods. It is recommended that households living in the same community be resettled in the same housing project location.
2. *Dissolution of Community Associations.* A feature of the communities in Taguig is the prevalence of many community organizations as described in Section 4. These organizations are also part of support systems and are effective mechanisms for community governance. The objectives and activities of the associations are geared towards the betterment of the lives of the members, and these must be sustained even as the families move to a new settlement.
3. *Inaccessibility to Social Services and Facilities.* If residents are relocated away from their present jobs or schools, longer commuting distance and time may be a further source of financial and physical stress, and can reduce time for leisure or family activities. Furthermore, households with school-age children may consider relocation socially and financially straining if school transfers will be needed. The risk and the people's fear of being displaced from social services can be reduced if the housing program can provide the basic social services and facilities, or ensure a transportation system that would facilitate mobility of the people.
3. *Risk of Discrimination at the Host or Adjacent Communities.* Another potential risk is the discrimination the new settlers would face at the host community. To address such perceived social problems, it is suggested that there be an integration program that will ensure cooperation and camaraderie between the host communities and the new settlers. This would mean developing programs that will benefit both the new settlers and the host communities.
4. *Inaccessibility of New Site to Sources of Livelihood.* Informal settlers are mostly engaged in income-generating activities in the informal economy, and these include food vending, provision of carpentry and masonry services, laundry work, cosmetology, and the like. The relocation of the households to a new resettlement area can generally affect their access to income from such sources.

### Section 6: Monitoring and Evaluation Framework

This section proposes an indicative Monitoring and Evaluation (M&E) framework for the Metro Manila Reconstruction and Rehabilitation Program (MRRP). It is divided into four parts: a) indicative Logical Framework; b) Risk Assessment; c) proposed institutional mechanism to implement the M&E framework; and d) proposed areas for M&E capacity-building.

The proposed Logframe follows a "**Capacity – Access and Usage – Resilience**" logic model. Social Housing and Livelihood Component, as part of a bigger recovery and reconstruction program, is envisioned to contribute to the goal of Disaster Risk Reduction. It aims to develop disaster-resilient communities by providing informal settlers with safer homes, and capacities which they can use to access livelihood opportunities and basic services.

The project implementors need to monitor and mitigate three types of risks: a) political; b) institutional; and c) community acceptance. The probability of occurrence of political risks can be better assessed after the local elections. Community FGDs showed a high probability of community

acceptance except from a specific segment of the target group. Risks that are institutional in nature are more critical for two reasons: a) These will slow down plans to build the capacity of the LGU to deliver services; and b) Delivery of basic services to the relocated families hinges on other agencies' capacity and priorities.

This section recommends institutional mechanisms to implement the proposed M&E framework. Most critical of these is the formation or activation of an inter-agency committee as venue for collective planning, monitoring and evaluation; and assigning the Local Housing Office as the lead agency and secretariat. For these units to work more effectively, however, a number of capacity-building interventions are forwarded, both in the area of M&E and other organizational concerns within the LGU.

The following recommendations are essential in creating a demand for M&E and improving the LGU's capacity to develop, manage and implement resettlement programs.

1. There is a need to conduct an organizational review to clarify the current role of Urban Poor Affairs Office (UPAO) of Taguig City with reference to its legal mandate as stated in the Local Government Code.
2. The City Planning and Development Office (CPDO) needs to strengthen its capacity to perform its planning, monitoring and evaluation functions.
3. The census instrument used by UPAO generates very limited data (name of husband and wife, income, date of occupancy, number of family members). There is a need to improve profiling of informal settlers to facilitate not only the identification of qualified housing beneficiaries but also a deeper analysis of their vulnerability, affordability, housing preferences, and needs that should be considered in planning housing projects.
4. In the absence of survey/census data on poverty and other social indicators at the provincial and city/municipality levels, which can be used for targeting program beneficiaries or identifying indigent/poor households/families, the LGU may opt to generate household information using various tools and concepts. The alternative options for generating local data are the following:

Option 1: Community-Based Monitoring System (CBMS)

- Collects income and other basic poverty indicators.
- Data collected through complete enumeration of households province-wide or only within selected municipalities and cities.

Option 2: Household Rapid Assessment (HRA)

- Recommended for use in DSWD's Conditional Cash Transfer Program
- Identification of the poor is done through proxy indicators that include household and housing characteristics and household assets.

Option 3: The Community-Based Health and Living Standards Survey (CHLSS)

- Data collected through complete enumeration of households province-wide or LGU-wide.
- Uses a limited set of indicators representing various dimension of socio-economic status or living standards:
  - household composition and demographics (age, education, occupation and employment)
  - water and sanitation (source of drinking water, type of toilet used)
  - housing conditions (ownership of house and lot; quality of roof; wall and floor materials; structural condition of house; electricity use; quality of cooking fuel)
  - household assets (land, livestock, transport, appliances/electronics)

- food security and vulnerability (number of meals served past two days; days luxury food served; days food was not enough past month; weeks of stock of staple food)
- Includes indicators needed by the health sector, specifically information on unmet needs for key health services and education.

## **Section 7: Community Profiling Toolkit**

A community profile is a full description of a group of people who think of themselves as a community, carried out with the active involvement of members of the community. It includes a description of the people and the resources available to them, their cultural, geographic, economic and political context. It provides an understanding of the context of a community so that specific areas, issues, and linkages can be identified and analyzed. This understanding can assist in the development of a community engagement plan and influence who the key stakeholder groups are and how a project develops.

Similarly, a community profile provides information on particular areas of interest or gives a basic understanding of a community as a whole. It can be used to identify a community's economic, health, housing and other development needs, and serve as a basis for planning actions to improve the quality of life of the community. It can be also be used for providing basic information before starting to work in an area.

The UP PLANADES can, upon the request of AusAID, provide a one day workshop to the Local Chief Executive and department heads of Taguig City regarding the preparation and use of the Community Profiling Toolkit.