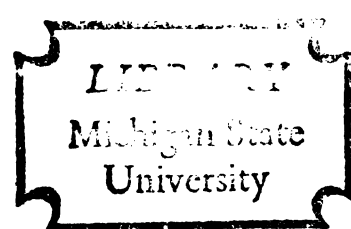


A SURVEY OF THE HOUSING PROBLEM
AND NEEDS IN METROPOLITAN MANILA

Thesis for the Degree of M. U. P.
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RENATO NOCON RIVERA
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ABSTRACT

A SURVEY OF THE HOUSING PROBLEM AND NEEDS IN METROPOLITAN MANILA

By

Renato Nocon Rivera

Although urbanization in the Philippines encompasses more cities than just Manila, the dominant position occupied by this city merit closer attention. Historical and geographical circumstances have made it resemble its Southeast Asian counterparts, like Jakarta, Saigon or Burma. Manila and its environs now harbors more than 3.6 million people which is nine times greater than the next largest city in the Philippines. Unlike Western cities which share among them the major functions of large urban settlements, Manila monopolizes all these functions. It is the political, administration, transportation, religion, education and recreational center of the country--a phenomenon known as the primate city.

This rapid urbanization has resulted in numerous problems which is of greater magnitude and grave national concern. The very fact that people have to live together

in close proximity implies a highly complex organization of activities and system to integrate the technological, political, economic and social domains. This complexity often leads to a breakdown in the over-all system when parts fail to function properly with one another. One concrete example is the problem of housing which is evident not only in Manila and its environs but in all urban centers of the country. As a result, cities are littered with blighted areas which breed equally serious problem.

Some authorities in the field of Philippine sociology believe that the problem should be attacked in such a manner that solutions will contribute maximally to the over-all plans of social and economic development of the country. The author has been more eager to examine the housing problem and needs in Metropolitan Manila in order to develop a basis of knowledge and provide a helpful background for those willing to do some further investigation in this subject matter. Thus, this thesis attempts to accomplish two major objectives: (1) to provide a comprehensive knowledge of the magnitude and complexities of the housing problem in Metropolitan Manila; and (2) to forward some recommendations that may touch on some areas where creative ideas have not yet been injected.

There have been several studies conducted in Asia's metropolitan areas concerning their major difficulties in relation to housing. These can be summarized in the following judgments:

"The problems of the urban environment and of housing are perhaps worse in Asia than in any other part of the world. Their consequences and symptoms are social maladjustments and drastic physical changes evident in slums and environmental blight."¹

"It would appear that the housing situation in many cities, particularly in Asia, has actually deteriorated in recent years, since new building has not kept up with the natural increase in urban population, let alone the flow of migrants."²

"Because of overcrowding and inability to provide essential facilities and services, many cities in Asia are developing at the point of serious diseconomies in production, as well as over-straining their function of relieving rural under-employment and setting the pace for national development."³

The above findings clearly illustrate that the study of housing is not something that can be studied by itself. The problem of housing are closely interlinked with many other factors.

¹Report by the Director General, 1956
UNESCO/SS/19., p. 25.

²United Nations, The World Social Situation,
New York, 1957, p. 20.

³Report by the Director General, op. cit., p. 20.

This thesis, then, is developed in such a way that Chapter One illustrates some important background characteristics vital for housing development in Metropolitan Manila. As a result of the spread of physical development and economic reliance of the adjoining cities and towns to the City of Manila, a metropolis was formed. These municipalities are autonomous local units and, administratively, they are independent from each other. The administrative organization of these municipalities, their relationship to the national government, its physical setting and the prevailing climate affect housing. In the same vein, the urbanization process is discussed thoroughly as a historical factor that influences the present housing development.

Chapter Two discusses the several factors that accelerates the increase of population in Metropolitan Manila, and the consequences resulting in social and economic dislocations.

Chapter Three defines the extent of the problem of slums and squatting, and its social by-products. An analysis of these problems brought out the reasons why slum dwellers and squatters stay in some areas. This includes the accessibility to places of employment, the

availability of undeveloped lands and the willingness, for various reasons, of owners to accomodate those people.

The above problems are analyzed and governmental efforts to solve them are given. Finally, some general recommendations are offered, pointing out possible approaches in meeting the housing problem and needs. In summary, they are as follows:

- Formulation and adoption of a definite housing policy.
- Reorganization of government agencies engaged in housing activities plus the steps to be taken in accomplishing these reforms.
- Creation of a new Department of Housing as the primary government housing agency to undertake housing programs.
- Additional recommendations, such as programs of relocation, resettlement, urban community development, and the effective implementation of Land Reform.

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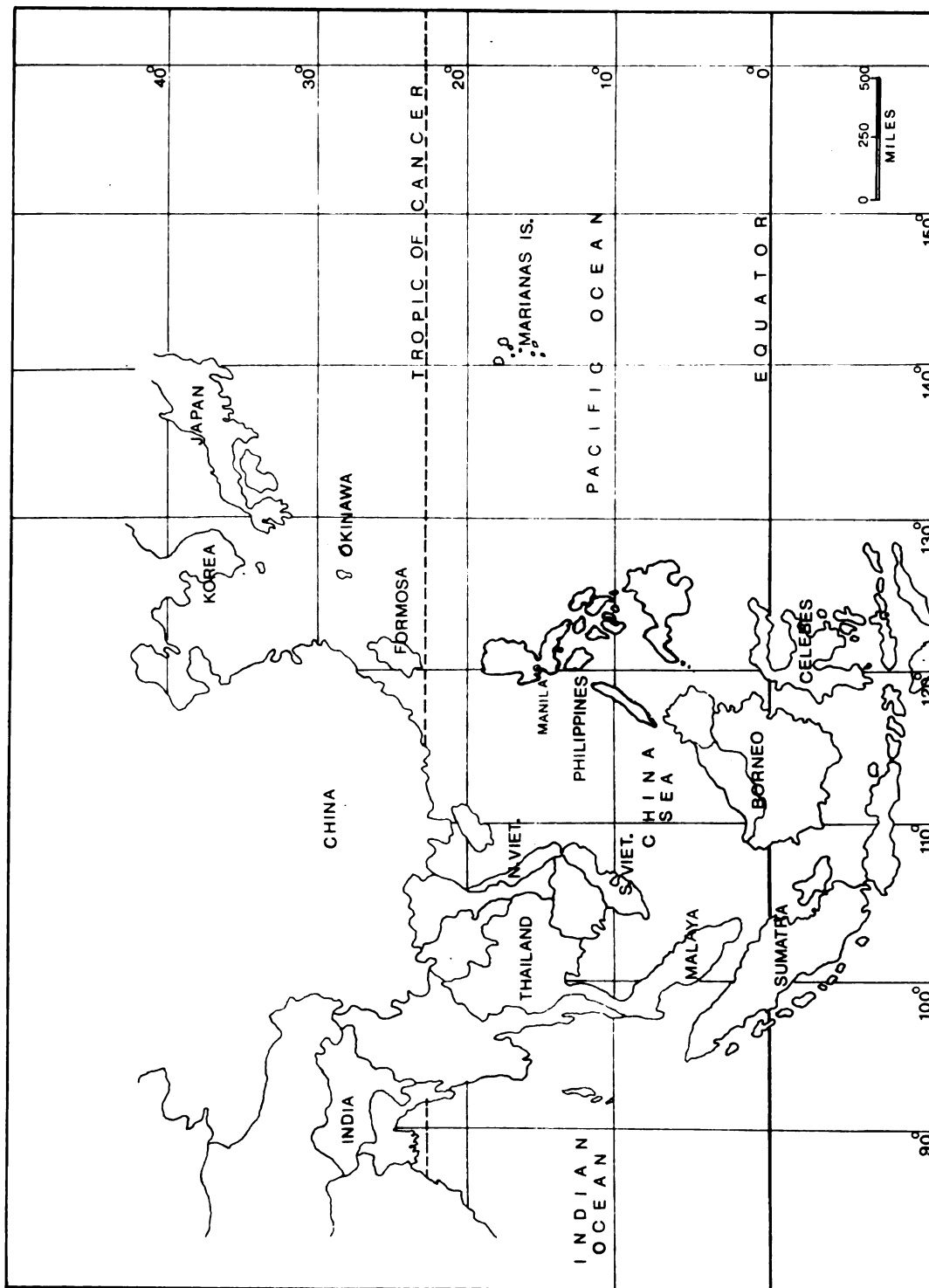


FIGURE 1 GEOGRAPHICAL LOCATION OF THE PHILIPPINES

CHAPTER I

THE GENERAL CHARACTERISTICS OF
METROPOLITAN MANILA

The geographical concept of Metropolitan Manila is quite permissive of different classifications. The Philippine Bureau of Census and Statistics, in defining the framework of Metropolitan Manila, include the four cities of Manila, Quezon, Pasay and Caloocan, and the suburban towns of Makati, Mandaluyong, Paranaque and San Juan. Some authorities, however, believe that it should include in addition to the eight political divisions mentioned above, six other towns, namely: Malabon, Navotas, Marikina, Pasig, Pateros and Las Pinas.

The issue for an expanded definition of Metropolitan Manila also gains attention across the Pacific. The International Urban Research Center at the University of California (Berkeley) defines it as composed of "the cities of Cavite, Manila, Quezon and Rizal (now Pasay); and the municipalities of Angono, Bacoor, Cainta, Caloocan (now a city), Makati, Malabon, Mandaluyong, Marikina, Meycauayan, Navotas, Obando, Paranaque, Pasig,

Pateros, Polo, San Juan, Taguig, Taytay and Teresa."¹

This definition encompasses more municipalities than those earlier mentioned.

After analysis of the economic and geographical factors, it is concluded that, for purposes of planning and administration, six other towns should be included within Metropolitan Manila in addition to the eight officially designated political divisions. As an example, the Metropolitan Water District (a quasi-public corporation that has now been absorbed into the National Waterworks and Sewerage Authority) offers its services to fourteen local units, the six additional towns were included. A survey has also shown that many industrial and manufacturing firms have been established outside the eight municipalities officially recognized as comprising Metropolitan Manila.

Framework of Metropolitan Manila

The foregoing discussions strongly reveal that the cities of Manila, Quezon, Pasay and Caloocan, and the suburban towns of Makati, Mandaluyong, Paranaque, San Juan, Malabon, Navotas, Marikina, Pasig, Pateros and Las Pinas

¹International Urban Research Center, The World's Metropolitan Areas (Berkeley & Los Angeles: University of California Press, 1959), p. 89.

are within Metropolitan Manila. It has an area of 50,796 hectares (one hectare is equivalent to 2.471 acres), and a 1960 population of 2,375,266.¹ (See Table 1 and Figure 2). The towns, as well as the cities, are administratively independent of each other.²

TABLE 1
Actual Size and Population
of Metropolitan Manila

Local Unit	Area (hectares)	Population 1960	Density per hectare
Manila	3,828	1,138,611	297.4
Caloocan City	5,531	145,523	26.3
Pasay City	1,397	132,673	94.9
Quezon City	16,615	397,990	23.9
Las Pinas	4,154	16,093	3.9
Makati	2,986	114,540	38.4

¹The 1967 estimated population for Metropolitan Manila is about 3,600,000.

²Cities enjoy much greater taxing powers and measure of self-government than the towns, which share their revenues with the province of Rizal of which they are a part. Towns, in turn, are subdivided into barrios or villages of 500 or more inhabitants. These "barrios" derive part of their revenues by sharing with the towns. Some cities were formerly towns and, thus include "barrios" within their boundaries. This is true with Quezon City.

TABLE 1--Continued

Local Unit	Area (hectares)	Population 1960	Density per hectare
Malabon	2,337	76,438	32.7
Mandaluyong	2,596	71,619	27.6
Marikina	3,894	40,455	10.4
Navotas	260	47,262	89.5
Paranaque	3,832	61,898	16.2
Pasig	1,297	62,130	47.9
Pateros	1,038	13,173	12.7
San Juan	1,038	56,861	54.8
Total	50,796	2,375,266	46.8

Source: Data from the official 1960 Census and the Report of the Economic Planning Committee for the Province of Rizal (Pasig: Office of the Governor, 1962), p. 57.

For administrative and municipal purposes, the City of Manila is divided into fourteen municipal districts.¹

¹For purposes of national representation, the City of Manila is also divided into four political districts, each of which elects one representative to the National Legislature. Each of these political districts also elects five councilors to the Municipal Board and act as the legislative body of the City. The political districts are composed of the following: First District--Tondo; Second District--San Nicolas, Binondo, Quiapo and Sta. Cruz; Third District--Sampaloc and San Miguel; and, the Fourth District--Intramuros, Port Area, Ermita, Malate, Pandacan, Paco and Sta. Ana.

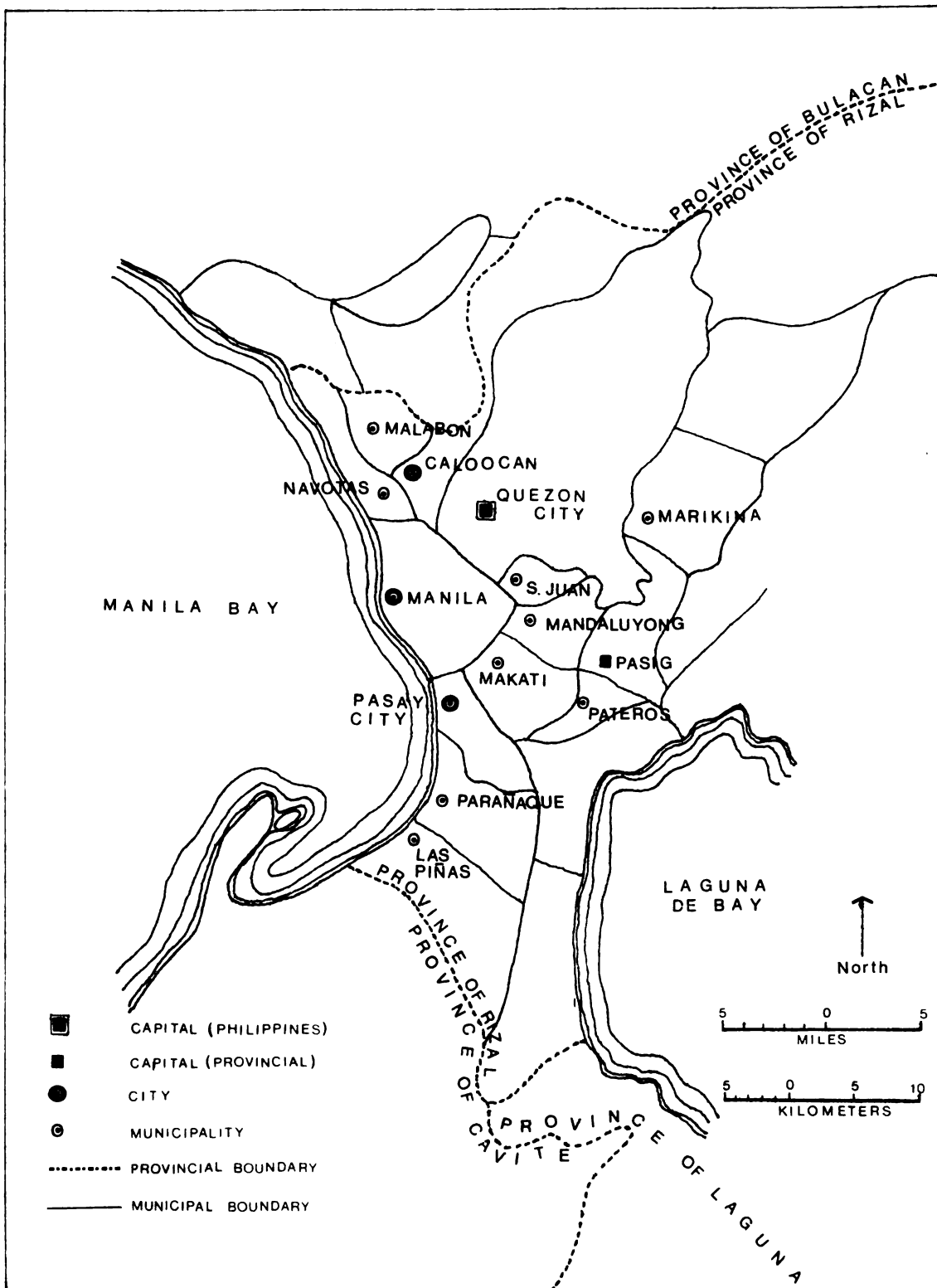


FIGURE 2 MAP OF THE METROPOLITAN MANILA

The distribution of these districts are best illustrated in Figure 3. These municipal districts have been arbitrarily used since Spanish times and are respected to the present day. There were no criteria used in the setting of boundaries. The City of Manila has an area of 3,828 hectares and a 1960 population of 1,138,611.

When Quezon City was designated as the new Capital of the Philippines in 1948, its area was increased from 7,380 hectares to 16,615 hectares, which is five times larger than the City of Manila. It is estimated that although its population grew eleven times since it was founded in 1939, only about 10 percent of its land area has been urbanized.

On the north and south boundaries of Manila lie the cities of Caloocan and Pasay, respectively. The other suburban towns found in the fertile plains are sparsely populated areas, as compared to Manila, where density reach more than 100,000 persons per square mile in parts of Tondo and Sampaloc. The outlying areas provide room for outward development and because of this condition, government authorities have found it difficult to justify high-rise development within the City of Manila, where land values are relatively high.

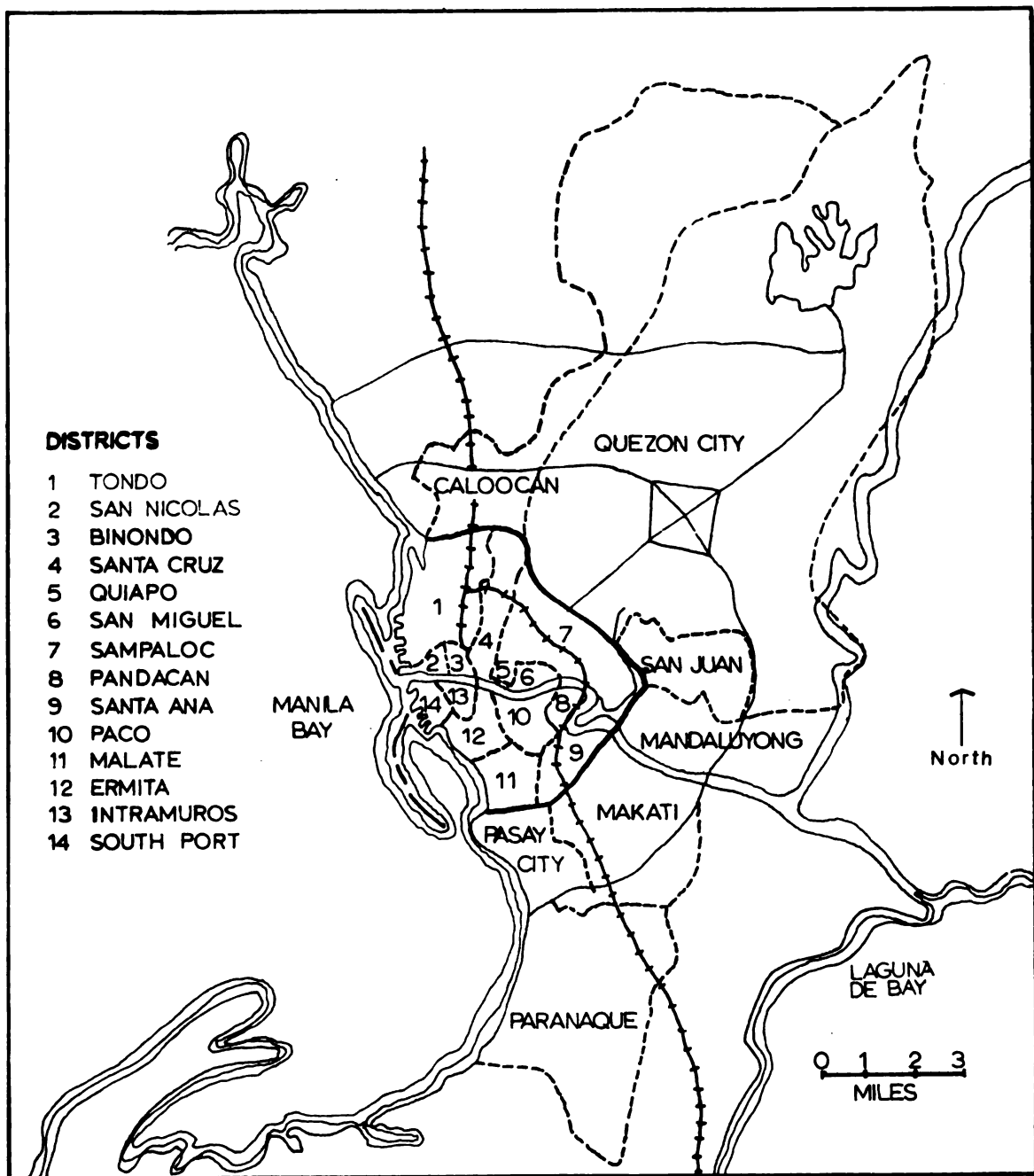


FIGURE 3 MAP OF THE CITY OF MANILA
SHOWING ITS DISTRICTS AND ADJACENT
MUNICIPALITIES

Physical Setting

City of Manila.--The City of Manila lies on the flat curving crescent of Manila Bay on the island of Luzon, the largest of the 7,100 islands that comprise the Philippines. The length of the western boundary of the city, fronting the Manila Bay include the harbors which are the nation's major ports for international and domestic shipping, the city's parks, and the broad, tree-lined highway and bayside promenade. Manila is of low elevation, rising a few feet above sea level.

The city is traversed by the winding Pasig River joining Manila Bay to the largest lake in the island, Laguna de Bay. Over the Pasig River, there are seven bridges that connects the north and south sides of the city. Just across the main bridge on the north side is the central business district. Twenty-seven kilometers of tributaries branch out of the Pasig River in a network of "esteros" or canals that are non-navigable. The silt and refuse from industries and from the squatter families along its banks have made these canals a menace to the health of the people.

The street pattern of Manila is irregular, as each section of the city has an individual grid over which are superimposed the arterial streets and boulevards that

extend across the entire unit. The streets are paved within the central area. Nearer the corporate limits, however, some streets are graded earth roads.

Quezon City and Suburban Municipalities.--The boundaries and areas of the localities around the City of Manila were largely determined during the Spanish era. The churches were the centers around which the municipalities developed. The pattern of the towns followed, more or less, the pattern of pueblos in Medieval Spain. The street system was laid out in a gridiron pattern with the most important street called Calle Real leading ultimately to the church and the large public square called Plaza.

The importance of the state eventually began to manifest itself in the patterns of the town. The "Municipio" or Municipal Buildings, where the administrative functions of the state were held, began to rival the church in importance. The municipal building was constructed, in a grand fashion, on one side of the plaza.

The advent of the American regime at the turn of the 20th century saw no major changes in the pattern, sizes and areas of the towns. On the contrary, the land boundaries were firmly established, each town becoming a municipal corporation under the administrative code.

All the suburban cities and towns are within a range of about 10 kilometers from the center of the City of Manila. Most of them are on a hilly region, and are rapidly developing into residential areas. Housing projects for the low and high income families are being established. Also, a growing number of commercial and industrial establishments are to be found in all of Manila's suburban towns and cities.

Quezon City to the northeast was formally designated as the Capital of the Philippines. The site rises from the Manila boundary to a high plateau along its eastern boundary, where it drops sharply down to the Marikina River valley, over which it commands a far-reaching view to the Sierra Madre mountains beyond. At the southeast corner of Quezon City, at the top of this plateau is the proposed Capitol Site, where a major part of the national government services and facilities now located in Manila are to be transferred.

Unlike Manila--most of which is built on the alluvium of the Pasig River delta, with a water table just a few feet under the surface and subject to annual floods due to heavy rainfall and high tides--Quezon City lies on high ground whose soil is dry but stony. Outcrops of semi-hard sedimentary stone are everywhere in evidence. The eastern boundary dropoff is the result of prehistoric subsidences of the land.

Climatic Conditions

The geographical location of the Philippines is greatly responsible for the climatic conditions prevailing in Metropolitan Manila. The country lies between the Equator and the Tropic of Cancer. Specifically, it lies between $4^{\circ} 23'$ and $21^{\circ} 25'$ north latitude, and between $116^{\circ} 00'$ and $127^{\circ} 00'$ east longitude. In Metropolitan Manila, the average monthly temperatures vary by only 5.5°F but hour to hour temperature have a considerable spread. During dry seasons in Metropolitan Manila, the low night temperature averages 75°F , whereas the average high daytime temperature is 91°F .

There are two pronounced seasons in Metropolitan Manila, namely; dry from November to April, and wet during the rest of the year. The yearly average rainfall is about 82 inches. Figure 4 illustrates the monthly rainfall distribution in the Philippines.

The climatic conditions prevailing in Metropolitan Manila has influenced the design and construction of buildings. For example, dwelling units were provided with minimum roof eaves or overhangs of 4'-0" as protection from exposure to sun and heavy rainfall. The absence of very severe hot and cold weather, and the not too marked temperature differences have made the need for shelter as a

protection not as immediate as in other countries. The climate has often encouraged the indiscriminate construction of makeshift dwellings in any available piece of land including those surrounding the harbors, rivers and even "esteros" or canal that are non-navigable. It is unfortunate, however, that Metropolitan Manila is exposed to typhoons. In most instances, this has resulted to the loss of human lives and property, particularly in the slum and squatter areas. Their huts, made up of light and salvaged materials were swept away. This common situation has pre-occupied the city and national authorities with the provision of emergency measures where their limited resources and time should have been spent for laying out adequate solutions needed for housing development.

Urbanization of Metropolitan Manila

Long before Magellan introduced the Philippines to the West in 1521, the Malays who had migrated to the Philippines from Indonesia and Malaysia, were dispersed throughout the islands in kinship communities called "barangays." These communities, each headed by a Rajah (chieftain), were usually located near the sea, rivers or streams for their subsistence. The groupings of structures in these communities show social order. The huts were arranged around the "palace of the Rajah," which was

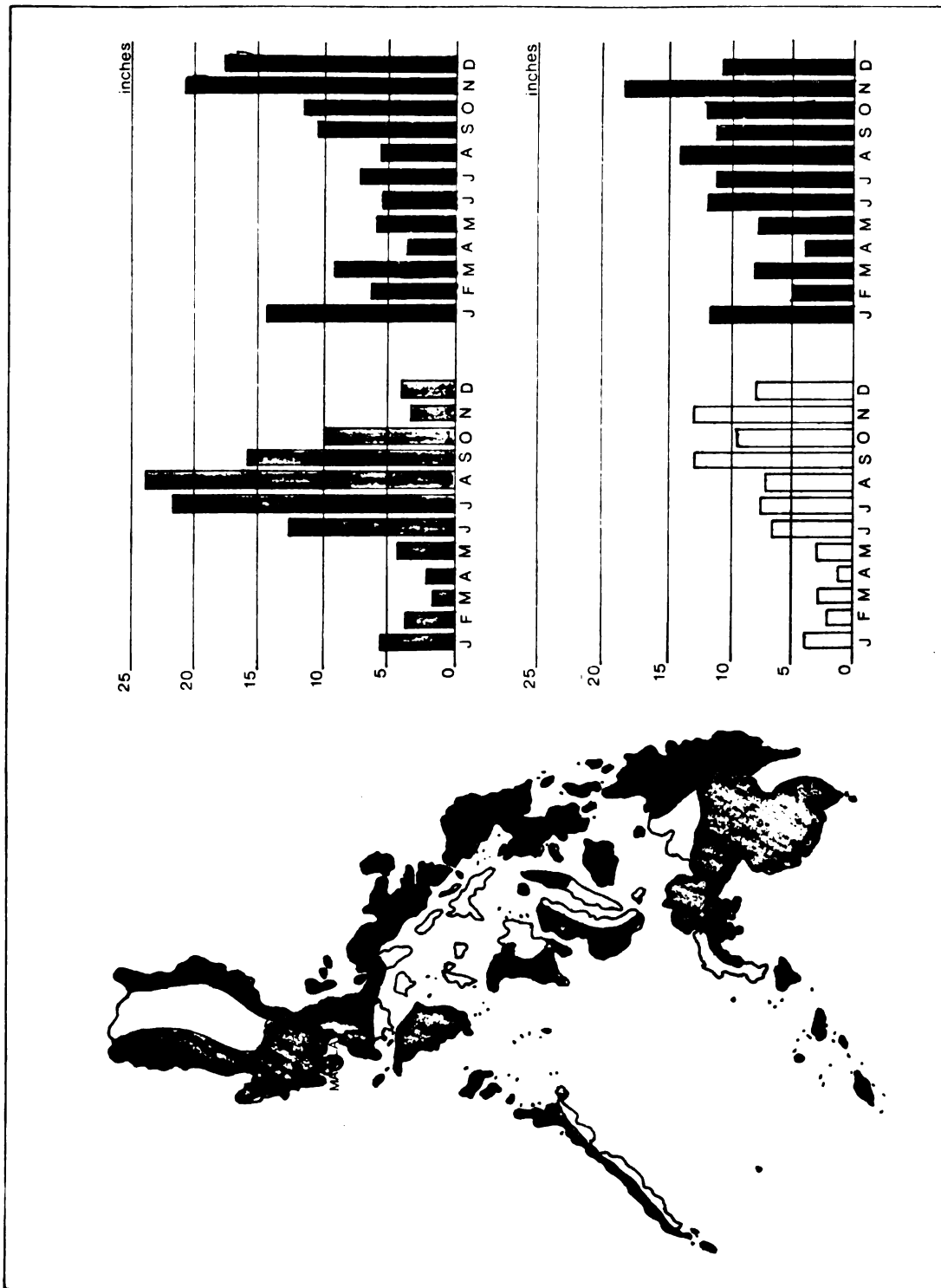


FIGURE 4 MONTHLY RAINFALL DISTRIBUTION IN THE PHILIPPINES

essentially like the other huts except that it was larger and elaborately ornamented. The "palace," which was the center, was located near an open space where the chief-tain met his nobles, and where the tribal ceremonies and rituals were held. There were no well-defined streets but only foot-paths and narrow dirt roads for the inhabitants and work animals.

When the Spaniards came to Manila in 1571 they found the same social system. In 1574, Manila was made the Capital of the Philippines by a royal decree of King Philip II of Spain. The Spaniards ruled Manila as one governmental unit but they did not disturb the small communities or "barangays." Instead, they solidified the communities further by setting up public plaza around which were built the church, the town hall, the school and the larger houses of the elite.¹ Later, the Walled City of Intramuros was constructed on an area of 120 hectares.

The development of port facilities to absorb the rich galleon trade established Manila as the sole port of the islands through which Chinese silks, porcelain, and other luxury items could be shipped to Mexico and ultimately Spain, in exchange for quantities of Mexican silver.

¹Don V. Hart. The Philippine Plaza Complex: A Focal Point in Culture Change (New Haven: Yale University Press, 1955).

Investments in Philippine-based business, therefore, clustered in Manila and bolstered the city's position as the administrative and religious center of Spain's asian empire. There has been also a great demand for skilled and unskilled labor to build the city which encouraged the surrounding native populace to forego rural activities for urban wage-earning. But the need for trained artisans and the reluctance of many of the natives in suburban communities to give up agriculture precipitated the growth of the Chinese population.¹

Further intensifying the ethnic diversity of Manila were the mounting numbers of Chinese and Spanish mestizos, as a result of intermarriage. By the 19th century, Americans, British, and other nationalities also added their stock to the ethnic heterogeneity. Occupational diversity was evident, too. Cigar factories, rope manufacturing establishments, hemp presses, and the engine and boiler works needed to service the steamships plying Manila routes signalled an incipient industrialization. Manila, then, on the eve of the Spanish defeat, was the dominant seat of a new urban pattern. Its primacy had long been

¹R. R. Reed, Hispanic Urbanism in the Philippines: A Study of the Impact of Church and State (Manila: University of Manila Journal of East Asiatic Studies, 1967), p. 111.

set in the days of the galleons, and its drawing power for the fortune-hunters, traders, administrators, missionaries, and wage-seekers had formed it into a heterogeneous city serving many purposes. Fisher claims that the city "retained a position of unchallenged supremacy (over all other cities in the Philippines) to the present days."¹

The coming of the Americans at the end of the 19th century marked a new era in the history of Manila. The Burnham Plan for the City of Manila in 1904 demonstrated the penchant for order and spaciousness in the American outlook. Into it they infused their preference for separate suburban residential areas filled with single-family residences amid well-watered gardens, and these areas were well set apart from the commercial and industrial sectors of the City. Intramuros, the once proud center of the colony, has ceded its dominant position to the Escolta, seat of American enterprise. American sanitation engineers and public health administrators filled in the historic but disease-breeding moats, initiating the decline of the Walled City of Intramuros so thoroughly completed in 1945 liberation of Manila.

¹C. A. Fisher. Southeast Asia (New York: MacMillan Company, 1964) p. 187.

Technological advancement of the 20th century has accelerated residential movement to the suburbs. The developing suburbs which were served by an improved system of communication, reflected the new outlook of an industrial age:

"Calle Santa Mesa takes one to Santa Mesa Heights, where, turning off upon any street, one enters a world transformed. Here is one part of Manila not demeaned by the "Chino-tienda" at street corners, or even garages and filling stations. There is not a streetcar-line in the place, and there is through traffic only on Calle Santa Mesa and over San Juan bridge. All the houses stand in the midst of lawns; there are gardens of flowers and shrubbery, and the houses are embowered in foliage. The houses vary enough in size and design, even in materials, but they are built to plan and stand back from the streets, which are graveled ways between the green lawns.

Manila has no "solid Buick neighborhood" as yet, but Santa Mesa Heights is a solid automobile neighborhood; there seems to be a car or two in the garage at every house, buses ply main thoroughfares only,
 . . . (The hills) effect good drainage and invite a breeze . . .¹

¹W. Robb, Santa Mesa Heights, American Chamber of Commerce Journal 10, (7) 1930b, p. 5.

It can be argued that Manila would have developed regardless of American presence and one can insist on the inevitability of the streetcar, the telephone, and the airplane. But the fact is that these technological breakthroughs emerged on the Philippine scene during the American Occupation, which conditioned the timing of their entry and the degree to which they spread to the rest of the archipelago. The United States continued to foster primate status for Manila. All the functions Spain had built into the City's development and that of its suburbs, the Americans retained and elaborated into the more complex forms required by 20th century technology and organization.

The Second World War left Manila the most devastated city in the world next to Warsaw. About 62 percent of the value of its buildings was destroyed.¹ The extensive damage done to Manila could have provided the opportunity for replanning the old colonial city. Instead, the urban patterns were only slightly modified. The five main residential districts which were present in Manila before the war still remain the basic residential districts in the present.

¹Table II, Statistics of War Damages, Bulletin of Philippine Statistics. Volume I, Number 1 (Manila: Bureau of the Census and Statistics, September 1945), p. 36.

Residential Development Pattern

Basically, there are five main residential districts in Manila. They are Santa Cruz, Binondo, San Nicolas, Quiapo, and San Miguel. (See Figure 3 on page 7). Each of these districts is distinguished by the mode of housing, class, and ethnic group of the population residing there.

The main commercial center of Manila is the Binondo district. This district is situated east of San Nicolas, with secondary shop districts along Rizal Avenue and Quezon Boulevard in Santa Cruz district. Binondo is characterized by its shop-houses combining residence and commercial functions. This area is of mixed population and it is dominantly Chinese district. The districts surrounding Binondo are characterized by the "accessorias" or buildings of flats which account for the high density of population. This area, along with some districts south of the river, is the best serviced in terms of piped water and toilet facilities.¹

The Chinese population of Manila which is mostly concentrated in these districts was greatly affected by the Retail Trade Nationalization Law of 1955. The law

¹C. A. Fisher, op. cit. p. 187.

prohibits aliens to engage in new retail trade business and those already in business are allowed to continue until their death or retirement. In case of partnership or corporation, they are allowed to continue for a period of 10 years. This law, which limits the sphere of their economic activities, can be considered partly attributable to their crowded and deteriorating living conditions.

The other residential areas, which are distinguished largely by its dominantly Filipino population, encompasses the rest of the city with the exception of the Ermita district. The districts of Tondo, Intramuros and Pandacan are characterized by poor housing--there is a low percentage of houses built of strong materials. Tondo is a working class area occupied by laborers and fishermen living in traditional houses built of nipa and bamboo. The decline of Intramuros into a working-class district was the result of the war. It was one of the worst hit areas during the liberation of Manila. Squatters moved into the bombed ruins, building makeshift homes of tin, bamboo and packing cases.¹

The superior residential areas are in south and east of Manila. They include Ermita, Santa Ana, and Malate, and the suburbs of San Juan Heights, Forbes Park in Makati,

¹It was only recently that the squatters in this area were relocated to Sapang Palay. However, it is reported by the Special Committee that some squatters were still living in the area. See Table 5, page 42.

and Marikina. This suburban trend is going still farther out into Caloocan City, Quezon City, Mandaluyong, Pasay City, Paranaque, and beyond to the provinces of Bulacan, Rizal, and Cavite. Thus, the prewar suburbs have become the sites of lower and lower-middle class concentration in postwar days; the outskirts, a low-middle area during Spanish times, now accomodate upper-class families looking for open spaces. The interstices have yielded to the new, low-income migrant seeking a home close to his employment, and to the squatter in search of almost any convenient location that will tolerate his presence.

Government

The cities included in Metropolitan Manila have individual charters granted by the National Legislature.¹ The ten suburban towns are under the jurisdiction of the Province of Rizal. Both the cities and towns have elected mayors, vice-mayors and councilors. They were usually elected at large. Manila is different in that its councilors are elected by districts (five for each of the City's four

¹The Charter of the City of Manila is Republic Act 409, passed in 1949. Quezon City was created under Commonwealth Act 502, passed in 1939 and its present charter, which was revised in 1950, is Republic Act 537. Pasay City was first named Rizal City in its first charter, Republic Act 183, which was passed in 1947, and Caloocan became a city under Republic Act 3278, after its citizens' approval in a plebiscite in 1962.

political districts). Manila has also one representative to the National Legislature per district, whereas all other cities and towns within Metropolitan Manila are represented by the representative of the Province of Rizal.

Local--National Government Relations.--The highly centralized form of government in the Philippines was an outgrowth of the Spanish colonialism. The President, being the Chief Executive of the country, has control over all executive departments and exercises general supervision over local governments. The high centralization of authority has, on the whole, reduced localities to dependencies, stultifying their administrative growth and making them helpless in the face of many serious local problems.

In 1951, cities were granted charters. Prior to that, they were not autonomous at all and city mayors were appointed "to hold office at the pleasure of the President."¹ With their charter, cities are supposed to have more local autonomy than provinces, towns, and "barrios" or villages but difficulties can be found in the main policies that govern all local governments. These policies are laid down nationally and have given rise to a measure of standardization, leaving the local governments without the

¹Joseph R. Hayden, The Philippines: A Study in National Development (New York: MacMillan Company, 1942), p. 304.

needed flexibility to deal with local conditions and needs. In addition, these policies are administered by the national government. The programs for housing are the national government's exclusive domain. Cities and towns have had very limited participation in the implementation of housing programs. The determination of national and local housing needs, the provision of dwellings, services and facilities, and the relocation and resettlement of dwellers rest upon the central authority. Purely local services are confined to functions regarding police, fire, refuse collection and disposal, the administration of certain local roads and markets.

Most of the functions of the local government are thus virtually field extensions of the functions of the national government.

CHAPTER II

THE IMPACT OF POPULATION:

FACTS AND ANALYSIS

From 220,000 in 1903, the population of Manila proper alone had increased 500 per cent to 1.1 million by 1960. Including the suburban cities and towns that comprised Metropolitan Manila, the population reached a much larger 2.4 million which is about one-tenth of the national population. The Institute of Planning of the University of the Philippines predicts a metropolitan population of 5.9 million by 1980 and 11.7 million by the year 2000.¹ It is to conclude, therefore, that these people will be accommodated beyond the presently adopted boundaries of Metropolitan Manila. Actually, there are two principal factors which are rapidly contributing to this situation; namely, natural increase and rural to urban migration.

a. Natural Increase - Manila and suburbs grow at a distressing yearly rate of at least 4 per cent.

¹Institute of Planning, A Planning Strategy for Metropolitan Manila, A.D. 2000 (Manila: Institute of Planning, University of the Philippines, 1968) Mimeo, p. 8.

While rural to urban migration accounts for more than half of this rapid growth, there are evidences that charge Manilans with the burden of contributing human beings to the urban stream. This has resulted from the technological progress in arresting epidemics, controlling diseases, and minimizing other health hazards. For instance, even with a higher percentage of literacy and increased interaction with the West, the average six to seven children per family in Metropolitan Manila by 1966 is practically the same as that in 1956.¹

Pratt predicts, however, that a decline will be evident beginning in 1970, or so. Even if this prediction proves true, it would take another generation for it to demonstrate any appreciable effect.

b. Rural to Urban Migration - It is a "push" factor which is more significant in forcing the rural migrant into the city than the "pull" factor of coming to the city because of interest or convenience. It appears that people are being forced into the cities because of unstable political and economic conditions in the countryside. This has led to the persistence of the economic problems of the city. The rural migrants who have been forced to move into the city's already inflated tertiary

¹W. F. Pratt, Family Size and Expectations in Manila, St. Louis Quarterly 5 (1-2), 1967., p. 156.

sector find it difficult to earn an adequate living because they are poorly educated and unskilled. The result, beyond unemployment, is underemployment, where three, four, or five persons divide up a task that could be done by one. Rural migrants who come to the city to alleviate their rural poverty find that it is replaced by urban poverty.¹

Despite the fact that the city cannot offer employment opportunities, its population still grows. Thus, there is an increase in the poverty situation of the majority of the population. The failure to reform the agricultural structure means that the poverty situation is not lessened to any appreciable extent. This situation, together with the pressure of the growing population, forces more migrants into the already overcrowded city of Manila. For instance, the growth of the inner district of Intramuros in Manila can be regarded as abnormal. In fact, this district which encompasses the old Spanish fort and the original industrial core of the city, experienced an influx of illegal squatters into the area after it had been badly bombed during the liberation of Manila and it increased the population from 967 in 1948 to 13,243 in 1960.

¹T. G. McGee, The Southeast Asian City (New York: MacMillan Company, 1967), p. 85.

Aside from the rapid growth of population in Manila in general, another factor which should be taken into consideration is the disorder which occurred after the Second World War (after the bombing of Manila). When the new civil administrators were struggling to arrange the conditions of the city, this situation provided the opportunity for many squatters to occupy land, particularly on the bomb-damaged areas. They might not have been able to do this if the civil administration had paid close attention to the condition.

TABLE 2

Population of Metropolitan Manila by
District, City, and Town: 1948-1960

	1948	1960	Increase (+) Number	Decrease (-) Percentage
City of Manila	983,906	1,138,611	+154,705	+ 15.7
Binondo	21,935	16,384	- 5,551	- 25.3
Ermita	14,922	18,092	+ 3,170	+ 21.2
Intramuros	967	13,243	+ 12,256	+1,241.7
Malate	66,540	69,720	+ 3,180	+ 4.8
Paco	44,224	49,779	+ 5,555	+ 12.6
Pandacan	23,250	45,800	+ 22,550	+ 97.0
Port Area	7,702	197	- 7,505	- 97.5
Quiapo	27,428	24,251	- 3,177	- 11.6
Sampaloc	233,779	287,686	+ 53,907	+ 23.1

TABLE 2-Continued

	1948	1960	Increase (+) Number	Decrease (-) Percentage
San Miguel	19,301	16,450	- 2,851	- 14.8
San Nicolas	40,953	33,022	- 7,931	- 19.4
Sta. Ana	59,618	84,330	+ 24,712	- 41.5
Sta. Cruz	139,883	127,708	- 12,175	- 8.7
Tondo	283,384	351,949	+ 68,565	+ 24.2
Caloocan City	58,208	145,523	+ 87,315	+ 150.0
Pasay City	88,728	132,673	+ 43,945	+ 49.5
Quezon City	107,977	397,990	+290,013	+ 268.6
Las Pinas	9,280	16,093	+ 6,813	+ 73.4
Makati	41,335	114,540	+ 73,205	+ 177.1
Malabon	46,455	76,438	+ 29,983	+ 64.5
Mandaluyong	26,309	71,619	+ 45,310	+ 172.2
Marikina	23,353	40,455	+ 17,102	+ 73.2
Navotas	18,444	49,262	+ 20,373	+ 70.5
Paranaque	28,884	61,898	+ 33,014	+ 114.3
Pasig	35,407	62,130	+ 26,723	+ 75.5
Pateros	8,380	13,173	+ 4,793	+ 57.2
San Juan	31,493	56,861	+ 25,368	+ 80.6

Source: Bureau of the Census and Statistics., Census of the Philippines, 1960: Population and Housing. Vol. I., Manila, Bureau of the Census and Statistics, 1963.

Rural vs Urban Life

Migration from rural to urban areas present formidable problems for the migrants. The difficulties encountered by the newcomers to the urban scene become evident by contrasting the typical features of rural and urban life.¹

Rural life is characterized by:

1. Prevalence of subsistence economics and exchange for goods and services.
2. Little specialization of occupation.
3. Fixed social pattern established by tradition.
4. Limited number of social contacts.
5. Behavior controlled by approval or decision of community (based on accepted norms).
6. Food-main item of family budget.
7. Land for housing freely available.
8. Extended families.

Urban life is characterized by:

1. Monetary economy.
2. Almost universal specialization.
3. Social relationships comparatively undefined.
4. Large number of social contacts but of a more casual nature.
5. Behaviour control by community is lacking. Therefore, there is a need for law enforcing agencies (police).
6. Budget must cover other important items of expenditure (housing, transport, etc.)
7. Space limited and expensive.
8. Small families predominate.

¹Table based on a study entitled "Dynamics of Urbanization in Africa" by Daniel McCall, The Annals of the American Academy of Political and Social Science., Volume 298, Number 3 (Philadelphia: March 1955), pp. 151-160.

There are, of course, exceptions from this general picture. Yet, the general picture is one of enforced change in living habits and problems of adjustments. For instance, in the rural areas, life is not too harsh even in the midst of poverty because of the bounties of nature and the assistance of friends, relatives and neighbors. In the city, however, the migrants find that he has to buy everything--from firewood, which he used to take from the forest, to water, which he just fetched from the streams and rivers. Considering that the migrant, because of lack of skills, cannot find a well-paying job, the sudden translation into money terms of all his needs in the light of his low income, is a rude shock.

Extended Family System

Outside of the Metropolitan Manila, this fundamental social unit has remained intact to the present time. The principal source and means of livelihood--agriculture--which makes the family an essential working unit, and the Catholic religion with its system of filial loyalties have joined in building up family solidarity which is probably the strongest single social factor or element in the Philippine socio-economic life.¹

¹President's Action Committee on Social Amelioration, Philippine Social Trends (Manila: April 1950), p. 25.

In the Metropolitan Manila, families are breaking away from this traditional pattern. In many cases, the loosening of bonds is a result of economic pressures. It is also due to widened occupational or cultural interest that limit the time for visiting and family get-together. However, the urban families even though compelled by these pressures, still retain the sense of responsibility to help and support handicapped members, particularly the old folks.

There are several disadvantages of the extended family system in modern times. Most serious is the overburdening of many non-prosperous families with dependent relatives. For instance, if an average family size of 4.6 persons must support an average of an additional 1.4 persons or a total of six, it is a heavy burden for a not too prosperous family. This costs the family about 25 per cent more to live. To meet this added expense, the family lives in crowded quarters, eats inadequate food, and generally subjects itself to unhealthy, not to mention unpleasant, conditions.

Other Problems due to the Increase of Population

The Metropolitan Manila is growing so fast that the nation has not been able to provide for better housing. In fact, it has been unable to build for the new demand,

and thus, created a housing shortage. Out of the total 370,716 dwelling units in 1960 Metropolitan Manila, 166,474 were substandard.¹

The lower class stratum of the population is forced into squatter and slum dwelling.² They occupy vacant land in the interstices or fringes of Manila. Most of the areas on the fringes of Manila which are highly priced subdivisions have also been affected by squatters. For instance, the southern portions of Paranaque and Las Pinas (especially the railroad tracks and the Army reservations) have been invaded by many squatters. The 1968 survey of squatter and slum conditions in Metropolitan Manila estimated that there are approximately 127,852 squatter families (767,112 persons) and 55,907 slum families (335,442 persons) for a total of

¹The types of dwelling unit considered substandard are of two types, namely; dwellings of light materials (non-durable like nipa, sawali and cogon) and dwellings of mixed materials (containing light materials). The figures, therefore, include squatter and slum dwellings. See Table 3, page 33.

²For our purposes, some distinctions should be made for the terms "squattling" and "slum dwelling." Squattling will be a legal concept which involves the occupancy of a piece of land or building without the permission of the owner. "Slum dwelling," on the other hand, will denote a socio-economic concept. It will mean living in houses that are so dilapidated and congested that the condition poses a health, fire, vice and crime hazard not only to those who live in the slums, but to the whole urban community as well.

183,759 families living in substandard housing.¹ Metropolitan Manila in this survey includes the following units: the built-up area (conurbation) of the City of Manila, the cities of Caloocan, Quezon and Pasay, and the towns of Malabon, Navotas, San Juan, Mandaluyong, Marikina, Makati, Cainta, Pasig, Taguig, Paranaque and Las Pinas in Rizal province.

TABLE 3

All Dwelling Units by Kind of Construction Materials: 1960

Municipalities	Total	Kind of Construction Materials			
		Strong	Mixed	Light	Others
Manila	177,825	106,023	47,523	24,279	0
Quezon City	59,362	36,591	12,265	10,506	0
Pasay City	21,490	14,848	4,718	1,923	1
Caloocan City	23,724	13,436	6,226	4,057	5
Las Pinas	2,604	929	660	1,013	0
Makati	18,199	9,848	4,972	3,378	1
Malabon	11,907	4,547	5,197	2,163	0
Mandaluyong	10,312	4,235	3,839	2,238	0
Marikina	6,308	1,089	3,261	1,958	0
Navotas	8,632	1,567	3,917	3,148	0

¹Office of the President (Philippines), Squatting and Slum Dwelling in Metropolitan Manila, Philippine Sociological Review, Volume XVI, Numbers 1-2 (Manila: January-April 1968), p. 92.

TABLE 3-Continued

Municipalities	Total	Kind of Construction Materials			
		Strong	Mixed	Light	Others
Paranaque	10,088	2,232	6,237	1,619	0
Pasig	9,555	2,510	4,180	2,865	0
Pateros	1,985	620	679	686	0
San Juan	8,727	5,751	1,498	1,477	1
Total for Metropolitan Manila	370,716	204,226	105,156	61,310	8

Source: Bureau of the Census and Statistics., Census of the Philippines, 1960: Population and Housing. Volume 1, Manila, Bureau of the Census and Statistics, 1963.

The problem of slums and squatting is not confined to Metropolitan Manila alone but also to many cities in Luzon, Visayas and Mindanao (the three main regions that comprised the Philippines). A survey made by the joint United Nations (U.N.)--People's Homesite and Housing Corporation (PHHC) Research Team shows the slum and squatter population of Baguio in 1964 at 2,795 families (16,207 persons), which was about 27 per cent of the city's population. The figure for other areas was as follows: Davao, 21,000 persons or 8.5 per cent of the city's population; Iligan, 5,600 or 7.5 per cent; Cagayan de Oro, 4,450 or 11.0 per cent; Butuan, 19,800 or 43.5 per cent; Ozamis,

5,250 or 25 per cent; Cotabato, 19,200 or 10 per cent; Marawi, 6,780 or 44.5 per cent; and Surigao, 10,000 or 22 per cent.¹

The above figures are significant because most migrants to Metropolitan Manila came from these secondary urban areas. Only about 7 per cent of the slum and squatter population are born in Metropolitan Manila. In other words, the difficult life in the rural areas is pushing people to the smaller cities where they become squatters and slum dwellers. When life in those cities becomes difficult, they take a trip to Manila and continue their old way of life there. Yet, for all this poverty, urging those migrants to return to the province usually falls on "deaf ears," for opportunity there is even more scarce. Moreover, for the Visayas or Mindanao migrant, the long boat trip or expensive plane flight could well dictate an irreversible course of action for life. The Luzon migrant, who can take the reasonably priced bus or train home should the urban condition prove cruel to him, might be able to return to his home area if employment became available.

¹Morris Juppenlatz., Housing the People of the Philippines (Manila: U.N. Department of Social and Economic Affairs, October 1966), Table XIV.

Of the Metropolitan Manila's squatters (including slum dwellers) present in 1968: 16 per cent had come between 1946 and 1954; 14 per cent between 1955 and 1960; 28 per cent between 1961 and 1965, and 9 per cent between 1966 and 1970 (estimated).¹ It means that the second generation of squatters and slum dwellers is now contributing to the already serious problem even as the rate of rural to urban migration is increasing.

Another consequence of the population increase, when coupled with economic and financial problems of the population, is the doubling up of families. It is estimated that 30 per cent of all squatters and slum families in Metropolitan Manila are doubled up.² The overcrowding conditions brought about by this practice are considered compensated by economic conveniences of sharing the primary expenses--food, water, electricity and rental fees--with one or two families. The pressure of this practice upon a minimal facilities eventually resulted to slums and deteriorating conditions.

After the enumeration of some conditions Metropolitan Manila is now experiencing, it can be said that the rapid growth of population has created housing problems.

¹Office of the President (Philippines), op. cit., p. 101.

²Office of the President (Philippines), op. cit., p. 97.

Perhaps, it is experiencing the most acute housing shortage in the nation. This growth of population also placed tremendous pressure on the available local services. Local government, welfare and transportation services break down under the disproportionate increase of the population. There can be little question that Metropolitan Manila shares the same problems experienced by other cities in Southeast Asia. They are: (1) the economic problems of unemployment, unbalanced occupational structure, poverty and inequality of income; (2) social problems of adjustments to city life which so often leads to delinquency and crime; and (3) the physical problems of overcrowding in slums and burgeoning squatter settlements, and the administrative problems of establishing efficient urban services in the face of this urban explosion. These problems, particularly those of the slum and squatter settlement which are clear indicators of the housing crisis, are not now as serious as they will undoubtedly become in the foreseeable future, in the absence of any radical new attack upon them.

CHAPTER III

THE HOUSING SITUATION IN METROPOLITAN MANILA

The idea of the slum carries with it a negative connotation. The slum is a poverty area, run-down, over-crowded, inhabited by persons who are not welcome to other residential areas. Its appearance has the universal mark of "neglect and disorder with respect to buildings, yards and streets . . . structural over-age and decline."¹

This negative idea of slum, essentially a Western viewpoint, has been transported elsewhere, even where climate, society and culture demand different conceptualizations. The United Nations, for example, defines a slum as a "building, group of buildings, or area characterized by overcrowding, deterioration, unsanitary conditions or absence of facilities or amenities which, because of these conditions or any of them, endanger the health, safety or morals of its inhabitants or the community."² The same negative attitude

¹Nels Anderson, The Urban Community (New York: Henry Holt and Company, 1959), p. 191.

²United Nations, Urban Land Policies, Document ST/SCA/9 (New York: U.N. Secretariat, 1952), p. 200.

toward slums is evident in squatting. Squatting, in legal concept, involves the occupancy of a piece of land or building without the permission of the owner. Therefore, the squatter is unjust because he is denying the property's use of its rightful owner.

Compared to other countries, slums and squatting in the Philippines are relatively new.¹ In India, where slums have been known for centuries, there are many words for them. Among these are "bustees, jompris, ahatas, cheris, katras, chawls and lanes."² Similarly, in Latin America, slum and squatter areas are common and variously referred to as "jacales or colonias proletarias in Mexico; favelas, mocambos or vilas de malocas in Brazil; callampas in Chile; villas miserias in Buenos Aires; barrios clandestinos in Colombia and Peru; and ranchos in Venezuela."³ Slums are also common in the United States but several polite words or terms of a genteel nature have been used to refer to them. These include "blighted area, renewal

¹There is, in fact, no vernacular term for slums and squatting in the country, unless one regards the word "iskwating" as part of the language. The closet term to a slum area is the "looban," which literally means "interior" and denotes a neighborhood not directly accessible from a main thoroughfare. These terms, "iskwating" and "looban," are believed to have originated in Metropolitan Manila.

²Marshall B. Clinard., Slums and Community Development (New York: The Free Press, 1966), p. 75.

³Ibid., pp. 51-54.

area, deteriorated area, gray area, lower class neighborhood, low income area, and inner core area."

Slums and Squatting in Metropolitan Manila

The rapidly expanding Metropolitan Manila is now experiencing the same phenomenon. As mentioned earlier, there are approximately 127,852 squatter families (767,112 persons) and 55,907 slum families (335,442 persons), a total of 183,759 families living in substandard housing in Metropolitan Manila. The City of Manila alone contained 27.6 per cent of all squatter families and 80.7 per cent of all slum families, which is 43.8 per cent of the combined total for Metropolitan Manila.¹ Tables 4 and 5 show the estimated number of squatter and slum families in Metropolitan Manila and the City of Manila.

In Metropolitan Manila, slums and squatter houses in most, if not all, instances were co-existing conditions which implies the usual dilapidated condition of housing. Notable exceptions were Magsaysay Village in Tondo, Manila where many squatter houses are built of strong materials with more or less adequate facilities, and in Malate and Pasay, where squatters pay rent to private landowners and

¹Office of the President (Philippines), op. cit., p. 92.

are not, technically, squatting. As mentioned, however, some distinctions have been made--"squatting" was considered a legal concept, whereas "slum" implies a socio-economic concept.

Squatters in Metropolitan Manila occupy either public or private property. The squatter settlement in the Intramuros area can be considered squatting on public property. The condition of housing is poor and crowded. Sanitation and water supplies are virtually non-existent. Because squatters are generally poor, they have inadequate nutrition and they lack medical care. The city authorities of Manila, after so many years of delay, demolished the squatter settlement within the walls of Intramuros, shifting 11,000 squatters to Sapang-Palay, a small municipality sixteen miles from Manila. In this area which the squatters left, the ancient Spanish walls and streets were restored and the whole of Intramuros will be transformed into a cultural center.

There are also those who squat on private property, which are of two categories; namely, those who are on the property with consent, and those who are on the property without consent. In either case, however, both are considered social problems. Squatters on private property without the consent of the owner have learned how to hang on.

TABLE 4

Estimated Number of Squatters and Slum Dwellers
in Metropolitan Manila, 1968 (Families)

Location	Squatters	%	Slum Dwellers	%	Total	%
Manila	35,329	27.6	45,107	80.7	80,436	43.8
Malabon	9,000	7.1	-	-	9,000	4.9
Navotas	4,000	3.1	-	-	4,000	2.2
Caloocan City	21,650	16.9	2,350	4.2	24,000	13.1
Quezon City	31,297	24.5	1,450	2.6	32,747	17.8
Mandaluyong	15,250	11.9	6,000	10.7	21,250	11.7
San Juan	3,384	2.7	-	-	3,384	1.8
Marikina	456	.4	-	-	456	.2
Pasig	196	.2	-	-	196	.1
Taguig	200	.2	-	-	200	.1
Cainta	80	.0	-	-	80	.0
Makati	971	.8	200	.4	1,171	.6
Pasay City	1,939	1.5	800	1.4	2,739	1.5
Paranaque	3,600	2.7	-	-	3,600	1.9
Las Pinas	500	.4	-	-	500	.3
METROPOLITAN MANILA	127,852	100.0	55,907	100.0	183,759	100.0

TABLE 5

Estimated Number of Squatters and Slum Dwellers
in the City of Manila, 1968 (Families)

Location	Squatters	%	Slum Dwellers	%	Total	%
Ermita	475	1.4	-	-	475	.6
Malate	206	.6	2,810	6.2	3,016	3.7
Intramuros	73	.2	-	-	73	.1
Paco	610	1.7	950	2.1	1,560	1.9
Sta. Ana	1,279	4.0	4,162	9.2	5,559	6.9
Pandacan	2,370	6.7	307	.7	2,677	3.3
Sampaloc	7,400	20.9	5,514	12.2	12,914	16.1
San Miguel	166	.5	320	.7	486	.6

TABLE 5-Continued

Location	Squatters	%	Slum Dwellers	%	Total	%
Sta. Cruz	750	2.1	3,325	7.4	4,075	5.1
Quiapo	100	.3	291	.6	391	.5
San Nicolas	-	-	1,803	4.0	1,803	2.0
Binondo	900	2.5	210	.5	1,110	1.7
Tondo	20,882	59.1	25,415	56.4	46,297	57.5
TOTAL FOR MANILA	35,329	100.0	45,107	100.0	80,436	100.0

Source: Office of the President (Manila), Squatting and Slum Dwelling in Metropolitan Manila, Philippine Sociological Review, Volume XVI, Numbers 1-2., (Manila: January-April 1968), p. 93.

They have reduced the hazard of eviction by combining with other squatters to resist it by force.¹

Despite considerable differences in the physical appearance of the slum and squatter areas in Metropolitan Manila, they still share certain common features. They lack the amenities and facilities available to people of higher economic status. Sanitation and water supplies are non-existent. Occasionally, the municipal authorities, horrified at the health consequences of this condition, run standing pipelines into these areas. Some 70 per cent of the slum and squatter families in Metropolitan Manila have electricity.

¹Charles Abrams. Man's Struggle for Shelter in an Urbanizing World (New York: MacMillan Company, 1964), p. 15.

It was also found by 1968 that the median family income was 150 pesos per month, although some families earned in excess of 500 pesos. A family earning 100 pesos or less was considered poor enough to qualify for free housing. The average family size in the slum and squatter areas was 5 to 6 persons.¹ Some 67 per cent owned their homes (or shelters), and 26 per cent rented.² It could be assumed here that most owners were squatting and thus, the owner-renter distinction loses the meaning it has in the United States.

The Effects of Slums and Squatting

The effects of the large population of the slum and squatter areas in Metropolitan Manila are closely related to other social problems. These areas were found to have a high incidence of crime. For instance, the district of Tondo which has 57.5 per cent of Manila's squatters

¹When compared with Pratt's study claiming that Metropolitan Manila has an average of 6 to 7 children per family, the slum and squatter areas have less than the average size household. This could be attributable to two factors, namely; the high rate of death, and to those migrants who left their families in the rural areas with the hope that they will follow if the conditions in the city proves encouraging.

²Office of the President (Philippines). op. cit., p. 97.

and slum dwellers had 35.8 per cent of reported crime victims in 1965.¹ The reported crime rate is the highest in the records but there is also some evidence of a considerable number of unreported crimes in the area.

There is also a relationship between the breakdown in morals and socially-accepted behavior and the presence of slum and squatter areas. It is reasonable to believe that crimes against chastity and crimes against morals are highest in these areas.

Because of the nature of the structures and the impassibility or non-existence of streets, they constituted a serious fire hazard. Thus, it is not unusual for large and costly fires to originate from slum and squatter areas. This has been demonstrated by the Pasay and Binondo fires. Incomplete statistics, however, preclude the presentation of the extent of the loss on both property and lives.

A high incidence and type of diseases are also found in these areas. There is a close link between the predominance of respiratory and gastro-intestinal disease to the presence of slum and squatter areas. Moreover, the records generally show a rise in the incidence of mental cases. The national government maintains a mental hospital in Quezon City and a psychopathic institution in nearby Mandaluyong.

¹City of Manila and National Science Development Board. Manila: Its Needs and Resources (Manila: Manila Social Welfare Department, 1967), Chapter IX.

There is also a relationship between low property values and the concomittant low income from real property taxes to the presence of slum and squatter areas. The reasons for these are quite obvious. Squatters and slum dwellers pay few or no taxes, and the hesitance among land buyers to acquire these areas for development because squatters, as mentioned earlier, have learned to hang on to the occupied land by force and threat. Guerrero estimated that although commercial land in Manila exceeds 1,500 pesos/square meter in value, the presence of squatters and slum dwellers often devalues land to as low as 50 pesos/square meter.¹

While these problems brought about by the slum and squatter areas are recognizable, relatively little has been done to solve them. The reasons for these are varied. As the U.N. report aptly pointed out: " . . . a stern policy in the City of Manila on squatters is often offset by political recognition of the rights of squatters, sympathetic indulgence and compensation; others are viewed with scorn and ousted while most squatters continue to live in limbo, gravitating between encouragement and despair,

¹Constantina Guerrero, Social Aspects of Housing and Urban Renewal (Manila: People's Homesite and Housing Corporation, 1963), Mimeo.

optimism and frustration, hoping that massive and continuous resistance to law will bring battle fatigue to officials and convert the illegal trespass into lawful tenure."¹ A welfare-oriented viewpoint among public officials make eviction of squatters unpopular. Protecting squatters has political values because about 65 per cent of slum and squatter families are members of at least one organization in these areas² and, therefore, one of the indices of a strong feeling of community and solidarity among slum dwellers and squatters. This feeling of community and solidarity is a great asset in dealing with politicians. They need protection, politicians need votes. So skillfully have politicians, acting as lawyers for squatters and slum dwellers, argued their case that the ejection of Intramuros squatters, finally carried out in 1963, had to be based upon an old charter provision granting the Mayor powers to prevent a nuisance.

Slum and squatting, when tolerated and even encouraged for political interest and selfish ends, contributes to the incidence of more serious consequences. Physical disorganization of the slum and squatter areas jars the aesthetic sensibilities of many people, and the personal

¹Charles Abrams. op. cit., p. 81.

²Office of the President (Philippines), op. cit., p. 97.

and social dislocation brought about by the life in these areas may be hard to assess and quantify but it is nevertheless a growing threat.

Some Interesting Findings About Slum Dwellers and Squatters

The Philippines Free Press (editorial) notes some observations on squatters and slum dwellers. These can be summarized as follows:

1. Most squatters can afford to pay for their housing, but prefer to squat because they can do so without bothering about rentals. Included under this category are businessmen, lawyers, and other professionals.
2. There are some policemen squatting and they even have shanties for sale or for rent.
3. Some of the squatters and slum dwellers have electrical appliances, which many employees living in rental apartments cannot afford to buy.
4. Many of the squatters and slum dwellers have illegal water connections.
5. Some of the squatters and slum dwellers make a living by charging excessive fees for questionable electrical connections.¹

Although no formal studies are reported regarding these findings, it seems important to be aware that they do somehow exist.

¹The Editorial, Slum Explosion, The Philippines Free Press, Issue LXI, Number 35 (Manila: August 17, 1968), p. 1.

The Geographical Distribution of Squatters and Slum Dwellers

Within the City of Manila proper, three areas comprise the majority of its squatters and slum dwellers. They are Tondo, Sampaloc and Pandacan.

Tondo has the biggest problem of squatters and slum dwellers in Manila proper. It contains an estimated 46,397 of the city's 80,436 households that make up the total squatter and slum population of Manila.¹ It is claimed that the biggest squatter-slum colonies are found in Barrio Magsaysay, Barrio Magdaragat, the railroad tracks from Tayuman to Barrio Obrero and the notorious Isla Puting Bato. Physical conditions around Tondo are especially bad. The streets are described as small, winding and narrow, with numerous pockets not accessible to motorized vehicles.

There is a tendency for squatters and slum dwellers to congregate in the Tondo district because there are more job opportunities for unskilled and uneducated people in the area. In this section of the city is found North Harbor, Divisoria and other markets, and thousands of factories and little shops.

In the district of Sampaloc, there are about 12,914 squatter and slum families.² Squatters are mostly

¹Office of the President (Philippines), op. cit., p. 94.

²Office of the President (Philippines), op. cit., p. 95.

concentrated along the railroad track right-of-way and in the low lying formerly swampy areas. In Sampaloc there is little by way of economic base to support communities of low income people. Sampaloc can only offer the markets and some small commercial establishments. Primarily, it is a residential community serving the downtown section.

The district of Pandacan has the highest concentration of squatters and slum dwellers in the Fourth District, having 2,370 of the Fourth District's 13,360 squatters and slum families.¹ It is an industrial area with almost all of the oil depots and the main gas company plants located there. Because of such a situation, it has attracted both skilled and unskilled workers, who naturally tended to live close to their jobs.

The above mentioned districts are illustrated in Figure 3 on page 7.

Squatting and Slums Among Suburban Cities and Towns

Quezon City has the worst squatter (and not slum) problem among the suburban cities and towns.² The Quezon

¹Office of the President (Philippines), op. cit., p. 95.

²A report submitted to the President stated that squatters from the Quezon Memorial Park site have been re-located in the PHHC property in Carmona, Cavite by the Resettlement Agency. SEE: Four Year Housing and Urban Development Program, F.Y. 1967-1970, submitted by the Presidential Assistant on Housing and Resettlement Agency, January 7, 1969.

Memorial Park site is the biggest headache for the city and national officials. Although they are widely distributed throughout the large park, the squatters have managed to discourage development within the area. In Quezon City, squatters are well organized and thus, an important political block that politicians have to contend with.

The City of Caloocan has the third worst squatter and slum problem in Metropolitan Manila, after Manila and Quezon City. There are about 25,000 squatter and slum families living in the area.¹ The many small shops and trades in Caloocan City attract people of the low income variety. The presence, too, of large tracts of public lands and private estates temptingly calls to squatters.

After the presentation of the major concentrations of squatters and slum dwellers within the Metropolitan Manila, it is concluded that certain reasons are responsible for the greater attraction of certain areas within the metropolis.² They include: the nearness to sources of employment which depend on unskilled labor and which give low pay; the availability of undeveloped public lands or

¹Office of the President (Philippines), op. cit., p.96.

²See Tables 4 and 5 on page 42 for the distribution of squatter and slum families in Metropolitan Manila.

large private estates; the availability of poor or marginal lands not suitable for other development; and, slum dwellers are usually attracted to private lands where the owners are willing to receive low rents because the land is marginal.

The presence of slums and squatting are clear indicators of housing crisis. The urbanites of the Metropolitan Manila, being family centered, dreams of a house and lot of his own, nourished by house beautiful ads of real estate developers which have the Western flavor of preference for single-family house amid well-watered gardens. But this dream dies hard. In Manila alone, 940 of its 3,700 hectares are slums and squatter areas often described as "urban jungles."¹ Sporadic efforts have been made to solve these problems. Because of a lack of definite policy, the legal uncertainty toward slums and squatting, politics and confusing bureaucratic tangle, lack of public investment and unavailability of credit for housing, these efforts had little success.

¹Aprodicio Laquian., The City in Nation Building (Manila: School of Public Administration, University of the Philippines, 1966), p. 53.

CHAPTER IV

ANALYSIS OF HOUSING PROBLEMS

The housing problem is increasing every year and placed tremendous pressure upon the city and national government, in such a way that the nation has to move more rapidly (in the provision of adequate shelters) than the more developed Western counterparts. The belief of some people proves true that in general, "many of the undeveloped countries of the world today are trying to accomplish within a decade what it took the more developed countries centuries to achieve."¹ No matter how ambitious an effort will be, it should be realized that the solutions to the housing problem rest upon the understanding of the problem itself and several factors affecting it for it cannot be solved by merely providing houses.

The foregoing chapters illustrate some background information related to housing development in Metropolitan Manila, the extent of its housing problems and its effects. This chapter will discuss and analyze several factors that

¹Max Millikan and Don Blackner, eds., The Emerging Nations (Boston: Little, Brown and Company, 1961).

contributed to the housing problems of Metropolitan Manila. Although some of them have been discussed, it is important to have a full grasp of the problem from many angles.

Land Availability

The availability of land is one important factor that affects housing in Metropolitan Manila. It is obvious that the high cost of housing is partly due to high cost of land, which is caused not by scarcity but of refusal to sell.¹ This situation is most acute in the environs of Manila, where land poverty exists amid land plenty.²

In Metropolitan Manila, land cost has soared not only because of land hoarding. The reasons for these also include: "absence of an effective land policy to prevent land hoarding, control land use, and make government more active in the acquisition, development and distribution of

¹There are various reasons for the refusal to sell land. Foremost of which is the fact that land still remains the safest and most profitable investment. For instance, land in Manila is assessed at 30 to 50 per cent of value, and the tax is about 1 per cent. Thus, the effective tax rate is only 1/3 of 1 per cent to 1/2 of 1 per cent of value. The owner of land worth \$50,000 on which the annual tax are only \$150 to \$250 need not be in a hurry to develop it. The demand for land, partly due to the increasing population, makes landowners feel that they can safely pay the small annual taxes and recoup many times their outlays by holding on for the inevitable price rise.

²Charles Abrams., op. cit., p. 56.

land; overconcentration of land ownership in a few hands; failure of the government to put idle lands to production or development by imposing the necessary regulatory and control measures like taxation, assessment, etc., and; lack of resources and effective means to exercise eminent domain to make more land available for housing development.¹

In the outskirts of Manila, plots for homes are available to those who can afford to pay excessive prices. Speculators and subdividers are able to buy a tract of land, and some even retail it in small plots where the cost is four, five, or six times the price he paid. Others will continue to hold the purchased land out of use or exact ransom prices. Land speculation is less often motivated by the profit to be made from immediate development than by a determination to hold on for the inevitable price rise of the undeveloped land.

Due to high cost of land, low income families were forced to slum life, overcrowding, or ransom rents--or they simply squat on public or private lands. The high cost of land is also holding back the general development of the Metropolitan Manila. The National Planning Commission believes that "one of the greatest obstacles in the

¹Asteya Santiago., Reorganizing for Housing and Urban Development (Manila: Institute of Planning, University of the Philippines, 1969), Mimeo., p. 6.

replanning of developed areas is the high cost of land. In many cases, the cost has been found to be incompatible with the reasonable use of the land."¹

Economic

The low economic condition of a large segment of population in Metropolitan Manila is one of the most troublesome factors that affects housing. In Metropolitan Manila, a 40 square meter one-storey house may be built with precast concrete and galvanized iron roofing for about 150 pesos per square meter or a total of 6,000 pesos. At the fringes, an acceptable minimum lot of 200 square meter will cost at least 8,000 pesos. (Lots at this price are fast disappearing). Therefore, the minimal requirement per family in need of a house is about 14,000 pesos. Under a 20-year installment plan with 10 per cent down payment and 6 per cent interest on the balance, only those families earning a minimum of 400 pesos a month can afford a decent house and lot.² In a 1965 survey of family incomes, it was found that only 46 per cent in Metropolitan Manila

¹National Planning Commission, The Master Plan: City of Manila (Manila: 1956), p. 8.

²Jacobo de Vera, Philippine Housing Situation (Manila: September 1967), Mimeo., p. 3.

have incomes of at least 4,800 pesos per year. Therefore, the rest cannot afford to build their own dwellings without some form of government assistance or support.

The major difficulty is due to the fact that in the Philippines, like other developing countries, housing has not been given the high priority it deserves, notwithstanding the serious housing shortage. Priorities are given to food production, education and road building. The government makes no yearly appropriation for low-cost housing as shown by the estimates that government-built housing constitutes one per cent, and government-financed private housing is 20 per cent of the entire housing activity thus far.¹

The U.N. believes that housing furnished low returns in short run financial terms. However, benefits are derived from the more balanced development of economic activities which it supports.² The provision of housing is necessary to enable economic projects to be undertaken or expanded. Housing provides the physical link to economic activities. For instance, factories, workshops, offices and other

¹President Ferdinand Marcos' Presidential Policy Statement Series, The Government Housing Program (Manila: August 25, 1968), p. 3.

²United Nations, Report on a Special U.N. Funds for Economic Development (New York: United Nations Publication, Sales Number 53 II b. 1), p. 9.

economic structures are related to employee housing and failure to establish well planned housing results in a high economic price in the inconveniences of the city which are measured in terms of wasted time of man, high transport cost, etc.¹

Housebuilding stimulates the manufacturing of materials not only for housing but for all kinds of construction. Domestic production of building materials will help to improve the trade balance. Also, experience shows that "construction appears to be the first industrial employment undertaken by the rural migrants."² Thus, the importance of housing in the economy can be measured in terms of employment, production and investment.

Political and Administrative

As mentioned earlier, the highly centralized form of government in the Philippines had affected housing. The national government has always held control of political powers and economic resources. Policies are laid down nationally and programs implemented by the national agencies.

¹United Nations, Ad Hoc Group of Experts in Housing and Urban Development (New York: United Nations Publication, Sales Number 63 IV, 1), p. 2.

²Ibid., p. 13.

This arrangement is also true for housing. While the formulation and implementation of housing program have been the joint efforts of the state and local authorities in various countries, in the Philippines this task is being performed by the national agencies organized to take care of the various aspects of housing like the provision of houses or lots, extension of financial assistance, and the provision of housing services. Aside from historical precedent, there are many reasons for these. Some of which are the belief that centralization saves money, speeds decision making, streamlines tax collection, and strengthens regional planning. Other reasons are due to the lack of adequate powers and resources of the local government to engage in housing, and the lack of well-trained technical and administrative personnel on the local level.

The major point currently at issue is the relationship between city administrators and the national authorities.¹ Often, the nationally appointed incumbents and the persons they bring with them into city government have greater skill in political strategem than administrative capabilities. If, and this has happened, on the other hand, an elected mayor is a member of an opposition party, he can expect little cooperation from the national authorities.

¹J. H. Romani and M. Ladd Thomas, A Survey of Local Government in the Philippines (Manila: Institute of Public Administration, University of the Philippines, 1954).

Relations between adjacent local government unit frequently lack cordiality among themselves. Metropolitan Manila, composed of four cities and ten towns, appears to be quite complex. There seem to be nobody to coordinate the diverging interests of these areas and to make policies and decisions for the urban area as a whole. This situation is by no means unusual in large cities--as a recent United Nations study has stated, "the problems of administration and local self-government arising from the spread of cities beyond their nominal boundaries have not been solved even by countries with longest experience of urbanization."¹

Lack of advancement opportunities (compared with private enterprise) and competition with beneficiaries of political patronage have diverted many good workers from public into private service. The morale of those remaining in public is not high.

Pressures of the unemployed have helped make public and civil service a receptacle for the jobless. The effect on the People's Homesite and Housing Corporation (PHHC), the primary housing agency, has not only been demoralizing but financially damaging. In August 1958, the corporation

¹United Nations, Report on the World Social Situation (New York: U. N. Secretariat, 1957), p. 134.

had at least a thousand temporary employees, most of whom were useless.¹ The result was that the PHHC found itself unable to pay these extra wages from its general funds.

When the PHHC was operating a block-making factory that could produce blocks for about 900 houses a year,² the factory's staff was soon loaded with the unemployed, making the operation uneconomical. The PHHC was thus forced to sell the factory to a private operator, who then sold blocks to the PHHC at market price.

Being a complex matter to deal with, some political and administrative difficulties that affects housing are to be given considerable attention in the following chapter.

The foregoing discussion has shown that a number of factors, some of which cannot be controlled, affect housing in Metropolitan Manila. An understanding, however, of these factors is a great step towards the solution of the problem.

¹Charles Abrams, op. cit., p. 82.

²The factory could turn out 6,000 blocks in a single shift and 12,000 in two shifts at 20 cents a block, as against a retail price of 34 cents.

CHAPTER V

THE GOVERNMENTAL EFFORTS TOWARD HOUSING DEVELOPMENT

As stated earlier, attempts have been made to solve Metropolitan Manila's housing problem. There are many government agencies engage in housing and related activities. (See Figure 5). These agencies can be divided into four major groups. The first group formulates housing policies and programs, namely: the National Economic Council (NEC), the Presidential Economic Staff (PES), National Planning Commission (NPC), and the Presidential Assistant on Housing and Resettlement Agency (PAHRA).

National Economic Council - was created in 1935 to serve as the economic planning body of the country. This agency prepares economic and social development programs, formulates economic policy recommendations on matters referred to it by the President, inventories the country's needs and resources, and coordinates statistical activities of all government agencies.

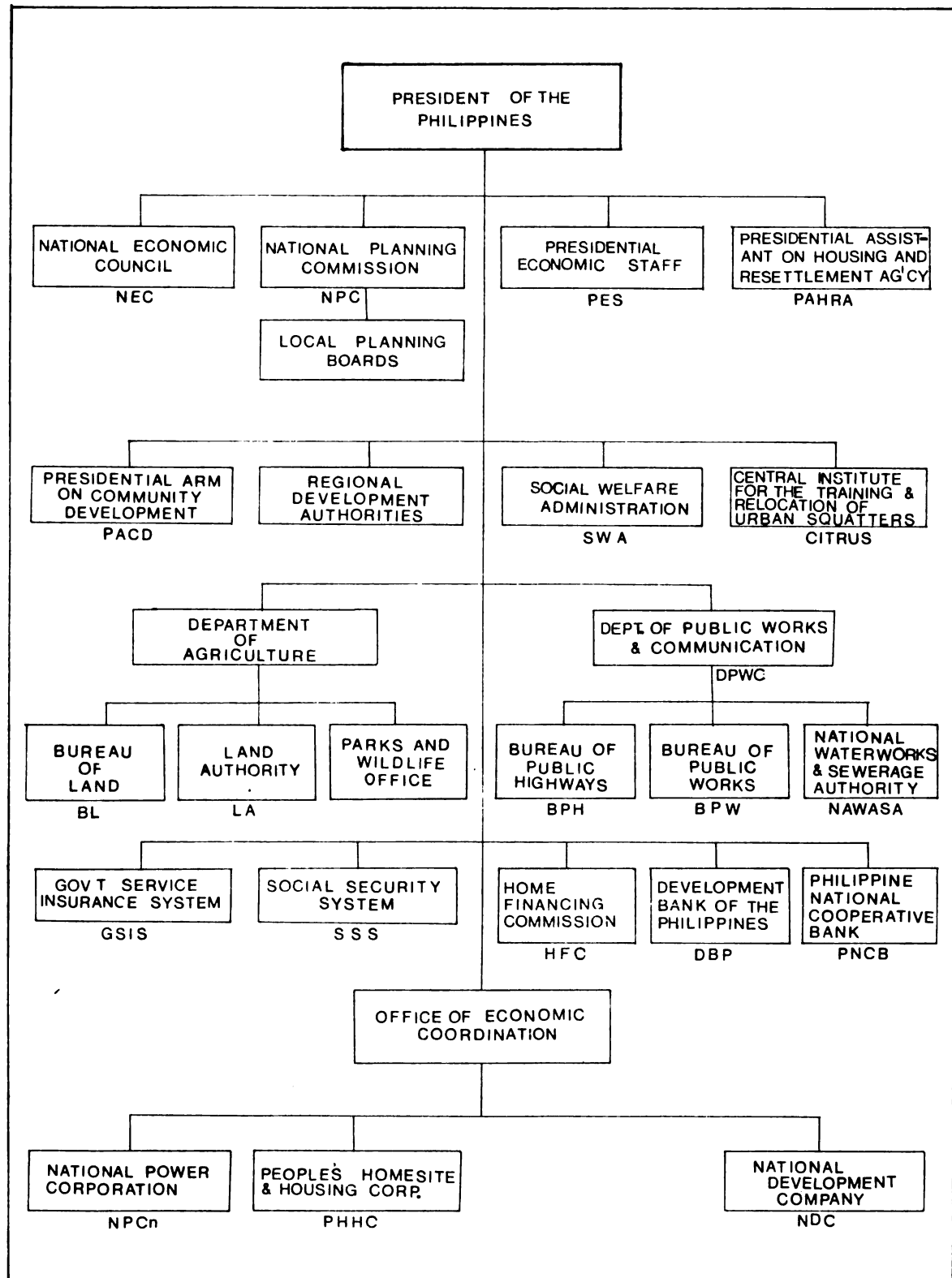


FIGURE 5 PLANNING ORGANIZATION IN THE PHILIPPINES

Presidential Economic Staff - determines economic priorities in the allocation of public funds, and effects coordination in the implementation of the over-all programs.

National Planning Commission - is the central physical planning body in charge of the preparation of the general plans, zoning, subdivision and building regulations, but subject to approval, or amendment by the municipal or city councils.

Presidential Assistant on Housing - was created by Executive Order No. 67, in 1964, with two main functions, namely: (1) to formulate a national housing program, and; (2) to coordinate housing programs of various government agencies engaged in housing. These agencies are the People's Homesite and Housing Corporation (PHHC), Government Service Insurance Agency (GSIS), Social Security System (SSS), Development Bank of the Philippines (DBP), and the Home Financing Commission (HFC).

Besides the aforementioned functions, the Office of the Presidential Assistant on Housing is also charged to implement such a housing program in all chartered cities, municipalities, municipal districts and barrios.

Resettlement Agency - which is under the Office of the Presidential Assistant on Housing was created by Executive Order No. 68 for the purpose of relocating and

resettling squatters. This agency is responsible for clearing the Quezon Memorial Park site in Quezon City from squatters, and relocating them on the PHHC property in Carmona, Cavite.¹

The second major group consists of those agencies which provide housing or housing lots or both. These agencies are the People's Homesite and Housing Corporation (PHHC), the Land Authority, the Bureau of Lands, and the Department of Public Works and Communications (DPWC).

People's Homesite and Housing Corporation - was created by Executive Order No. 93 in 1947, merging the People's Homesite Corporation (PHC) and the National Housing Commission (NHC). Its function is to undertake acquisition, development, improvement, construction, leasing and selling of lands, and operation of public housing, relocation projects and subdivision projects. It also conducted studies and researches on housing needs, construction materials and techniques.

The Land Authority - which provides housing and other accommodations to agricultural settlers upon their arrival in new settlements.

¹Four Year Housing and Urban Development Program, F.Y. 1967-1970, Submitted by the Presidential Assistant on Housing and Resettlement Agency, January 7, 1969., p. 14.

Bureau of Lands - which is engaged in subdividing and allocating public lands in or near urban areas for sale as residential lots.

Department of Public Works and Communications - constructs housing projects only when directed by specific statute and when provided with special appropriation.

The third major group is composed of agencies which finance home-building. These include the Government Service Insurance System (GSIS), the Social Security System (SSS), Development Bank of the Philippines (DBP), Home Financing Commission (HFC), and the Philippine National Cooperative Bank (PNCB).

Government Service Insurance System - operates the insurance and retirement program for government employees. It grants loans to its members for home construction, and to private parties for subdivision development and construction of low-cost housing.

Social Security System - is supposedly the counterpart of the GSIS for private workers. It grants loans to its members and undertakes housing project. Starting in January 1968, the agency embarked on a low-cost housing program for its low income members. The program consists of the following:¹

¹Ibid., p. 17.

1. The grant of loans by the agency to employer's housing projects, at a maximum of 15,000 pesos per unit;
2. The launching of housing projects by the agency itself, by purchasing and developing raw lands and constructing thereon at a massive scale, housing units, each unit to cost not more than 15,000 pesos, and;
3. Continuation of an existing direct housing loan program but reducing the ceiling from 60,000 pesos to 15,000 pesos and extending the amortization period from 15 to 25 years.

The first reason behind the 15,000 pesos ceiling was to spread out the loanable funds allowed under its charter for housing loans in order to serve more members. Secondly, it was believed that the reduction of the ceiling and the extension of the amortization period would reduce the rate of delinquencies. The extension of the amortization period would result in the reduction of monthly amortization payments which would benefit the small borrower or the low income member.

Important considerations were taken into account by the agency in determining the feasibility of the low-cost housing program. These include: the type of house that

would be acceptable to its low income members; durability of the house which should at least equal the 25-year term of the loan; location, and; cost of the house and lot that would be within the reach of its low income members.

Because of this new housing loan program, the Land and Housing Development Corporation which is composed of several private development firms, has reached an agreement with the Social Security System to construct 500 dwelling units consisting of single-detached and duplex houses on its 20-hectare property in Marikina, Province of Rizal. Each house will have a combined living-dining room, two bedrooms, and kitchen. The average floor area is 60 square meters and a lot area ranging from 185 square meters to 300 square meters. The cost of the house is fixed at 10,500 pesos and the lot will cost 22 pesos per square meter. The development of the site will be in accordance with the agreed specifications.

Development Bank of the Philippines - was created by the Republic Act 2081 in 1958. It took over the functions of the defunct Rehabilitation Finance Corporation (RFC). Primarily, it is a lending institution for agricultural and industrial purposes. Only victims of calamities, such as fire, flood and typhoon are granted a loan to the maximum amount of 10,000 pesos for the construction of their houses.

In 1960, the agency approved a financing plan for low-cost housing. The authorized loan was originally fixed at 2,300 pesos but was raised to 5,000 pesos in 1967.

Home Financing Commission - was created in 1956 as a corporate body under Republic Act 1557, known as the Home Financing Act. Under its charter, the functions of the Home Financing Commission are as follows:¹

1. To operate a mortgage insurance program as provided in this Act;
2. To encourage, aid, or initiate the organization or incorporation of building and loan associations as provided in this Act, and;
3. To promote home building and land ownership, and to promulgate rules and regulations to carry out the provision of this Act.

Philippine National Cooperative Bank - is a semi-public agency empowered to finance housing cooperatives. However, its short-term policy has prevented any housing cooperative from availing itself of bank funds.²

Finally, there is a fourth group which consists of those engaged in activities related to housing. These

¹Ibid., p. 20.

²Jacobo de Vera, op. cit., p. 12.

include: the Central Institute for the Training and Relocation of Urban Squatters (CITRUS), responsible for the promotion of economic sufficiency and social stability of former urban squatters; the National Waterworks and Sewerage Authority (NAWASA), charged with the maintenance and operation of water and sewer facilities; the National Power Corporation, which provides electricity and electrical services to homes and industries; the Social Welfare Administration (SWA), which renders social services and assists the People's Homesite and Housing Corporation in tenant selection in housing projects, and; the local government units which provide the necessary municipal services indispensable to safe and comfortable living, such as garbage collection, police and fire protection, and schools and health centers.

Review and Evaluation

With the above-mentioned organizational set-up of governmental activities toward housing, it would appear that the housing problems in Metropolitan Manila, being the center of these activities, can easily be solved. On the contrary, the shortage of housing is becoming serious as illustrated by the uncontrolled growth of slums and squatter areas. Most people believe that this is due to the inefficiency of these agencies in the performance of

their functions. A report points out that "one of the basic problems of the agencies for administering and implementing housing programs is due to the fact that its functions are in confusion, overlapping in jurisdiction, and do not perform many vital aspects of their functions and powers."¹ Lack of adequate legislation, lack of highly skilled and qualified staff, and insufficiency of funds have aggravated the ineffectiveness of the agencies in dealing with the housing problems.

The Presidential Assistant on Housing which is empowered to formulate and coordinate housing programs in the country has a small staff, with only two of which are technicians. Although the Presidential Assistant has a cabinet rank, his effectiveness is hampered by too many political and administrative problems because he is also the Chairman and General Manager of the People's Homesite and Housing Corporation. A combination of lack of funds, personnel and political factors have made this agency ineffective.²

The People's Homesite and Housing Corporation has its own problems. Since its organization in 1947, the PHHC has constructed and administered 11,000 dwelling units

¹Presidential Assistant on Housing and Resettlement Agency, op. cit., p. 2.

²Office of the President, (Philippines), op. cit., p. 98.

in 17 housing projects, 11 of which are in Metropolitan Manila.¹ It is administering 3 projects built by other agencies for 1,500 families.

These figures are not very impressive for a 23-year old organization. The financial difficulties of the PHHC are partly responsible for it, as a result of a legislation detrimental to the agency's operation. The Republic Act No. 3818 passed in 1963, provided for the outright sale of PHHC houses, with rental payments being considered as payments to the purchase price of housing units. This alone, resulted in a 15 million pesos loss to the PHHC.

The PHHC landholdings have also been slowly depleted by special housing projects for government employees, veterans, newspapermen, etc.; and even its landholdings outside the Metropolitan Manila have been occupied by squatters or used as relocation sites for squatters.

After receiving its original capital of 5 million pesos, its housing projects have been financed through loans from the GSIS using as collaterals the vast 1,600 hectares acquired by it before the war. Since the land has been almost completely sold, the agency needs additional

¹Office of the President, (Philippines), op. cit., p. 98.

land for the establishment of new projects and as collateral for development loans.¹

Another agency created in order to help improve housing is the Home Financing Commission. It is this agency which has the power to insure loans up to 25,500 pesos for individual mortgages, with only a one per cent insurance premium. The agency was allowed to insure mortgages up to 6 per cent (the market rate in 1956) but the rate now is 12 per cent or more. The regulation has not been changed.² As a result, the HFC-financed mortgages amounts to only 62 million pesos.

The other agencies for housing development are beset by more or less the same problems. Many agencies perform related functions which ordinarily could be discharged by fewer organizations. For instance, while the PHHC has the power to promote the physical, social and economic conditions by eliminating slums and providing low cost housing to those eliminated, a Central Institute for the Training and Relocation of Urban Squatters (CITRUS), was empowered to promote economic sufficiency and social stability of former squatters in the PHHC property at

¹Jacobo de Vera, op. cit., p. 11.

²If the interest is low, the lack of borrowers is due to the banks refusing to loan at below market levels. Therefore, the funds of HFC available for insurance are not used because loans are not made by the bank.

Sapang-Palay. It will be noted that the National Planning Commission is also empowered to cooperate with the PHHC in the location of housing projects and the elimination of substandard housing.¹

Coordination of the housing agencies presented another problem. These agencies have not combined their efforts to maximize the benefits resulting from the performance of their functions, and to minimize time, cost, and personnel.

In general, the governmental activities toward housing development have been insufficient and discouraging.

¹Asteya Santiago, op. cit., p. 20.

CHAPTER VI

CONCLUSION: GENERAL RECOMMENDATIONS FOR HOUSING DEVELOPMENT

The evidence gathered in this study suggests that many efforts have already been made to solve the housing problem in Metropolitan Manila. Several programs have been particularly designed to meet the problem of the slum dwellers and squatters. These programs have been ineffective. Thus, the overall performance of both public and private sectors have been unable to meet the housing need. The ever-widening gap between housing need and production is in direct proportion to the growth of slums and squatter settlements, a problem which calls for the added effort and expense of squatter relocation. The significant reason for this was the failure to coordinate these programs due to the lack of a definite housing policy. It is about time that this matter be given attention so that the housing problem will be better understood and adequate treatment given.

The Need for a Housing Policy

In the 1967 and 1968 State of the Nation Address of the President of the Philippines, he laid down the basic policy on housing. In 1967, the President stated: "I believe that we should tell our financial institutions to re-examine their policy regarding housing loans. More incentives should be given in the future to low-cost housing in order to keep up with our population growth."

In 1968 the President re-emphasized his policy by involving various agencies, besides the financial institutions, to take part in a massive housing program for low-income groups. The President stated: "A massive housing program for low-income groups will be launched under a coordinated leadership with various agencies of the government taking part."

With those policy statements as a guiding principle, the government should formulate and adopt a definite housing policy, which has not been done up to this time. This new policy will need to be translated into workable programs that will not merely solve the existing housing problem, but also relate housing to urban development. In addition,

it will clarify the role of housing in the social and economic development of the country.¹

Recommendations for a new housing policy are as follows:

1. Improvement of existing housing conditions.
2. Provision of adequate and suitable houses for people displaced from slums and squatter areas, people living in unsatisfactory housing conditions or other eligible people.
3. Sell or rent houses to eligible people.
4. Develop land for housing and related purposes.
5. Develop residential communities.
6. Extend financial assistance to private sectors for residential building.
7. Promote building materials research and experimentation to reduce construction costs.

In general terms, the objective is to ensure that adequate and suitable housing is available to meet the needs of a large population whose income is such that they are unable to finance their accomodation requirements

¹In the Philippines, like other developing countries, much emphasis is currently being placed on the formulation of over-all plans of social and economic development and that such plans require an integrated approach to all sectors of economy, including the construction of houses and provision of related facilities.

either by purchase or rentals. Therefore, actions to facilitate this objective is broadly directed along two lines which are: (1) encouragement to the private building sector to construct low-cost housing together with financial provisions which will put the homes within the ability to pay of the low-income groups; and (2) the construction by government of, within the limits of available funds, houses which will be within the economic capacities of the low-income groups.

Reorganization of the Housing Administration

If the housing policy is to succeed, there must be some institutional changes in the administration of housing. It becomes more urgent when one considers that the present government agencies involved in housing are in a state of confusion, overlapping in jurisdictions and do not cover many vital functions.

Initially, the broad national housing functions were identified and classified as follows:

Functions

- | | |
|-----------------------------|-----------------------------------|
| I. POLICY | PARTICIPATING AGENCY ¹ |
| 1. Policy determination | - PAHRA, NEC, PES |
| 2. Planning and Programming | - NEC, PES, NPC |
| 3. Research | - PHHC, CITRUS |
| 4. Coordination | - PAHRA, OEC |
- II. IMPLEMENTATION
- A. Public Housing
1. Urban Land Distribution
- | | |
|------------------|-------------------|
| a. Homesites | - PHHC |
| b. Urban Estates | - PHHC, BL |
| c. Resettlements | - PHHC, PAHRA, LA |
2. Urban Housing
- | | |
|---------------------|------------------------|
| a. Rental Housing | - PHHC, DPWC |
| b. Purchase Housing | - PHHC, GSIS, SSS, DBP |
- B. Private Housing
- | | |
|-----------------------|------------------------|
| 1. Housing Loans | - GSIS, SSS, DBP, PNCH |
| 2. Mortgage Insurance | - HFC |
| 3. Promotion | - HFC |

¹Legend:

- | | |
|--------|--|
| BL | - Bureau of Lands |
| CITRUS | - Central Institute for the Training and Relocation of Urban Squatters |
| DBP | - Development Bank of the Philippines |
| DPWC | - Department of Public Works and Communications |
| GSIS | - Government Service Insurance System |
| HFC | - Home Financing Commission |
| LA | - Land Authority |
| NEC | - National Economic Council |
| NPC | - National Planning Commission |
| OEC | - Office of Economic Coordinator |
| PAHRA | - Presidential Assistant on Housing and Resettlement Agency |
| PES | - Presidential Economic Staff |
| PHHC | - People's Homesite and Housing Corporation |
| SSS | - Social Security System |

As can be seen, a logical approach is to centralize the first four functions under Policy which are presently diffused among various government agencies. Centralization at the policy level, preferably in a single agency, of all related functions would be more conducive to the formulation and implementation of uniform housing policies and programs as well as the attainment of simplicity, economy and efficiency. For this purpose, the existing office of the National Economic Council may be assigned as the nucleus incorporating into itself the policy functions performed by the other agencies listed under the policy function.

Public housing is understood to be mass low-cost housing intended for low income groups. It is precisely in this area where duplication occurs among government agencies involved in housing, due to the insistence of non-housing but financially-able agencies, such as the GSIS, SSS and DBP, to undertake housing program or projects for its low income members. As long as the government has no control over funds available for public housing, this wasteful duplication of functions and activities will continue. Therefore, it is desirable that all activities related to public housing be centralized in a single agency. For this purpose, the functions and responsibilities of the several government agencies involved in public housing would be absorbed by a new housing agency which

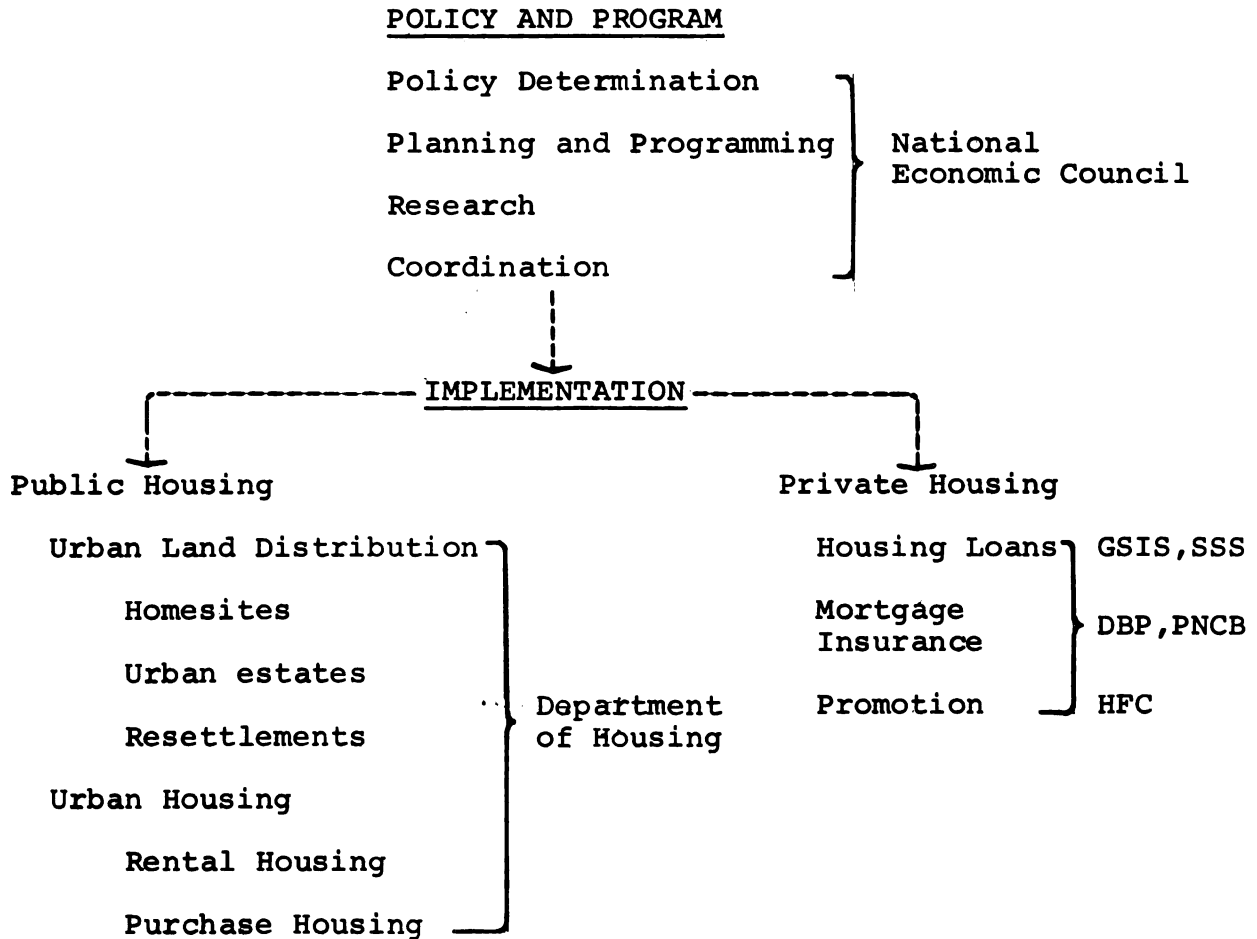
will be the new Department of Housing. The existing office of the Presidential Assistant on Housing and Resettlement Agency (PAHRA) may be assigned as the nucleus incorporating into itself the other agencies performing related functions. This will not entail much effort, nor expense, and will be in line with the President's action in raising the status of the Presidential Assistant on Housing from an Under-Secretary to the rank of a Cabinet Secretary. This set-up will represent the housing sector at the Cabinet level where the allocation of the limited resources of the country are decided.

The financial institutions would be independent of the proposed Department of Housing. Some form of coordination or consultation should, however, be established with them to assure financial assistance to housing programs, and also with other government agencies engaged in related activities.

Private Housing, on the other hand, refers to housing built by private individuals and developers. The government participation in private housing is limited to:

(1) financing houses of private and public employees and workers who are members of the Social Security System (SSS) and the Government Service Insurance Systems (GSIS), respectively; and (2) drawing out private institutional capital (through mortgage insurance) and private savings (through savings and loans associations) to invest in housing.

From this proposed reorganization, the following functional distribution of responsibilities can be evolved.



Interim Measures - since this proposal for major reorganization of government agencies involved in housing requires a considerable amount of time, yet some reforms among the several government agencies must be taken now. These reforms will serve as interim measures and will bridge the gap that might be created by making all of the proposed major changes at one time. They are as follows:

1. Clarification of functions and jurisdictions of the several government agencies such as the People's Homesite and Housing Corporation (PHHC), Central Institute for the Training and Relocation of Urban Squatters (CITRUS), the National Planning Commission (NPC), and the Presidential Assistant on Housing and Resettlement Agency (PAHRA).

The clarification of their functions would result in savings in operational expenses, as duplication and overlapping of functions would be avoided. It would also result in efficient administrative procedures.

2. Better coordination of these several government agencies involved in housing activities. The kind of coordination to be done would depend on the results of the clarification of functions made.
3. Strengthening these government agencies through adequate funding, and the appointment of qualified and highly-skilled personnel.
4. Devising means of revitalizing the numerous financial institutions by introducing the necessary amendments to their charters.
5. Organizing a national housing research center which shall be the official repository of all housing research materials. It will also publish informational reports on research results.

6. Clarification of the responsibilities of the local governments in the establishment of planning boards and the preparation of a Master Plan.
7. Clarification of the relationship between the public and private sectors in housing activities. This will promote encouragement among the private sector.

The Proposed Department of Housing

The Department of Housing will become the primary government housing agency in the country and is charged with the following functions and responsibilities:

1. Purchase or acquire lands, or accept gifts of land from the Council of any municipality or from public statutory corporation.
2. Develop land for housing and related purposes.
3. Construct houses.
4. Provide social housing practically free for destitute families.
5. Maintain, repair, control and manage such homes.
6. Let houses to eligible persons.
7. Declare any house which does not comply with the prescribed standards to be unfit for human habitation or to be in a state of disrepair, and to demolish or cause to be demolished, repair or cause to be repaired any such house.
8. Declare any area where there are houses unfit for human habitation to be a slum area, and purchase or acquire such area to be developed for housing and related purposes.

9. Develop residential communities with improvements, facilities and means to promote health, happiness and general welfare of the residents.
10. Advise the public with respect to finance for the purchase of homes.
11. Advise the private sectors involved in housing activities on technical problems.

Eligibility for Dwelling Constructed by the Department of Housing.--To become eligible for a dwelling constructed by the Department of Housing, an applicant must satisfy the department that the family's present housing conditions are, for various reasons, unsatisfactory and that he is unable to satisfy his need without recourse to government assistance.

The main aspects which constitute unsatisfactory housing conditions are the following: (1) existing dwelling condemned by the Department of Housing or by the local authority or otherwise regarded as safety and health hazards; (2) overcrowded conditions; (3) family sharing accommodations and conveniences with another family although not necessarily overcrowded; (4) excessive travelling from applicant's abode to place of employment; (5) applicant has insecure tenure notwithstanding that his housing conditions may be otherwise satisfactory, and cannot obtain an extension of his tenancy; (6) suitable housing accommodation is not available at a rental within the means of

the tenant or rental being paid is excessive in relation to the family income; and (7) other special circumstances such as ill health.

In addition to applicants with families; married couples and aged persons are also eligible provided that they have a "housing need." Aged single persons must have reached the age of 55 years if female and 60 years if male to be eligible.

Once an applicant's need for housing is established and it appears that he would make a satisfactory tenant, his name is included on the list of eligible applicants for a dwelling suitable to his family need. However, dwellings becoming available are allocated, in a strict order of priority, to the earliest eligible applicant. Such priority is established under ordinary circumstances by the date on which the eligible applicant forwards his application.

Cases of Exception Hardship.--The Department of Housing might consider families who suffered from natural calamities such as fire, earthquake, typhoon, etc., out of priority order. If the department considers it warranted, an immediate allocation can be made.

Specific Types of Housing

Social Housing.--From the scheme formulated by the Office of the President, families having an income of less

than 100 pesos per month shall be provided social housing.¹ These dwellings take the form of tenement buildings exclusively for families who cannot afford to pay rent. Dwellings will be allocated in a strict order of priority under ordinary circumstances.

It is questionable, however, whether or not families could live peacefully in tenement buildings. In a study of families living in Calcutta, India, it was found that certain ties are emerging and help to provide social cohesion.

"By virtue of being a member of the families living in the same tenement, a family is entitled to be invited to all social functions for which invitations are extended by one of the families living in a tenement. In other words, soon after renting an apartment in a tenement, the process of socialization with other members in the tenement begins."²

The above finding clearly obliterate various oppositions and criticisms against housing families in tenement building.

Location of social housing shall be in slums or blighted areas close to places of employment.

Rental Housing.--Housing is normally let at rentals based on the cost of construction, plus costs for land, maintenance, rates, taxes and administration. This project, like social housing, could take the form of tenement

¹See Table 6, page 88.

²H. S. Dhillon, "Group Dynamics in a Bustee: A Study of Groups and Leadership." Report of the Seminar in Urban Community Development (Hyderabad: Yura Press, 1959), p. 127.

buildings and will be available for eligible families having an income of 100 to 299 pesos per month at a rent ranging from 10 to 30 pesos per month.

Consideration should be given to travel to work, employment, and upward economic opportunity in choosing new locations.

TABLE 6
Types of Housing Scheme¹

	Monthly Income of Clients
1. Social housing - practically free; people have little or no capacity to pay.	below 100 pesos
2. Rental housing - rents from 10-30 pesos per month.	100 - 299 pesos
3. Purchase housing - under a 15-45 repayment plan with 7 per cent deposit and 6 per cent interest on the balance.	300 - 399 pesos
4. Private housing - people construct houses on either government or private land, with loans from public or private lending institutions at 6 per cent interest.	400 pesos and above

¹Table based on a study by the Office of the President (Philippines), Squatting and Slum Dwelling in Metropolitan Manila, Philippine Sociological Review, Volume XVI, Numbers 1-2 (Manila: January-April 1968), p. 99.

Purchase Housing.--This project could take the form of row-houses, single and duplex homes which will be available for eligible families having an income of 300 to 399 pesos per month. A house can be purchased under a 15-45 year repayment plan with 7 per cent deposit and 6 per cent interest on the balance.

Private Housing.--For families earning a minimum income of 400 pesos per month, the government must provide incentives to the private sector to enter the housing field through loans from government lending institutions, liberalization of credits, etc.

Housing for Employees and Workers.--The Department of Housing should also provide suitable dwellings for private and government employees and workers who are members of the Social Security System (SSS) and the Government Service Insurance System (GSIS) respectively. They will be entitled to purchase house and lot provided by the department either by cash or on installment basis.

This project shall be located close to places of employment and adjacent to thickly populated cities and towns.

Mobile Housing to Assist Industry.--The Department of Housing should aid industrial development in the provision of housing. For this purpose, the department should purchase mobile houses which are to be used to meet urgent

demands resulting mainly from unanticipated industrial developments.

When the Department of Housing receives a request for housing in this field, it must first investigate the proposal, acquire and develop the land, and then let a contract for a house to be built. It is usually at least 12 to 18 months before a permanent house can be provided on the land.

The department should study carefully as to whether the industry will be successful or will be one which would flourish for only a limited period. The department, in making the permanent type house available (usually on rental basis), must be satisfied that they will be continually occupied.

Mobile house must be in a form of trailer house so that it could be moved as frequently as required without complications. These units usually consist of two bedrooms, living area, laundry, bathroom, and toilet with most of the furnishings inbuilt.

The Development of Residential Communities

In the development of residential communities, the Department of Housing must give consideration not only to the design of dwellings but to the general landscape layout. This involves a subdivision plan which will be in

accordance with the accepted subdivision standards, the selection of home designs appropriate to the climate and the surrounding area, ample provision of shops, schools, churches, parks, playgrounds and other essential services. As much as possible, the natural landscape of the area should be preserved.

There will be four classifications of residential communities, namely:

1. Scattered development - up to 50 lots.
2. Small community from 50 - 200 lots.
3. Medium sized community from 200 - 1,000 lots.
4. Large scale development projects from 1,000-10,000 lots subdivided into distinct neighborhoods of roughly 1,000 dwelling units each.

Desirability - residential communities must be developed to meet the needs of the cross-section of the applicants--large families, medium-sized families, married couple without children, elderly couples and elderly single persons.

Circulation - a road pattern that will ensure efficient movement of traffic, reduce the danger to pedestrians and achieving as "quiet" a residential environment as practicable.

Aesthetics - a proper design and siting of dwellings, planting and maintenance of trees and shrubs, and the preservation of the natural landscape of the area.

Community Facilities - when initial plans are being prepared, consultations are arranged with the various authorities, churches, and business and commercial interests. Church sites are selected by representatives of the various denominations. Similarly, the school board discusses the sites for primary and high schools. The commercial interests, such as service station, the medical profession and various chain stores, should maintain close liason with the department. The local residents themselves must play a part in the establishment of essential amenities such as community halls.

Recreational Facilities - suitable land for parks and playground should be provided.

ADDITIONAL RECOMMENDATIONS

Relocation

The government has been doing the program of relocation since 1951, when 1,333 squatter families in Manila were relocated to the PHHC property in Quezon City. As late as 1963, the experience with relocation was still extremely unsatisfactory. In December of that year, about 5,975 families were relocated to Sapang Palay. As in former relocation projects, there were inadequate provisions

for houses, water, roads, electricity, transportation, and other amenities. Since the site was 16 miles from Manila, those with work in Manila had to spend about 20 per cent of their income for transportation. As a result, only about 45 per cent (2,800 families) of the people relocated in Sapang Palay were still living there. The rest had gone back to Manila and suburbs, though they maintained ghost houses in the relocation area, just in case the government decides to distribute the lands for free, or some speculators wanting to buy "rights" to the lots would be willing to pay.

It is obvious from the cases cited above that the government's efforts to solve the problem of slums and squatting have been dismal failures. However, it would be wrong to assume that what can be done in the future should be measured by the half-hearted attempts of the past. Relocation is still one of the most important solutions to the problem of slums and squatting.

Relocation program, in order to succeed, must be guided by a Standard Operating Procedure and these are the following: (1) complete survey of persons to be relocated, noting down the size of the family, source of livelihood, income, and other information that may aid the planner to the project; (2) preparation of the relocation site with basic facilities and amenities; (3) allocation of lots

to families before the actual relocation is done. In this way, confusion could be minimized; (4) clarification of the terms of relocation, such as whether families can hope to own the land and under what manner of payment; (5) assistance during the actual period of relocation in terms of transportation, food, medical services, etc. There should be checkers at the relocation site to receive the people and show them their respective lots; and (6) continued interest in the progress of the people, including programs for community organizations, technical assistance and eventually, local governments.

In addition, important considerations in any relocation program which are also to be given attention are the following: (1) the relocation site must be provided with such facilities as roads, water, electricity, etc.; (2) the relocation site must possess an economic base to provide the relocated people a means of livelihood, and if there is no immediate means of livelihood, the government should provide a cheap and convenient transportation system between a person's job and his new home; and (3) provision for new housing.

The failure of the past relocation projects may be traced to a lack of some, if not all, of the above.

Resettlement

Squatters and slum dwellers who still have interest in farming are to be encouraged to resettle in other rural areas either as homesteaders or members of agricultural settler colonies. They are to be provided transportation, credit, farm implements and other forms of assistance.

In July 1966, a new scheme for resettling squatter and slum dwellers to rural settlements was proposed. This was undertaken by the Central Institute for the Training and Relocation of Urban Squatters (CITRUS). It involves the temporary resettlement of urban squatters and slum dwellers to a training area where they will be introduced to techniques and methods of farming. Then, the former squatters would be brought to rural areas, given homestead, and then helped by the government until they become self-independent.

One drawback with this scheme is that many urban squatters and slum dwellers are not willing to return to the rural areas. Perhaps, the main reason for this unwillingness to return to the rural areas is that opportunity there is even more scarce as compared to the city. Besides, the pattern of migration of urban squatters and slum dwellers indicate that it is a "two-step" migration. The migration pattern usually included a secondary urban area

and, then, Metropolitan Manila. Therefore, the squatter or slum dweller has become a very urbanized person and it would be difficult to ask him to return to the rural areas.

Therefore, it should include a scheme for encouraging these people to establish themselves in secondary urban areas or at the fringes of Metropolitan Manila. This may require a kind of training in skills that may be useful in urban areas, such as carpentry, masonry, auto-mechanic, electronics, etc. The government should also make job arrangements for these people.

Urban Community Development

The program of public housing, and the relocation and resettlement of squatters and slum-dwellers would require financial and other resources quite heavy for the already precarious financial state of the country. To be more realistic, urban community development program should be initiated.

Under this program, physical improvements such as road construction and improvement, the provision of water, light, electricity, toilets and garbage disposal, the construction of schools, health centers, community centers and other services should be the concern of the government. The people, in turn, contribute their labor or even funds,

in whatever construction or cooperative efforts are needed for the community. When such programs are done with the full cooperation of the people, the projects come out cheaper.

Squatters and slum dwellers in urban areas are usually well-organized, having a strong feeling of community identity and solidarity. In part, this is explained by the frequency of common origin among migrants. There is a tendency among migrants to establish themselves in an area where they have connections, i.e. relatives, friends or simply members of their home-community. The other reason could be that they have formed a closely-knit society by face-to-face relationships which provides them with personal and psychological security amidst the complexity of the city. As a result, organizations and cooperative efforts such as "ronda" (which means patrol), community fiesta, pooling of funds and labor resources are quite common. This human resource should be fully tapped so that slum and squatter problems should be taken care of by the efforts of the people themselves. The programs of the Social Welfare Administration (SWA) and the Presidential Assistant on Community Development (PACD) should be expanded and their scope enlarged to include slums and squatter settlements in the urban areas.

Training and Skills Development.--The governmental approach to the slum and squatter problem often neglects to see the benefit that could be devised through the joint efforts of the communities and private entities, such as charitable institutions and civic groups. For example, the setting up of a free technical school by these groups with full cooperation of the community will provide vocational training for out-of-school population. Courses to be offered are carpentry, auto-mechanic, electronics, radio-television and other household appliances repair. After graduation, the school will take care of placing the students to a job which will assure an income commensurate to their ability.

Aside from being a training school, it could also be planned as a community center. The complex will include a gymnasium, an auditorium, and swimming pool, etc., and a health center. All these facilities would be available to serve recreational needs of the people there.

The Need for a Nation-Wide Urban Community Development.--For a successful urban community development, there is the need for the introduction of this program to all cities in the country. Aside from Metropolitan Manila, other cities have slum-squatter problems. As long as this problem is not solved or alleviated, the problem of the primate city will not be met because the people pushed from these cities find their way to Metropolitan Manila.

Land Reform

The instability of the economic conditions and the resulting unrest in the rural areas are factors contributing to the rapid increase of migration to urban areas. Therefore, if the problem of migration is to be tackled successfully, the effort to introduce agricultural land reform needs to be given necessary attention and support by the national government in its implementation. The Land Reform program not only helps stem the rural to urban migration but also influences the development of rural communities.

The Land Reform Act of 1955 was designed to establish and distribute as many family size farms to as many landless citizens as possible, through the opening up of public land, either by private arrangements with the owners, or by expropriation in cases where private lands exceed 300 hectares of contiguous area for individuals, or 600 hectares for corporations. Where justified agrarian unrest exists, land may be expropriated regardless of its extent.¹

¹In the Philippines, over 50 per cent of the farms are owner-operated, about 10 per cent are operated by people who are only part-owners of their farms, while tenants operate over 37 per cent of the farms. The tenancy rate is thus high.

The prevailing system of tenancy is that of "Kasama" or share-cropping. Under this system, tenants cultivate the large estates which are divided into small farms for the purpose. The average tenant farm is 2 hectares from which a tenant gets a very small income to support his family. More often, the tenant is in the grasp of the owner.

This measure is in fact inadequate because giving land to the landless is only one step. The national government should also be prepared to take the series of succeeding institutional reform steps. These include the following: (1) provision of technical guidance and training; this in turn presupposes, quite apart from land reform itself, a broad base of technical knowledge and a research program (e.g., for soil analysis); (2) financial arrangements to provide credit and capital, not only for current farm operations and for land improvement, farm buildings, and other agricultural investments such as livestock and orchards, but also, for infrastructure facilities such as roads, irrigation and power systems, community facilities for education and health, etc.; (3) reorganization of the scale of farm plots and farming operations, through consolidation of fragmented holdings or through co-operative arrangements of various kinds, in cases where this is necessary for efficient production; and (4) provision of marketing arrangements and adequate price inducements as well as a supply line of agricultural requisites.

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