

SURFACING GENDER ISSUES IN HOUSING: Insights from a Case Study in Angono, Rizal

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Abstract

This paper looked into the experiences of women from the Pambansang Kalipunan ng mga Manggagawang Impormal sa Pilipinas Home Owners' Association (PATAMABA-HOA) in Angono, Rizal as they responded to their urban poor housing situations. It raised the question of housing issues as gendered, and focused on the need for a consistently gendered approach in ensuring housing for all. The case study employed qualitative data-gathering methods including the focus group discussion, key informant interview, and document review. Among the paper's findings is that the housing policy approach of prioritizing the legalization of informal settlers over ensuring the quality of living conditions for the people greatly determines the gender issues found in women's urban poor housing situations. It also found women organizing to be central in PATAMABA-HOA's response as it made possible not only a nuanced understanding of housing issues but a truly community-led response that both challenges as well as provides an alternative approach to urban poor housing.

Introduction

In September 2015, countries the world over ratified the Sustainable Development Goals or SDGs, among which is Goal No. 11, Sustainable Cities and Communities. In recognition of rapid urbanization in many parts of the world especially among developing countries, this goal highlights the adverse effects of the phenomenon—congestion, pollution, and poverty—and calls for a consideration of a more sustainable path to urban development. The call is urgent, with the projection that by 2030, urbanization will reach 60% of the world population (Bloom et al., 2010).

Focus is given to inadequate housing, which characterizes many of the world's urban areas. In fact, slums, where the backwash effects of urbanization are most felt, are now home to one billion people (Bloom et al., 2010). Thus, among the targets set in Goal No. 11 are the following: 11.1) “By 2030, ensure access for all to adequate, safe and affordable housing and

basic services and upgrade slums” and 11.3) “By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries” (Sustainable Development Goal 11, 2017).

The phenomenon of urbanization, or the increase in the population of urban dwellers resulting from high fertility rates among them and the influx of migrants from rural areas, is a reality for the Philippines as well. In 2050, 56.3% of the country is expected to urbanize (Ojastro, 2016). And already, informal settlement areas “characterized by unsanitary conditions, congestion, and limited access to basic urban services” were home to as many as 582,059 households as of 2010 (National Economic Development Authority [NEDA], 2011, p.174). Overall, the Housing and Urban Development Coordinating Council (HUDCC) identified the need for 5.5 million housing units in the country by 2016 (Ojastro, 2016).

The call for a sustainable path to urban development in terms of housing is strengthened by existing international standards for the right to adequate housing. The United Nations Human Settlements Program (UN Habitat) not only provides for the states’ obligations to respect, protect, and fulfill their citizens’ right to quality living conditions, but outlines minimum standards for adequate housing: security of tenure; basic services, materials and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy (UN Habitat, 2014).

An examination of inadequate housing as an urban phenomenon, however, would be incomplete without surfacing a most widespread and deep-seated, yet neglected, aspect: the disproportionate burdens that women bear. Women make up at least half of the urban population; and with the related trends of the feminization of urban migration and the feminization of urban poverty, the context is set for women’s particular vulnerability to inadequate housing (UN Habitat, 2013; Porio, 2009).

The Magna Carta of Women (MCW) or RA 9710 specifies women’s right to housing in the Philippine setting, capturing the right to housing as well as to non-discrimination and empowerment of women, as it is also informed by the Convention on the Elimination of All forms of Discrimination Against Women (CEDAW) and the Beijing Platform for Action (BPfA). The MCW states, in Section 21:

The State shall develop housing programs for women that are localized, simple, accessible, with potable water, and electricity,

secure, with viable employment opportunities and affordable amortization. In this regard, the State shall consult women and involve them in community planning and development, especially in matters pertaining to land use, zoning, and relocation.

Furthermore, HUDCC, which oversees all Key Shelter Agencies (KSAs) in the country, has recently declared that it “re-affirms its commitment in furthering the objectives of the Magna Carta of Women, specially those found under Right to Housing” through Resolution No.4, Series of 2015. The Harmonized Gender and Development Guidelines for Project Development, Implementation, Management, Monitoring and Evaluation, produced by the National Economic and Development Authority (NEDA), the Philippine Commission on Women (PCW), and the Official Development Assistance Gender and Development Network (ODA-GAD Network) originally in 2004 and most recently in its third edition in 2016, also provides a Gender and Development (GAD) checklist for Housing and Settlement Projects. The checklist serves to guide agencies in ensuring that national development goals of gender equality and women empowerment are achieved.

The existence of policy guidelines for women’s right to adequate housing, however, hardly ensures it for women in urban poor communities. In the most recent time slice of the Philippine Plan for Gender-Responsive Development 1995-2025 (PPGD), which is the Women Empowerment, Development and Gender Equality 2013-2016 (WEDGE), the PCW explains that women still face at least four “priority issues” when it comes to housing. First is “Continued Prevalence of Gender Inequalities in Housing and Security of Tenure in the Country,” which points to how women have less access to and control over housing resources, mainly land and property, due to discrimination in policies and traditions such as those having to do with inheritance. Second is “Invisibility of Women in Current Shelter Laws, Policies, Mechanisms, Structures, and Plans,” which stresses the discrimination against women in the current legal framework on housing, such as with the privileging of the husband’s decisions in cases of property disputes. Third is “Current Housing for Low-Income Groups and Informal Settlers,” which points out how women’s needs and preferences are not reflected in the design of housing programs and projects. Last is “Women from Low-income and Informal Settler Communities Unorganized and Not Consulted on Decisions Involving Human Settlements,” which describes how the majority of women living in urban poor communities remain unorganized and therefore are more vulnerable to exclusion from consultations and negotiations over housing services (PCW, 2014).

Taking off from these, this paper focuses on the experiences of the *Pambansang Kalipunan ng mga Manggagawang Impormal sa Pilipinas Home Owners' Association* (PHOA), a women's organization-led Home Owners' Association in Angono, Rizal, in examining the gendered nature of urban poor housing issues in the Philippines and organized women's responses to their housing situations.

Many of the PATAMABA members in Angono were among the informal settlers in the municipality who could not afford to access and sustain housing services. Being workers in the informal economy, their incomes were not as regular or predictable as most housing programs in reality require of beneficiaries; neither do they have membership in social insurance such as SSS, or PAG-IBIG with which they could have worked to secure access to housing. Angono's Zero Squatters Program (ZSP) was the opportunity they needed, and which needed them as well: in 2002, the local government of Angono sought organized groups that could benefit from the program. It was in 2003 that the PHOA was registered with the ZSP, initially with 217 members. As of 2016, 116 houses had finished construction, while most basic services including water and electricity had been secured by PHOA in cooperation with the local government as well as non-government organizations. The PHOA is women-led; and while it is comprised of all the households in the community, it is the mother or adult women members of these households who are active in the organization (Josie Lipio, PHOA president; Gloria Bolarin, PHOA vice president, and Maritess L. Oriaes, PHOA Secretary, personal communication, 2016).

Literature Review

Four main housing issues that characterize women's experiences with housing are reflected in related literature. One is how women find it harder to access housing services. For instance, housing programs usually entail eligibility requirements that do not accommodate women's socio-economic status, such as availability of fixed income or regularity of income (Rakodi, 2016). Another is how women find it harder to secure land tenure, owing to discrimination. For instance, women are less likely to inherit and own land and property whether because of tradition (Gilroy, 1994) or laws (COHRE, 2004). Another issue lies in housing design. Roberts (1991) asserts that questions of "location and dwelling form and density to more detailed questions of internal layout, fixtures, and fitting," are hardly based on the needs and preferences of women (p.1). Last is that authors note how women's participation in housing projects is still mainly in its implementation, rather than in decision-making. For Hood and Woods

(1994), this is due to the fact of women's reproductive work, which limits their resources for genuine participation, as well as the bureaucratic nature of policy-making, which tends to intimidate women who are not familiar with such.

Related literature also reveals the variety of women's roles in addressing housing issues. One of these is that women's experiences are the most authoritative sources of empirical evidence to surfacing gender issues in housing (Rabenhort, 2011). Another is that women participate in the implementation of housing projects, which according to Moser (1987) is "an end in itself...a means to improve project results...[and a means for] the participation of women in other spheres of life" (p.16). Other studies highlight the initiatives by women in securing access to and tenure in housing. Vance (1987), in a case study in Managua, Nicaragua, tells the story of women who worked alongside men in initiating a self-help housing project and whose efforts from house construction to mobilizing the community paved the way for the government's recognition of their initiative and allocation for their infrastructure needs. Chant and McIlwaine (2016) also note successful cases in South Africa, Chile, Kenya, and India, where the advent of "pro-female land and property titling," complemented with micro-credit and legal aid programmes, were met with the efforts of women-led cooperatives and other community groups (p.85). Finally, in some sources, women's organizing for housing is shown to form part of a larger women's agenda. This includes the Self-Employed Women's Association (SEWA), an organization of workers in India's informal economy who developed initiatives for housing finance (Obino, 2013); and the *Damayán ng Maralitang Pilipinong Api* (DAMPA) (2004), an organization of grassroots women in Metro Manila which includes housing in their overall anti-poverty agenda.

Analytical Framework

This study uses a complementation of the Human Rights Based Approach (HRBA) and the Triple Roles Framework (TRF). On one hand, the HRBA operates on the clear relationship between people as rights holders and the state as duty bearers in respecting, protecting, and fulfilling the right to adequate housing. Apart from directly providing housing, the state is expected to fulfill its role through the establishment of a legal framework that guides all actors involved in the provision of housing (UN Habitat, 2014, p. 6). Such role is informed by the principle of progressive realization, so that the International Covenant on Economic, Social, and Cultural Rights (ICESR) says that states should "take steps...to

the maximum of its available resources” towards full realization of human rights in the covenant (UN Habitat, 2014, p. 30). Also following the ICESR, the right to adequate housing is enlightened by non-discrimination against “race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or other status [which] may include disability, health status (e.g., HIV/AIDS) or sexual orientation” (UN Habitat, 2014, p. 10).

On the other hand, in the TRF, which was designed by Caroline O. N. Moser (1993) in specific consideration of low-income women in developing countries, three conceptual tools are used. First is the ‘household,’ which goes beyond the following assumptions: 1) that the household is a nuclear family of two heterosexual parents and a few children; 2) that there is equal decision-making and power among adult members of the household; and 3) that family members follow a complementary gender division of labor, where men do productive or paid work performed outside of the home and women do reproductive or unpaid care work usually within the home (p.15). Second is ‘women’s triple roles’: 1) homemaker, with their unpaid work within the privacy of the home; 2) breadwinner, with their paid work usually done outside of the home; and 3) community manager, with their unpaid care work outside of the home but within the community (Moser, 1993, pp.29-34). Third is ‘gender needs,’ which can be practical or strategic. Practical needs are based on their immediate living conditions, or “needs women identify in their socially accepted roles in society,” such as the proximity of social services that make their tasks of taking care of their children’s immediate health and education needs easier; while strategic needs are “the needs women identify because of their subordinate position to men in their society,” such as increased participation in making decisions over housing issues vis-à-vis men (Moser, 1993, pp.39-40). Moser (1993) emphasizes that the state has an important role in meeting these needs, not the least of which is through policies and programs that directly address them, making the connection with the HRBA even more apparent.

Methodology

This research holds a feminist standpoint, putting women’s lived experiences at its center. First, it assumes that women’s experiences are a source of knowledge that can lead to understanding society. Second, it believes that women’s experiences provide a richer and more complete knowledge of a given phenomenon, because they bring with them the dominant (male) as well as the subordinated (female) perspectives and experiences. Finally, the feminist standpoint looks at women’s experiences

not only as a source of understanding society but also of changing it. In the words of Brooks (2007):

Feminist standpoint epistemology...challenges us to 1) see and understand the world through the eyes and experiences of oppressed women and 2) apply the vision and knowledge of oppressed women to social activism and change. (p.55)

This paper focuses on the case of PATAMABA in Angono, Rizal. Data gathering methods used for the study were focus group discussion (FGD), key informants interview (KII), and documents review, the participants for which were selected through purposive sampling. For the FGD participants, the women were: 1) members of the PATAMABA-Angono HOA (PHOA); 2) residents of Brgy. San Vicente, Angono where the housing project is located; and 3) active participants in the organization's programs and activities. Eight to 10 women were invited for each of the FGD sessions. These included both officers and members of the organization. For the KII, officers of the PHOA were invited for a group discussion on the housing program covering their housing situation; and the head officer of the Urban Settlement Development Office (USDO) of Angono was also interviewed for a background on local policies and programs. Finally, for the documents review, relevant policy papers on housing frameworks and strategies were analyzed.

In conducting the research, the challenges encountered were found mostly during data gathering. One area was time management. Great flexibility on the part of the researcher was required as the availability of the primary participants did not always coincide with the proposed timeline of the research. Managing the groups for the FGDs was also quite a task; much effort was necessary to make sure that the less vocal women joined in the discussion as much as the more assertive ones did. Not only were these challenges important in preserving the integrity of the data, they were also ethical issues that the researcher needed to be especially sensitive about.

Findings

The Policy Context of Housing

The following documents were reviewed for this section: 1) Medium-Term Philippine Development Plan (MTPDP) 2011-2016; 2) National Urban Development and Housing Framework (NU DHF) 2009-2016; 3) the final report on Developing the National Informal Settlements

Upgrading Strategy (NISUS); 4) National Drive Against Professional Squatters and Squatting Syndicates (NDAPSSS) Primer; 5) Department of Interior and Local Government Memorandum Circular (DILG MC) 2012-04; 6) Municipality of Angono Executive Order (EO) 2012-16 & MC 2014-10; and 7) Municipality of Angono Resolution (Res.) 15-003 and Res. 15-702. A KII with the head of the USDO in Angono was also conducted.

Eliminating ISFs

The Medium-Term Philippine Development Plan for 2011-2016 (MTPDP) frames the housing problem as one of urban development. It cites the government's inadequate response to it, captured by low spending for housing, as well as a supposedly responsive role in addressing it that needed firming up. The MTPDP focuses on a target of providing 1.47 million housing units in 2016, in the context of the worldwide call for 'urban renewal' and 'slum upgrading,' which comes with the perspectives of infrastructure, services, and construction standards as well as the need to consider related factors such as employment needs, Disaster Risk Reduction and Management (DRRM), and Climate Change Adaptation (CCA).

The National Urban Development and Housing Framework 2009-2016 (NUDHF) frames housing consistent with the MTPDP. It looks to economic growth as essential in capacitating people to afford housing, and thereafter zeroes in on housing credit, lowering the cost of land, and housing production as the solution while maintaining the need to sustain communities. Its strategies for housing affordability and delivery are: 1) local and regional planning, 2) land access and management, and 3) exploring promising financing sources and schemes; while its strategies for sustainable communities are: 1) use of market-based incentives/disincentives to provide public amenities to support urban land use objectives, 2) sustainable planning/green building, and 3) integration of Climate Change Adaptation and Disaster Risk Reduction and Management into community and regional development.

The National Informal Settlements Upgrading Strategy (NISUS) echoes both the MTPDP and the NUDHF as it considers Informal Settler Families (ISFs) to be the problem that must be solved. It aims to turn one million ISFs into formal residents by 2025. To achieve this, it focuses on improvements in the production of housing units, capacitating ISFs, and improving involved institutions. The National Slum Improvement Action Plan for 2011-2016 is also emphasized; focusing on rehousing

ISFs from danger areas, upgrading ISF communities, and establishing Public-Private Partnerships (PPPs) to meet the demand for socialized housing; the establishment of a financing facility for urban development, a housing subsidy program for ISFs, and enhancing the role of microfinance institutions and banks in financing housing; and enhancing the capacities of the local government, national housing agencies, and community-based organizations.

A related document, the National Drive Against Professional Squatters and Squatting Syndicates (NDAPSSS) Primer, specifically seeks to “take action against” ‘professional squatters’ and ‘squatting syndicates.’ This is implemented at the local level through the DILG Memorandum Circular 2012-04 on Creation of local committees against squatting syndicates and professional squatters (LCASSPS) and/or similar bodies, among whose focus is to “curtail professional squatters and squatting syndicates, monitor eviction and demolition activities.”

From State to Household

Angono’s Zero Squatters Program (ZSP) effectively reflects national frameworks and strategies towards improved housing for the urban poor. The ZSP began in 2003 with 12,000 families considered as squatters, and is geared towards a projected total elimination of squatter households by 2020. According to the Urban Settlement Development Office (USDO), most of the squatters in Angono came from the provinces seeking work in Metro Manila but were unable to afford its cost of living, or were displaced from Metro Manila. Angono, being peaceful and with its services, becomes their destination. Consistent with the national approach to housing, the Angono LGU does not support an “as is, where is” approach to housing but instead works towards establishing a more habitable environment. At the time of the interview, only approximately 2,000 families are considered as squatters. In anticipation of continued migration to Angono which might upset this projection, the Angono LGU upholds DILG MC No. 2012-04.

Through the city’s USDO, households undergo a selection process guided by a checklist and a computerized data banking system which looks at their capacity to pay, years of residence in Angono, nature of residence—renter or otherwise, among others. They are organized into groups, and may undergo available orientation and training. A site development plan is then drawn. Access to services and facilities is similarly facilitated through assistance with physical development including providing

panambak or land fill, facilitating financial assistance, and tapping donors. The beneficiaries take care of the costs for the construction of their own houses and maintenance of the site. Post-“take-out” phase, the program beneficiaries are beyond the municipality’s control, although the latter can still assist them in further development of the site.

The Angono LGU facilitates the qualification of deserving households to various national housing programs through the ZSP. For instance, under direct buying, owners who seek or threaten to have squatting households evicted from their property are negotiated with by the LGU to come to an agreeable arrangement with the households, particularly for the owner to sell the affected land to the squatting households—so that they now become lot buyers. The USDO also continuously coordinates between the households and the housing service providers.

To discourage ‘abuse’ of the program, a “One-time Program Recipient” policy is also implemented, which allows individuals to benefit from the ZSP only once. To enforce this, the LGU keeps a database of housing program beneficiaries in Angono that records their beneficiary status and monitors their housing status. Among the strengths of the program, according to the USDO, is how the LGU tries to negotiate the terms of pricing and payment of land and housing services in order to fit into the needs and capacities of the beneficiary. The LGU also helps constituents directly in terms of accessing housing, and even with financial assistance although to a limited extent. The USDO also observes that there has been little need for relocation. Only during the aftermath of Typhoon Ondoy were some 300 plus households relocated out of Angono. After that, efforts were made to keep the people within the municipality. More importantly, the individual household’s own capacity and preference determines which program the household chooses and what payment terms would define its engagement with the program. As much as possible, the LGU tries to match the terms of their housing program with the capacity of the households. For example, the LGU makes payment of Php500 per month possible with implications on the duration of the household’s contributions.

Among the issues in the ZSP, according to the USDO, is how some households also resent being relocated or otherwise tasked with improving their housing according to the site development plan, mainly because of the costs, financial and otherwise, that these entail. Some sites are also unable to follow the site development plans. Another is that some beneficiary households go back to their home provinces for various reasons including the lack of income to sustain their membership in the program, a family

emergency that requires their return home, or the separation of married couples.

Another issue cited is the limited budget for the program. The USDO explains that 60% of their office budget is intended for personnel pay, and the other 40% is divided into several projects. Thus, as long as the budget for the ZSP remains limited, services and assistance are also limited.

Vague Views on Women

In the national documents, acknowledgment of gender issues appears in a few sections. For instance, in setting out the MTPDP's objectives, it is mentioned how women's participation in the development process should be promoted. Consistent with this is the declaration of the need to reflect gender concerns in housing together with other national planning initiatives and frameworks in the section on its vision and mission. They also appear in some of the MTPDP's discussions on strategic recommendations. In NISUS, women are cited in "Appendix I: Comprehensive Assessment Report," which mentions under "Issues Central to Informal Settlements" that "Inadequate, Unharmonized, and Unfocused Socioeconomic Development Policies and Programs" entail challenges that affect "very poor households and women" the most.

In the ZSP-related documents, gender issues are not mentioned at all. The USDO head explains, however, that his office sees securing housing as securing protection for women. The USDO considers women's lives to be at stake in the matter in the sense that, with a decent community, women and daughters are secured. Also according to the USDO head, women are more involved than men in securing housing or working for these housing programs

Women's Views and Experiences with Housing

Three of the PHOA's officers were interviewed while two FGDs, of 10 and 8 women, were held for this section. The FGD participants' ages ranged from 34 to 60. Three finished elementary school, two reached 2nd year high school, and 12 graduated from high school. The majority earned their income by reselling goods—charcoal, fish, water, and other basic consumption goods; sewing rugs, doing beadwork, or serving as barangay volunteers. The majority earned less than P5,000 per month. Most of them have another earner in the family, yet the majority (11) of the women had

a pooled household income of less than P5,000 per month. At the time of the FGD, 11 of the 18 women were married, two were single, one was separated, one was in a live-in relationship, and one was a widow, while two did not indicate their civil status. The number of their children ranged from none to six, with the average being four children.

The following results of the in-depth interview (IDI) and FGD are divided into three parts: 1) Views on adequate housing; 2) Actions to secure adequate housing; and 3) Gains and challenges in securing adequate housing.

Views on adequate housing

For their views on housing, the women were asked to draw what for them was *maayos at sapat na tirahan* or “adequate housing.” They were then asked to discuss the drawing and point out its specific parts or items, which were then identified as elements.

Their drawings indicated concerns for housing facilities and utilities at the community and household levels. Their discussion of these items further revealed their appreciation of what they represented. These are organized below according to whether these are more inside shelter- or external environment-related.

Table 1: Elements of Adequate Housing

Element	Item: Description
A. Inside Shelter-Related	
1. Adequate utilities	Electricity: “ <i>May kuryente ang komunidad at kabahayan.</i> ” (The community and homes have electrical power supply.)
	Water: “ <i>May malinis na tubig sa komunidad at kabahayan.</i> ” (There is clean water in the community and the homes.)
2. Sanitation	Bathrooms: “ <i>Syempre kailangan may CR, yung may poso negro.</i> ” (Of course there needs to be a bathroom, one with a septic tank.)
	Drainage: “ <i>May maayos na daluyan ng tubig.</i> ” (There is proper drainage.)

<p>3. Autonomy regarding the house</p>	<p>Furniture, appliances: <i>“May mga gamit sa bahay: appliances./ Sabi nga namin, gusto namin ng kumpleto sa bahay.”</i> (There are appliances inside the house. / We want our houses fully furnished.)</p> <p>Closed doors inside houses: <i>“May mga bagay para sa mag-asawa na hindi na dapat makita ng mga anak.”</i> (There are things for married couples that children do not need to see.)</p> <p>Different appearances for different houses: <i>“Kanya-kanyang style sa paggawa; kung ano ang gusto mong gawain. / Kalayaan sa pagsasaayos ng sariling bahay.”</i> ([People] have their own style in the construction of their house; whatever you want to have done. / Freedom in improving one’s own home.)</p>
<p>4. Spatial concerns</p>	<p>Division between rooms inside the house: <i>“Importante yun, dapat naman talaga hiwalay ang kwarto sa --- CR; proper dapat ang dibisyon. / Tamang laki at dibisyon sa loob ng bahay: may lugar para sa bawat gawain – kusina, sala, CR, tulugan.”</i> (That is important, [for example], bedrooms should really be separated from --- the bathroom; the division should be proper. / Appropriate sizes [of rooms] and divisions [between them] within the house: there is a place for every activity – kitchen, living room, bathroom, bedroom.)</p> <p>Proper lot sizes or equal lot shares: <i>“Importante yun, equal shares, bawal sumobra/lumampas; tamang pagsusukat.”</i> (That is important, equal shares, none should go beyond their land allotment, [there should be] proper measurement.)</p> <p>Proper distance between houses: <i>“Dapat may tamang distansya sa ibang bahay.”</i> (There should be proper distance between houses.)</p>
<p>5. Tenure</p>	<p>Land ownership: <i>“Motibasyon (mas papagandahin mo) at permisiong pwede mong pagandahin ang tirahan); wala kang pangamba; may kasiguruhan.”</i> (Motivation (you commit better to it) and permission that you can improve your home; you do not have fears; you feel secured.)</p>

B. External Environment-Related	
6. Emergency preparedness	Roofs, walls, doors, windows: <i>“Kailangan may exit ka-pano ka makaalis, kung naka-padlock halimbawa ang gate mo. / “Hindi kulong o kulob; may emergency exit.”</i> (You need a way out – how can you escape if the gate is locked? The house should not cage or trap you; there should be an emergency exit.)
	Housing materials/construction: <i>“May maayos na pagka-kagawang istruktura ng bahay.”</i> (There is a properly built housing structure.)
	Two-storey houses: <i>“Kasi may tubig dito; kailangan talaga may taas ang bahay; paghahanda sa panahon ng baha.”</i> (Houses need a second floor because water rises here—we need to prepare for floods.)
	A bell tower along with the chapel: <i>“Kalembang para sa pag-a-announce sa mga tao ng balita o alarm pag emergency.”</i> (A bell for public announcements or for sounding the alarm when there is an emergency.)
7. Cultural expression	Chapel: <i>“May chapel kung saan sama-sama kaming mananalangin. Kung hindi sila Katoliko, pwede naman gamitin ang multi-purpose hall.”</i> (There is a chapel where we will pray together. Those who are not Catholic can use the multi-purpose hall.)
8. Community life	Multipurpose hall: <i>“May multipurpose na pwede pagdausan ng anumang events na gagawin ng aming samahan.”</i> (There is a multipurpose hall where our organization can hold any event or activity.)
	Basketball court: <i>“May court para sa kabataan, o sa mga may edad na gusto maglibang, kesa mapunta sa masamang bisyo.”</i> (There is a court for the youth, or the aged, who want to spend their leisure time; better that than for them to get into vices.)
	Park: <i>“May park na pwede naming gawing palipasan ng oras kapag kami ay naiinip. / Lugar na pahingahan.”</i> (There is a park where we can spend our spare time. / A place for rest.)
	Children’s playground: <i>“Mas magandang may palaruan ang mga bata.”</i> (It is better for the children to have a playground.)
9. Environmental concerns	Trees and plants: <i>“May halaman na nagsisilbing aliwalas sa paligid. / Maaliwalas (maganda at malinis) na kapaligiran.”</i> (There are plants that make the surroundings pleasant./ Pleasant–nice and clean surroundings.)

	Gardens: <i>“Dapat may gulayan, kahit sa labas ng bahay.”</i> (There should be a vegetable garden, even just right outside the house.)
10. Livelihood concerns	Sari-sari store, dress shop, bakeshop, “Ice for Sale,” from their own houses: <i>“Pwedeng maghanapbuhay sa loob ng komunidad.”</i> (Livelihood within the community is possible.)
11. Peace and order	Barangay hall: <i>“Para sa peace and order.”</i> (For keeping peace and order.)
12. Safety and security	Streetlights: <i>“May liwanag, nagsisilbing liwanag; may ilaw. / Kaligtasan sa loob ng komunidad.”</i> (There is lighting. / Safety within the community.)
	Gates: <i>Sa mga dulo-dulo ng kalsada; para mahiwalay sa ibang samahan; at para sa siguridad ng komunidad at bahay – dahil minsan may pumapasok na lasing.../ Seguridad mula sa labas ng komunidad.”</i> ([Gates] where roads end; to distinguish one housing association from another and to ensure security of the community and home – because sometimes, drunk people do get in [the community].../ For security from beyond the community.)
13. Accessibility	Location: <i>“Access sa iyo, access sa labas.”</i> (Access to you, [your] access beyond the community.)
	Cement roads: <i>“Dahil flat na ang kalsada pero hindi pa sementado.”</i> (The roads have been leveled but are not yet concrete.)

Actions to secure adequate housing

For the second part of the FGD, the women were asked what they did in order to achieve their idea of adequate housing. They identified what they did for each element, whether at the individual or organizational level. These are compared with the interviews with PHOA officers.

At the collective level, those taken on by the PHOA as an organization are the more physical requirements, and the network building required to help achieve adequate housing. Below is a list that summarizes PHOA’s role as an organization with regard to each element of adequate housing:

- 1. Adequate utilities.** PHOA was able to tap the projects of the Manila Water Foundation and the Meralco Foundation in order to ensure that the entire community gets electrical and water connection at discounted rates.

2. **Sanitation.** Putting up drainage pipes in the site is on top of the list of PHOA's future goals.
3. **Spatial concerns.** PHOA participated in the identification of households to be included in the site, and led the assignment of lots to the households.
4. **Land tenure.** It was the formation of PHOA that made access to the ZSP possible. It is also PHOA that continues to manage the requirements of the housing program that can eventually secure ownership of the land for the households.
5. **Emergency preparedness.** PHOA leaders mentioned that among the training the organization has undergone is disaster awareness and response. They particularly cite a project with students from the Ateneo de Manila University for this.
6. **Cultural expression.** PHOA decided to allot space in the site for the chapel that the landowner has promised to donate.
7. **Community life.** PHOA works to qualify for housing projects that will enable them to have a basketball court and park. They have also tapped housing projects that will construct a multipurpose hall and a children's playground.
8. **Environmental concerns.** Urban gardening is among PHOA's very own projects from PATAMABA.
9. **Livelihood concerns.** Livelihood skills training for home-based workers is among the priorities of PATAMABA and, by extension, of PHOA. PHOA also worked to have a multipurpose hall that will serve as their workspace or the display area of their products.
10. **Safety and security.** PHOA is similarly looking for possible donors for streetlights and gates that the site needs.
11. **Accessibility.** PHOA negotiated with the municipal office over the choice of their housing location. Initially, they were considered for relocation to another part of Rizal, but they insisted on staying in Angono. PHOA also led the leveling of the land of the site, mainly by working with the municipal office which contributed the *panambak* (land filling materials) and encouraging the community to work together.

When it comes to ensuring emergency preparedness, peace and order, and autonomy over houses, PHOA members also act as support to individual efforts. For instance, the original site development plan was not strictly followed as it specified bungalow houses while the households found two-storey or otherwise elevated housing units as more appropriate to their location because of flooding. It was not a PHOA decision per se for households to customize their construction, but they did not hold each other back from doing so either.

At the individual level, PHOA members most importantly support PHOA decisions and actions. In their personal capacities, however, they further ensure the achievement of adequate housing especially at the household level or as neighbors.

1. **Sanitation.** The women participated in the actual digging of *poso negros* for their houses.
2. **Autonomy over housing design.** Each house looks different, as the women have different preferences as well as financial capacity. The women try their best to save up for the appliances and furniture they need.
3. **Spatial concerns.** Generally, the women followed the lot assignment plan. In at least one instance where a neighbor had mistakenly occupied a small part of another's lot, the latter decided to simply let it pass to avoid conflict. Within their houses, the women try as much as they can to distinguish spaces, for instance by placing curtains between areas inside the house if they cannot yet afford to build wooden or cement wall dividers.
4. **Emergency preparedness.** The women participate in the decision-making over the design of their houses and some in the actual construction as well. Here, their emphases on strong materials, elevated housing, and inclusion of basic parts of the house—as much as their household can afford—are considered.
5. **Cultural expression.** The residents still attend Mass together, elsewhere beyond the PHOA site.
6. **Community life.** People in the community convene in front of or in one of their houses, allow children to play outside, and otherwise find spaces for social activities.

7. **Environmental concerns.** The women have urban gardens or otherwise have plants around their houses. Some do planting even in vacant lots. "*Pagwawalis at pagtatanim, kahit sa ibang loteng bakante*" (Sweeping and planting, even in other vacant lots).
8. **Livelihood concerns.** The women do their income-generating work at home such as sewing clothes and rags, making beaded accessories, and selling iced water.
9. **Peace and order.** The women commonly take part in resolving neighborhood conflicts among themselves or others within their area.
10. **Safety and security.** In place of streetlights, some women leave a lit light bulb in front of their houses. "*May mga nagpapailaw sa labas ng bahay*" (Some leave lights on outside their houses). In the absence of gates, the women make sure their own houses have fences, as much as they can afford.
11. **Accessibility.** The women actually helped in leveling the site land area or otherwise participated in *bayanihan* (collective action) for the same.

When it comes to ensuring adequate utilities and land tenure, the women as active members of PHOA in their households are the ones that accomplish project or program beneficiary requirements, as well as see to the fulfillment of their financial obligations for these.

Gains and challenges in securing adequate housing

The discussion below further details PHOA's experiences, organized chronologically.

1. **Qualifying to the ZSP** was a clear gain for the PHOA. As early as 2001, members of the PATAMABA in Angono explored their options for securing their members' housing needs, so that they easily qualified to the ZSP in 2002. PHOA was registered with the ZSP in 2003, with 217 members.
2. **Choosing the housing site** was also a gain. The original plan for PHOA was relocation to Baras, Rizal, but PHOA did not agree since their needs (market, schools, workplace, etc.) were in Angono. Instead, they looked for available land within the municipality. In 2014, they

found an area of 8,935 square meters that was approved for the PHOA site. This was then divided among 196 owners, including roads within the site.

3. There were gains as well as challenges in **setting the terms of payment** for the land. The land for the PHOA site costs Php800 per square meter. At an average of 30 square meters per household, this amounted to Php2,400/month. They arranged for direct buying from the landowner at Php1,250/month, with implications to the duration of payment depending on the size of lot. While the ZSP considers this low cost, some of the households still find it hard to sustain.
4. **Developing the site** also had its gains and challenges. The PHOA officers took care of the lot assignment, but the plan was not followed in its entirety. Some households did not like their location because it was lower than ground level or was in an area more prone to flooding. Others gave up their membership and passed it on to others, while others found it financially and physically difficult to construct their homes. Leveling the land was a challenge as some areas were almost one storey lower than ground level. But through the municipal office, truckloads of *panambak* from other construction projects were delivered to the area. Households helped each other out finding panambak, and in doing the filling up and leveling of the land.
5. **Construction of the houses** was a challenge given that each of the households had to look for its own resources for construction. Simple wood structures could initially cost Php 50,000 to Php 60,000. With this amount, a family could already live inside the house. The larger concrete houses could amount to as much as Php 600,000. But there was general *bayanihan* in the community. Some households asked for help from men who could work, and would pay them with food, cigarettes or some drinks. Typhoons and flooding also slowed construction.
6. **Availing of water and electrical services** was a special challenge the PHOA was glad to overcome. In 2007, PHOA was a beneficiary to a program by the Manila Water Foundation, *Patubig sa Barangay*. By 2008, water pipes were installed in the area for 56 households (the number of households with constructed houses at the time). The project is presently continuing on towards completion. Then in 2012, in order to avail of electrical services, the PHOA tried to enroll in a credit institution but their application was rejected since the area was flood-prone. Fortunately in 2013, they learned through the municipal

office that the Meralco Foundation was looking for a beneficiary organization for an electrification project. PHOA qualified, and 80 houses benefited from the project.

7. In **securing other housing needs**, PHOA continues to look for opportunities, such as through projects by NGOs or the LGU's Bottom Up Budgeting (BUB). They have been identified as beneficiary for the construction of a multipurpose hall; and they have already applied for the installation of a drainage/canal through the BUB. They also look forward to a chapel to be donated by the landowner.
8. **Sustaining the PHOA organization** thus far is a clear gain, but it has its challenges. As of 2016, PHOA has 196 members, 17 core members, and 7 officers. The officers note that their women members are continually changing, becoming more assertive of their rights in the household and outside of it. They negotiate with their husbands who may be violent or are otherwise authoritarian; their skills in livelihood and other capacities are also continually improved and increased through training. They also continuously work with other organizations towards common goals. However, much can still be improved regarding their participation in PHOA activities, such as more actively attending meetings and training projects.
9. **Sustaining the PHOA site** is a challenge especially for the women. As the households have yet to achieve their ideal housing situation, the women do the best they can to take care of their families' needs. As women mostly do informal work for income such as sewing clothes, doing beadwork, or making rags, their incomes are also irregular at best, and meeting bills can be difficult. On top of their reproductive and productive work, the women of the households are also the active members of the PHOA. Their roles become heavier in times of emergencies, such as when someone in the family is sick, or disasters such as heavy flooding—taking up more of their time and money, according to the women.

Analysis

Gender issues lie within the policy framework on housing as it is unmindful of pre-existing inequalities contextualizing the situation of urban poor households. Such lack of consideration of the realities on the ground not only makes housing policies and programs limited, it can also worsen these inequalities particularly for women. This is captured in the following points:

- 1. Legal status versus quality of living.** Housing policies' focus on the elimination of ISFs translates in practice to a focus on changing their legal status rather than really improving their living conditions—which is what ensuring people's right to adequate housing should be about. The former may be linked to the latter; but in reality, the living conditions are hardly a priority. This is burdensome to women as homemakers who compensate for the inadequacy of their families' housing. This is evident in the experience of the women of PHOA, whose triple roles continue, with community management roles particularly enhanced, as they work towards securing their housing needs—the delivery of which is beyond the available local housing program.
- 2. Passing on the duty of ensuring the right to adequate housing.** The state has a limited role in ensuring adequate housing, especially with how housing services are anchored on public-private partnerships (PPPs) and microfinance schemes. It actually assumes the passive role of a facilitator of housing services rather than the active role of service providers or even capacity-builders. Furthermore, the devolution of securing housing to LGUs, in its present configuration, only localizes such limitations from the national level rather than empowers LGUs to really help their local constituencies. The bottom line is how financial and managerial responsibility of securing adequate housing falls back on the communities. In the case of Angono, and particularly of PHOA, financial and managerial work involved in housing was placed on the shoulders of women, given their social roles of ensuring the sustainability of their households and communities.
- 3. Assumptions of regular income.** The “formalization” of ISFs is most apparently designed with the assumption of regular income, upon which housing programs can be realized. This may reflect the deeper assumption that beneficiary households are traditional families with members having complementary roles of breadwinners and home makers. This becomes an issue against women in the urban poor who mostly have informal work as their source of income and who usually have compounded roles regardless of the composition of their families. This further highlights the need for social protection among workers in the informal economy, a reality for the members of PHOA.
- 4. Women's unrecognized role in housing.** The vagueness with which women are incorporated into the housing policy framework and their practical invisibility in housing strategies ignore the significance of housing to women as well as of women to housing. This is observable

in the ZSP of Angono, where there are no provisions that formally recognize women's role in the housing program despite their practical role in its implementation. In fact, their role in the program is taken as a consequence of their role as homemakers or otherwise as ones that "stay at home" in contrast to their husbands.

Secondly, the experience of PHOA in Angono shows how recognizing women's roles in housing, whether as individuals or as an organized group, offers much basis for the improvement of housing policies and yet these are insufficiently reflected. On one hand, women's relationship with housing as homemakers, breadwinners, and community managers, simply places them in a position that sees housing with the details it demands, as well as with all the work securing it entails. On the other hand, these roles specify women's needs and interests that housing programs must consider as a matter of recognizing their right to adequate housing. The following points are stressed:

1. **Housing from women's point of view.** The women of PHOA have an appreciation of how housing means not only a piece of land or physical structure but the quality of everyday life through the availability and accessibility of proper community facilities, services, and utilities; thriving social relationships and even cultural freedom; environmentally sustainable communities; as well as spaces for income work. These perspectives on what makes housing adequate are not actually part of the local program. And while the program facilitates tapping service providers for this, it is the women's push for them that drives their fruition.
2. **Women's ways of knowing and doing.** More than what women's views on what constitutes adequate housing may be, the process through which they came up with such views is also worth noting: consultative and participatory. Not one person or group of persons produced drawings during the FGD, for instance, which reflect their approach to their housing project; several hands intent on working together did.
3. **Women's triple roles.** The actions women take to secure adequate housing reflect their triple roles. To highlight a few, their concerns with ensuring they can do income-generating work within their homes, or be able to display products for sale at a multipurpose hall demonstrate their productive role; their concerns with overseeing the design of the house on the one hand, and ensuring privacy and safety on the other hand emphasize their reproductive role; and their concern over

infrastructure for children and the youth, and ensuring peace and safety demonstrate their community managing role. These roles can become a source of information and foresight into what housing requires.

4. **Women's practical and strategic needs.** PHOA's organized responses to the women's housing situation focused mostly on meeting their practical needs: housing services particularly as their socialized roles require them. From this, however, PHOA's actual gains grew to address what was seen as their strategic needs. For instance, meeting their practical need for emergency preparedness by redesigning their houses as well as seeking education and training about disasters leads to meeting their strategic needs of becoming decision-makers. The process of achieving practical needs may be the key factor here: as they work to ensure access to housing services, they also improve their knowledge of their situation, believe in their ability to change that situation, and gain skills at problem-solving and negotiation.
5. **The weight of women's work within limited housing programs.** Women's gains and challenges in securing housing demonstrate the weight of taking on the role of securing adequate housing within such limited programs. For PHOA, these were in the context of maximizing the terms of the ZSP regarding the space it allows for negotiating payment terms, the finance schemes it can facilitate to complement the provisions of the program, and networking within the LGU to benefit from related programs such as the BUB.

Finally, the role of women organizing cannot be overemphasized. The PHOA's most direct accomplishments in ensuring housing lie in how they maximize the housing program as it is currently designed, despite its limitations. From qualifying as beneficiaries to the ZSP to tapping related projects from donor institutions, the association successfully made use of opportunities from the available housing program. As the PHOA was formed within a wider understanding of the women's situation and an agenda for women's empowerment, its efforts at securing housing also falls within the sense of collective action and in view of engaging the state in securing women's rights.

Conclusion and Recommendations

Women's right to adequate housing is among women's rights that are enshrined in international and local laws and policies. The CEDAW, BPfA, and MCW are among these laws, pronouncing what is upheld

by international human rights instruments and local legislation. The persistence of gender issues, however, requires an exploration into the irony of the situation. As this study showed, housing policies and programs have much to improve on in capturing and thus addressing the realities of the urban poor—with this alone increasing the burdens of women. It also demonstrated that women's social position affords them a more exhaustive perspective into what adequate housing looks like and what work it entails, thus providing a rich resource for policymaking. Moreover, this study also found that the role of grassroots women organizing is essential in the pursuit of securing women's right to adequate housing, both as it addresses women's practical gender needs and promotes women's strategic gender needs.

Based on the findings and analysis of the study, it is recommended that a firmer stand at ensuring adequate housing for the urban poor must guide housing policies and programs. This would mean making minimum standards for adequate housing a priority in efforts at 'urban renewal' or 'upgrading informal resettlements,' rather than placing too much focus on legalizing residential statuses. Furthermore, the availability and affordability of housing services must be contextualized in the gendered realities of the urban poor, including their financial capacity. This might entail a larger portion for housing from the national budget. This may also require an integrated approach to securing housing, social protection, and basic social services such as health, education, and employment. LGUs, being at the forefront of serving communities, must also be better capacitated to provide for the housing needs of their constituents.

Moreover, the importance of grassroots women's organizations having adequate meaningful participation in housing processes from the national to the local levels is stressed. They must be part of planning committees for housing programs, as well as in the monitoring and evaluation of these programs. The conduct of gender analysis and planning in communities must also form part of the processes of creating local housing programs. This will serve to identify local gender issues that must be taken into account by these programs. Moreover, the mainstreaming of gender perspectives from among national to local level government agencies, as mandated by the MCW, must be strengthened and sustained.

Goal No. 11 or Sustainable Cities and Communities of the SDGs is a timely undertaking for the Philippine government. As the case of Angono, Rizal showed, urbanization is a real and growing concern for local communities—not the least of which is in terms of achieving adequate

housing for all. More than concern for people's residential status, however, there must be a strong adherence to seeking quality living conditions. The experience of PATAMABA-HOA enlightens the debate by demonstrating that housing is a gender issue that requires a gendered response. The importance of ensuring adequate housing in an increasingly urbanizing context, once viewed with a gender lens, becomes at once more apparent and urgent.

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