

The Core Shelter Assistance Program (CSAP) of the DSWD- insights into its viability, relevance and practicality for implementation by Local Government Units (LGU): *Selected Case Studies*

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Is the Core Shelter Assistance Program relevant, practical, and viable? Is the CSAP ready for absorption and implementation by the Local Government Units? These are the main research questions which the study sought to answer and is the current subject matter of this article.

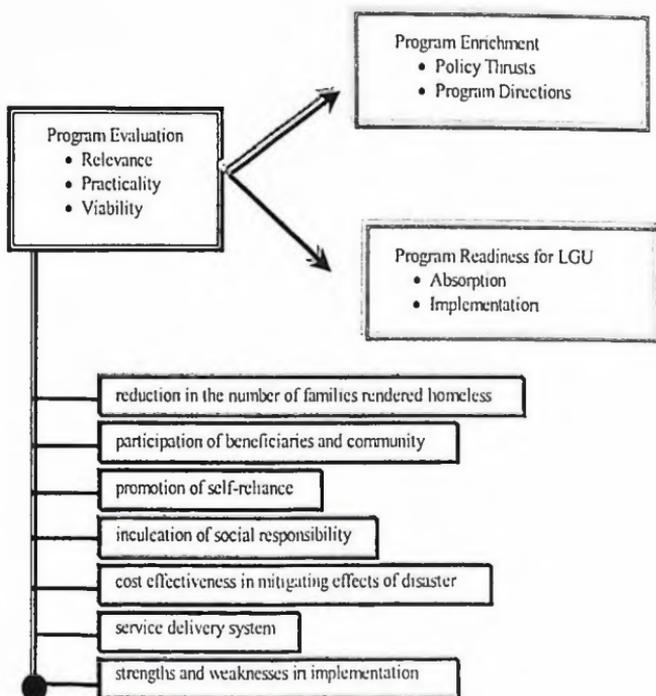
The overall aim of the research undertaking was to document the performance of the program in terms of the following criteria: relevance, practicality, and viability deemed vital in determining its readiness for planned absorption and implementation by the LGUs.

This study objectives were:

1. Determine the extent in meeting CSAP objectives in terms of:
 - 1.1. Reducing the number of families rendered homeless every year by providing a structurally strong core shelter.
 - 1.2. Maximizing the participation and drawing the commitment of the beneficiaries and the community to the program.
 - 1.3. Developing and promoting the value of self-reliance among the beneficiaries and the community.
 - 1.4. Inculcating the value of social responsibility among CSAP beneficiaries and the community.

2. Determine the acceptance and readiness of the LGUs to directly manage and implement the program and for multi-sectoral collaboration.
3. Determine the cost-effectiveness of the project in terms of mitigating the effects of the disaster.
4. Come-up with a full documentation of CSAP implementation as reference material for its possible replication as well as an advocacy material.
5. Identify strengths and weaknesses in program implementation.
6. Formulate the necessary and corresponding measures towards program enrichment.

The following framework was used to analyze the data and information:



Aside from the other methodologies, e.g. survey and focus group discussion, the case study approach was extensively used. This method was used to document selected experiences in the implementation of the program and focused on the process involved in service delivery with a view towards determining how the program can be replicated and assisting end-users in presenting case studies for policy advocacy purposes.

A case outline was prepared to guide the case writers in presenting case studies that provide a more in-depth qualitative dimension.

The study utilized a multi-stage sampling procedure. This means that the samples were drawn from the regions, provinces, municipalities, and barangays, which are considered as "regularly hit" by typhoons. Thus, the following regions, provinces, municipalities, and barangays were included:

Region	Province	Municipality	Barangay	Sample
II Cagayan Valley	Isabela	Cabagan	Mabangug Cansan Masipi	50
III Central Luzon	Tarlac	Paniqui	Nancamarinan	50
IV Southern Tagalog	Mindoro Oriental	Gloria	Baletc	50
V Bicol	Sorsogon	Castilla	Bagong Sirang Loreto Cumadcad	50
VI Negros Island	Negros Occidental	Bacolod City	Hadumanan	50
VIII Eastern Visayas	Northern Samar	Pambujan/ Victoria	San Roque	50

The names of provinces, municipalities, and barangays as well as the number of core shelter units were identified based on the reports made available by the Field Offices of the Department of Social Welfare and Development.

Selected Life Stories

These life stories are presented to illuminate the dynamic interaction between the beneficiaries, their living conditions, their environment, and the Core Shelter Assistance Program as an emergency assistance intervention. They describe the plight of calamity victims and how the program has benefitted them over time. Twelve (12) cases from six (6) different regions are being presented to serve as living witnesses to the way the program was being implemented by the Department of Social Welfare and Development and by the Local Government Units.

SORSOGON

Teodoro: Something to start with...

The Guarin family is one of the beneficiaries of the Core Shelter Assistance Program. There are 12 children in the family of whom are married and living elsewhere. Four (4) are single and three (3) are working and helping the family financially. Mr. Guarin is a fisherman, earning more than enough for the needs of the family. He was able to extend the core shelter and improve it far better than the rest of the other beneficiaries.

The family used to live in a larger house made of wood and bamboo furnished with basic household materials and kitchen utensils. They were financially adequate, with the needs of the family being met, and in cases of financial problems, they can get support from relatives and working children. When the typhoon came, there was an unexpected heavy downpour with strong winds, and the resulting flood swept away their house and belongings, leaving not even a post. Nothing was left behind except the clothing the family members were wearing at that time.

They were lucky to have survived despite the ordeal. The children were saved using a flashlight. With the sudden increase in the water level inside the house, the husband and the older children were not able to grab clothing for the younger children since they were in grave danger. They just thought of saving themselves and worried about the future they will have after the calamity. They lost not only their house but also the primary tools for earning a living - the fishing boat and the net.

Rising up from their situation was not easy. They needed to stay with a relative as they have no savings to build even a small house. They were happy that they qualified for the CSAP. At least there was something to start with.

Hard work, cooperation of the family members and help from God made it possible for the family to recover. Not only have they completed the core shelter but they were also able to improve on it. The walls are now cemented with extensions for a kitchen, one bedroom and a porch. The core house seems a little more spacious than before.

They were thankful to the CSAP. They also said the cooperation of the barangay residents seemed okay and they can rely be relied upon for assistance in times of need.

The Guarin family looks towards improving their house further, add one more room and have the other parts of the house cemented if they have money in the future. They also hope that cooperation will be better among the community so that there will be progress in their locality.

Teddy : *A happy disposition...*

Mr. and Mrs. Grajo have five (5) children, two (2) of whom are in school while one (1) goes to the nursery center of the barangay for the pre-school education program of the DSWD. The older children assist in the economic needs of the family and in household chores.

Of all the beneficiaries, they got the construction materials last. They were not able to avail of a lot as everything had been given to the other beneficiaries. They asked the social worker of DSWD for the construction materials. They would just provide for the lot. This was granted. Thus, they stayed apart from the rest of the beneficiaries.

The family will never be able to forget that fateful night when typhoon Sisang crossed their path. The wife got frightened and really panicked, causing the husband to get angry so that his wife could get back to her senses. Everyone was frightened. The next house was a little farther and they needed to walk in the dark amidst the rain and the strong winds. They heard someone shouting. Families had to evacuate as the water was rising and "we found ourselves running as fast as we could to reach the safest ground about one half kilometer." "We were wet all over." The children were crying and shouting upon reaching the higher ground. "We were joyful as all of us were safe," the wife narrated.

"We were in alright the entire night but we can't help but think of the house and the belongings we were able to acquire for the past years." At dawn, despite the rain and wind, the husband went back to their place to see what was

left and found everything empty- not even a post from the house nor housewares. The wife cried so hard but the husband was in a positive disposition and told her that they can start a new life.

Armed with this outlook and the help from DSWD in the form of CSAP, the family was able to begin anew.

After the disaster, the family was housed temporarily in a brother-in-law's house and stayed there until they were able to complete the core shelter.

The couple said that when the materials were given to them, they were not able to be join the *bayanihan* as majority were busy with their livelihood or with the completion of their own core shelters. They had to get someone to help them with the construction. Some family members helped. The family was very grateful to the DSWD for the help they got and felt really privileged. They said the cooperation of their neighbors was commendable. They saw them and their relatives help other beneficiaries.

One of the greatest constraints in the improvement of their core shelter was lack of money. The walls are temporary, made of bamboo, the windows are of temporary materials and there is no flooring.

They plan to send their children back to school and be able to finish their house. They also aspire that the barangay become capable to construct their own high school, and that electricity be installed in Bagong Sirang. The Grajo's want to engage in skills training seminars to upgrade their skills and find alternative sources of livelihood.

ISABELA

Letty : *Grabbing the chance to benefit from CSAP..*

Arnold, 45 years old, his wife Letty, 41 years old, and their 12-year old son comprise a family that benefited from the CSAP in Barangay Cansan, Cabagan, Isabela. Now, they have a big concrete house built in 1993. Previously, they were always transferring from one place to another in search of good fortune. The typhoons in Isabela however, always bring bad experiences for them and the family they were staying with.

Letty is from Aurora and Arnold is from Cabanatuan, both municipalities of Isabela. They first settled in Aurora, Letty's hometown. But typhoons in

Aurora are worsened by the flash floods caused by the Governor's gravel and sand business. The floods have turned their rice fields into sand. A whole barangay was washed away by constant flash floods. This situation caused them to transfer to Tumauni where they maintain a variety store for a living. Prospects did not turn out right so they transferred again to Magassi, then to Cansan near the hi-way, where they experienced one of the worst typhoons. Their house was made of semi-permanent materials that was no match against the strong winds and heavy rains. So when DSWD's Core Shelter Assistance Program reached their area, they immediately grabbed the chance to benefit from it.

Now they have a permanent house and their lives have since progressed. Arnold works as a tenant farmer for Dr. Pengzon. He keeps $\frac{1}{4}$ for his share of the harvest. Letty takes care of their only son and the house. To start with, they have a carabao, which was given by Arnold's father, and a cow which they looked after (*pinapaalagaan*). They also have a pig acquired from their own efforts.

Arnold is an agriculturist by profession but he chose to till the land. Letty said that this may be due to an accident he had or maybe he's just bored with his work. Letty finished education but she chose to stay at home because she is already a third time taker of the board exam for teachers and has not passed it yet.

Their house, was initially just small but has a strong core structure provided by DSWD. While the core has *bulo* walls, the extensions have concrete walling from the back to the left side of the core. The floor is also concrete. At the back of the main house is a separate structure made of *bulo* and galvanized iron roof to house the *panggatong* or the woods to serve as fuel for cooking. Beside this is their pitcher pump. Their toilet is located about 50 meters from the water source.

This new house serves as a protection against strong typhoons. Strong winds and rains are now just a "breeze". It is important though to prepare for the hard times by stacking as much *palay* as possible.

They rely much through their own efforts. But for support, they always have their Ilokano neighbors. They prefer their Ilokano rather than their Ibanag neighbors.

They always depend on government (DSWD) aid for the progress of the whole community. They believe that lives in the core shelters will only progress if the government agencies will provide assistance through animal dispersal and loans. They would have wanted to recommend a religious life for everyone, but since they belong to a different religion, it will be better not to meddle with their

neighbor's way of life.

They obviously want more. Letty openly declared that if possible she wants to get rich. They reasoned out that they need money for Letty's epilepsy, weak heart and nervousness. She even needed a surgical operation to repair her protruded eyes.

They said that they only have simple aspirations - for their son to finish a college course and for them to till a land of their own.

Yolanda : *Not safe during wet season...*

This family started in Manila, while Yoly was working at Goldilocks and Ilio as a security guard at a nearby establishment. Later, they moved to Ilio's mother at Camiagan, Sto. Tomas (Cabagan, Isabela) where they helped in farming. Life was not that hard then because they only have two children. Then they transferred to Ilio's father, who is an Aglipay priest at Garita, still part of Cabagan. Here they had four (4) additional children. With a bigger family, life started to become difficult. His father though is a big source of support.

Since Isabela is a typhoon-prone area, typhoons became a regular part of their lives. During calamities, people simply stay in their houses, often experiencing hunger. This family is not an exception. Aside from hunger brought by very limited food supply and damaged crops, there was also fear that their house be washed out by the hard rains and strong winds.

For them, CSAP did not change this situation.

Their present house in Cansan Core Shelter is located at the lower portion of the site, where waters from the mountains run fast and strong during rainy days.

This site was not leveled before the houses were built. Now, when the rain come, flood follows. About seven (7) houses are often submerged in flood waters. Their family, is not exempted - when flood waters go high, they have to ran to their neighbors' houses. Their core shelter, which has *bulo* walls and no floors and a temporary extension, keeps them safe during the dry season but not during the wet season.

After the rains, drought ushers in more hard times. The land does not produce any food. The irrigation they all depend on during summer is not functional

due to ongoing repairs. The produce from previous harvest has already been used to pay debts and the very few stocks left ran out. Children every now and then become sick. Luckily, they are presently on vacation. Even their moods are in constant flux.

Despite these, knowing that they have their own house, moves them to strive harder and find different means of livelihood. Aside from farming, they engage in fishing, carpentry work, and swine raising. In addition, confidence in their neighbors' assistance during hard times makes them contented.

They want progress for the whole community through government and non-government assistance in every possible form. A complete health center will be of great help. One hundred percent free education for all poor children is a must. Irrigation all-year-round will benefit everybody. New farming technologies will enhance production.

They can only hope for the best because they know that the poor are always at the mercy of the rich and powerful.

They wanted to go to Yoly's hometown to till the rich land of Bicol, but transportation expenses will be a big problem. Going there will also mean starting all over. In this situation, they can only aspire for simple and practical dreams -- to have a complete and nutritious meal and for the children to finish College.

TARLAC

Francisco: *It helped us recover and survive...*

Like a tape recorder being played over and over again, still fresh in my memory are the painful experiences my family and I had undergone during two disasters that struck our community a few years back. These disasters are the 1990 killer earthquake and the super typhoon that hit us the year after. In the aftermath of both disasters, we lived in total misery for days. In particular, the super typhoon that hit us seven (7) years ago took everything away from my family and the rest of the barrio — our houses, our farmlands, our lives - including my wife.

She died of an unknown disease which she caught when we stayed in the evacuation center. Her illness was aggravated by our stressful situation. We tried saving her life and were always by her side, encouraging her to "fight for dear life" even in her most hopeless moments. She died with us by her side, and



a peaceful death is what she had.

The typhoon came to us at a very unexpected time. We were very confident that the dike could shield us from the torrential, raging waters coming from the other side of the barangay. Unfortunately, our own faith deceived us. The dikes collapsed in a split second. Almost immediately, all the houses were splashed away by torrents of water.

No one and nothing was spared. Our farmlands, agricultural crops, domestic animals and our personal belongings, all were carried to nowhere by water. We were left with nothing but ourselves.

I can still remember the earlier warnings from the local authorities and from friends and relatives to move out because the dike had collapsed a few moments earlier. Days before, there had been constant reminders from authorities on the danger of the dike's collapse as it was the rainy season. At one particular point, the water was only knee-deep. After less than ten minutes of preparations, we found ourselves catching floating objects which we thought we could still save since the water instantaneously turned neck deep. It was the most frightening experience of our lives. At that time, we felt it was the end of the world.

It was tragic. The death of my wife brought more miseries to our deeply wounded family. But as an adage goes, "Everything must end." And so did our pains. We had to recover from those enormous losses brought about by the super typhoon. When the water started to go down and finally reached manageable levels, we went back to our house, which looked every inch like anything but a house.

We waited long, until finally, DSWD came with its Core Shelter Assistance Program. Most of us did not have enough money to rebuild our old houses. Thus, we were very thankful for the housing assistance program of the DSWD.

The victims worked conscientiously to finish their units. Each given core unit, no matter how long it took to complete, was built through sheer hard work and perseverance. Today, we still have the unit that sheltered us through the years. It helped us recover and survive the worst times of our lives.

Thus recounted the 30 year-old who is now living a solitary life made more lonely for he has no children to keep him company at home and in the fields.

Rodrigo : *Help came at a right time...*

I was the founding president of Neighborhood Association for Shelter Assistance (NASA) until the association's dissolution in 1991. I sacrificed a lot for the organization. My service was all I could offer to my *kababaryos*. I never neglected my duties as the association's president. In fact, I was one of the key persons in the evacuation of my *kababaryos* to designated evacuation centers during the killer earthquake that hit us in 1990. The church served as a temporary shelter for the victims because it was the only structure in the "*baryo*" that was not under water.

Our farm lands suddenly turned into a sea of floating animals with hundreds of houses half-buried on the ground. The dike, damaged by the same 1990 killer earthquake, was washed away by torrents of water.

Despite the warning, I encountered townsfolk who stubbornly insisted on staying in their wrecked houses to look over their animals, appliances and family belongings. When stronger waves of water came, we had to rescue a man from a tree branch after staying there for the whole day. You can see how people value their things so much. Seeing them get destroyed before their very eyes is a very painful experience indeed. I myself was a victim of that unfortunate disaster. It was hard helping my family and my *kababaryos* at the same time. More often than not, I had more time for others than my own family.

Anyone who asked help received immediate response and action. In turn, I was trusted by many people. This is the main reason why I must have stayed for almost 15 years, from 1971 to 1986, as their barangay captain. I am very thankful that they trusted me that much. My way of thanking them is through genuine leadership, coupled with sincere service.

Depressed conditions were mostly felt during the typhoon and floods. Many people however helped us such as the Philippine Army soldiers who came to help evacuate the victims and the Philippine Marines who also helped in the rescue operations.

When the Department of Social Welfare and Development (DSWD) announced its housing assistance program, we saw it as a great opportunity to recover. Since we did not have anything to start with, the help came at the right time. The program helped many families. Through the Core Shelter Assistance Program, many dreams came true.

We conducted meetings with the barriofolk. We even went around the

community disseminating the good news. We identified all those who lost their houses as the primary beneficiaries of the program. We did this by visiting their houses to validate the stories.

Slowly, the community recovered from the tragedy.

Because of our sacrifices, our *barangay* is now a peaceful and healthy community again. The CSAP had provided us with this once-in-a-lifetime chance — a journey to new beginnings, to start better lives. Such is the recollection of the 58 year-old former barangay captain, now full-time farmer, dedicated husband and father of seven (7) grown-up children.

MINDORO

Herminia : *Grateful...*

Manang Herminia was separated from her first husband several years ago. She is now living with her second/common law husband. The couple shares the house with the family of their eldest child.

Manang Herminia's family survives on the meager earnings of her son and her husband who are fishermen. They rarely get a good catch and so the family can hardly make both ends meet. She used to have a variety store in front of her house but unfortunately the capital was slowly depleted to finance their immediate needs.

The Lambolotos were one of the several families evacuated from the *aplaya* after a severe earthquake struck the area in 1994. Manang Herminia said that most of the houses in their community were destroyed, some of which fell into wide and deep cracks on the ground from where smelly waters came out. "Hindi namin mawari ang amoy, ang baho-baho." (We did not know what the smell was, but it was nauseating.) According to her, a volcanologist came to inspect the area but since that time, they have not heard any report or news from him regarding the matter.

Right after they were evacuated, they were initially housed at the Balete Elementary School for about a month or two, and then were relocated to a settlement, where they lived in tents for almost a year. The agencies were very helpful, according to Manang Herminia. There were provisions like canned goods, noodles, rice, sardines, biscuits, some of which came from abroad. She said that aside from receiving kitchen utensils like plastic wares, water containers and a

torch, they also received sleeping provisions like mats, blankets and mattresses. The evacuees, she said, were happy in seeing people come to help them with provisions.

"I have never been so grateful in my life." She said she wishes to send her many thanks to the people and groups who helped them in getting a place where they can feel secure, away from dangers of living along the shores in *aplaya*.

Manang Herminia said that she was really happy and lucky to have been given the privilege to own the model house which was drawn through lottery. She has no complaint about the materials used in building the core house. Only good lumber was used in her housing unit. She was happy that no "coco lumber" was used because such were generally seen as inferior in quality and highly vulnerable to termite infestation.

Manang Herminia says that she had no complaint except for the occasional drinking sessions of her neighbors. They reportedly would get very noisy when the group got drunk. "*Ang iingay na sa kalagitnaan ng gabi*". (They got very noisy in the middle of the night.)

Manang Herminia is hoping that one day she will again find the chance to raise funds to revive her variety store. "*Nagdadamot ang dagat*" (The sea is being stingy), she believes, noting the lean catch they have had for a long time. Since they really cannot rely on fishing on certain periods, she wished that she could have access to capital immediately.

Zenaida : *Not a fair share...*

Manang Zeny is a dark and very lean 53-year old woman. Her husband left her for another woman when the youngest of their six (6) children was only one year old.

Two of her young children are with her. She said she does all sorts of farm labor available in the Barangay Baleta area just to pay their daily food requirements. When no job could be found, she makes brooms made from coconut leaves or "*kung anu-ano na lang para mabuhay*" (whatever work can be done to subsist). She could not send her two children to school because of her impoverished condition. Three of her children are already married and she believes that all of them are doing just fine.

"During that big earthquake, I thought it was already the end of the world." She said she never thought she would survive the calamity. She was so shaken that a slight tremor even to this day can make her panic. "*Para akong natulala noon na ang tagal kong nakabalik sa normal kong ginagawa*" (I was so shocked by that incident that it took a long time for me to resume my normal life).

By just looking at the exterior and the interiors of Manang Zeny's core house, one could immediately conclude that she did not receive her fair share of the housing provisions. Her windows and door are made of bamboo strips. Only half of her floor is cemented. She said she received two bags of cement but she does not have any idea whether it was all that was as specified in the project's provisions. The basic frame of her house is made of coco lumber, a cheap and inferior type of material that is prone to termite infestation. She did not receive a toilet bowl. In the absence of a toilet, Manang Zeny and her children go to the woods.

BACOLOD

Melinda : *A house of their own...*

As typhoon Uring raged that fateful night in November 1991, Melinda called out to her husband to get up because the water was rising. Her husband, Nelson, did not mind her. So she went down and finding that the water was already up to her thigh, she roused her children from sleep, gathered her three youngest children by the hair and brought them out. Her eldest son got a box of his siblings' clothes and rushed out with them. They went to the nearby rice mill. Leaving her younger children, they went back to their house to salvage more of their things. Her husband stayed to save their pig and ducks, but he only succeeded in getting the pig out.

They went back to their house the next morning to find all their other things and kitchen washed away. They were more fortunate than their neighbors whose houses were totally destroyed and gone.

The next day they were visited by a social worker who included them in the list of the typhoon victims. They were told to get their supply of rice, sardines and noodles from the DSWD office. The social worker visited them again after several months to let them know that their family was selected as a beneficiary of the core shelter assistance program of the DSWD. They were overjoyed with the news. At last they would have a house of their own, away from the riverbank

where they have lived and suffered floods since 1982.

Melinda attended meetings and seminars before work started on their houses. They joined a *bayanihan* with Melinda and their two sons helping to build their core shelter because Nelson was working as a regular utility man/messenger at the Jaz Cola Bottling Company. Once the frame of the house was finished, the Lalatacon family — all nine of them — transferred to their core shelter for fear that it would be taken away from them.

With Nelson's salary of around P1,200 a week, they were able to fully finish their house and add two rooms and a kitchen. Two more children were also added to the already large Lalatacon family but they were able to survive and meet their other basic needs. The older children have all finished elementary and the younger ones are in school. The eldest, 19, is finishing high school, but the second child stopped going to school when they moved to Handumanan.

Melinda just finished elementary while Nelson did not go beyond Grade Four. They attribute their success to Nelson's being a dutiful husband and father who goes home after work and helps Melinda with the housework including taking care of the children. When they are in need, Melinda is not ashamed to borrow from their neighbors. And when things are really bad, as when Nelson had his fingers injured while repairing a jetmatic pump and had to stop working for four months, Melinda worked as a laborer in the nearby sugarcane farm, and ran to her family in Iloilo to ask for rice and money. Nelson does not have relatives to run to for help.

This is an example of a family who saw poverty as a challenge, rather than a hindrance. Their dream of having their own house was fulfilled through the CSAP, and they now dream of their children finishing their studies and having work so they can all have a better life. Like many poor Filipinos, the Lalatacons have a sense of hope. They have not yielded to despair.

And they are very grateful for whatever help or blessings come their way. They are especially thankful to the government for their house and lot and they wish they would be awarded certificates of occupancy for the security of their children.

Elsa : *With a core shelter all will be well...*

Of all the families in the Core Shelter Assistance Project in Handumanan and Pulpandan, the worst off seem to be the Asinans. Their house has not been

improved since it was built in 1993. It still has the same sawali walls, some of which are already rotting, and unfinished flooring. Only half of the house has a bamboo floor for sleeping; the rest of the house has earthen floor and serves as the dining, living room and kitchen. Cooking is done on clay stoves placed directly on the floor. A wooden bench serves as chair and table. The lot is without plants and is not fenced.

Elsa, the mother is a single parent with five (5) children from her relationship with a man whom she met after she got separated from her husband. Elna was only 18 years old when she got married to a *sacada* or migrant worker from Antique. All went well between the two until for some reason, her father forced her to separate from her husband. The union produced a daughter who is now 23 years old.

Elsa left her father's household with her daughter and ventured into the city (Bacolod) where she met a man whom she thought would make life better for her and her daughter. A sanitary inspector 32 years her senior, the man did take care of her and her daughter, and as Elna puts it, she "received" from him five children. He provided them with a house in a squatter area which he frequented, and cared for them as best as he could considering that he had his wife and four (4) children to support. Fortunately, Elna found work in a Prawn Processing Plant.

Then Typhoon Uring came, washing out their house in Singcang. She had it rebuilt immediately because she had no money to pay for rent. Even so, she was identified as a potential CSAP beneficiary, and was very happy when she learned that she had been finally selected as one of the 50 beneficiaries.

She attended meetings and seminars while continuing to work at the Prawn Processing Plant. By this time, her lover had retired and gone to Manila leaving her pregnant with their fifth child. But she was determined to build her core shelter, and she did so with help from *bayanihan* and other CSAP beneficiaries whom she paid. When the frame was finished and the roof was installed, she sold her house in Singcang so she could buy other materials needed to complete the house, and she could move into the core shelter with her children as soon as possible. She decided to move into the unfinished house for fear that the core shelter would be taken away from them if they do not occupy it immediately.

By then, the Prawn Processing Plant had closed and with the father of her children gone, she had no other recourse but to go and ask for help from her sisters. Her neighbors in Singcang and in the core shelter site also helped, especially when she delivered her youngest child while her house was being built.

Shortly after giving birth, she looked for work but the only work available was doing laundry. Since then, she has been doing laundry for families in Singcang where she used to live. Her eldest daughter bore a child out of wedlock whom she left Elna. Her daughter, not being able to stand the dismal condition of their family, decided to try her luck in Manila. She used to send money to Elna, but after a year she stopped doing so because she had gotten married to a construction worker.

Now, Elsa worries about her eldest daughter who is in Manila, her second daughter (19) and her eldest son (17) who are staying with her sister in Iloilo. Her second son (16) is working as a stay-in houseboy. Living with her now in the core shelter are her two (2) daughters (11 and 6 years of age) and her four year-old grandson who waits for her at night when she comes home from a hard day washing other people's laundry with rice to cook for their supper.

Is there a silver lining for Elna and her brood? Her 11-year old daughter who will be in fifth grade when school opens wants to finish college. Her mother, pretty but old at 42 years, just looks at her, perhaps asking, "With my earnings as a laundrywoman?" There's a smile in her tired face, and she seems to be saying, "with our typhoon-resistant core shelter, all will be well."

SAMAR

Mana Coring: *A life of struggle...*

Mana Coring, as she is fondly called by her neighbors, is a 47-year old widow with seven (7) children. She is a Lupon Tagapamayapa in her barangay, but most of her time is devoted to managing a variety store in front of her CSAP unit. With her are six (6) of her children to support, although her son Ronnie, 22 years old, is able to assist her because he drives a pedicab. She sends her other children to public schools except for the youngest, a 4 year old pre-schooler. Her 18 year old daughter, Edith, is in College taking BSEED, while Judith, who is 15 years old, is in high school. Two (2) are still in the elementary grades, Jun, 10 years old and Rosy, 8 years old.

As one gets near Mana Coring's CSAP unit, he/she would feel a different aura. The solace and comfort of nature is all over the place, perhaps because the trees, flowering plants, vegetables that surround the house, are all lined up beautifully in a well fenced backyard. The house is well-kept, equipped with basic facilities like a sala set, dining table, etc.

For Mana Coring, being a beneficiary of the CSAP was an opportunity

to improve her life. As she sadly recalled her life before CSAP, she was teary-eyed. They were a squatter family in San Roque. They have erected a shanty near the town church in the late seventies. They had only two (2) children at that time but it was difficult to build a better house because her husband was only a laborer in the market area doing some odd jobs for the vendors. Their income was very inadequate. Mana Coring helped her husband by selling pastries in the market and sometimes, did laundry services to families in the town when needed.

In 1982, the M. Family invited her husband, Martin to work with them as tenant in their 2-hectare farm. They transferred to Old Dale so that her husband could closely attend to the farm. Out of local materials plus some financial assistance from their landlord, Mana Coring and her family were able to build a 5 by 6 square meter house which was more spacious for their growing children.

For Mana Coring, life was better since they were assured by a share from the coconut harvest every three months. Her husband still continued to do odd jobs in the town market to augment their income because the share from coconut harvest was only 1/3 and it did not suffice for the increasing needs of their family. But more or less, the family was assured of three (3) meals a day. For other needs however, especially for education, the children would go to school without baon. School supplies, contributions and other necessary school expenses proved a problem to them.

In 1986, a super typhoon devastated and inundated Old Dale. Their house was not spared. Out of local materials and anything salvaged from their house, they were able to put up another shelter but it was shaped like a bus. Mana Coring was amused at the thought of such experience, because she always felt like going somewhere else. With the help of their landlord they were able to make some improvements in the shelter. Since farm produce was also affected by the typhoon, life for them became even more difficult. Root crops and other vegetables would not thrive in the farm since the soil was very sandy.

Mana Coring started offering laundry services in town, alternating it with selling pastries. At that time they already had five (5) children to support. But their financial situation did not improve which was compounded everytime there was a typhoon. This was a reality which Mana Coring has accepted and for her, it was important that they survived as a family.

Mana Coring believes they were lucky to be included by DSWD as potential CSAP beneficiary. The hope of being able to own a house brought excitement to them. It was something they had looked forward to. Meetings were called about the project. Mana Coring remembers that her husband would never fail to attend the meetings who would always update her of any

development. In fact, there were times that she would also attend the meetings. According to Mana Coring, it was not difficult for her husband to get involved in the different activities related to the CSAP, especially in the construction of the units because he knows carpentry.

As soon as their family got their lot area assignment, they immediately started cleaning it together with their children. Her whole family was really excited that during the actual construction, everyone was always there, ready to assist.

Even before the shelter was completed, Mana Coring urged her family to transfer immediately. They were able to put up the kitchen at once as extension utilizing the materials in their old Dale shelter. The work was easy since, her husband, Martin knew some carpentry.

After a year, a bedroom was put up to complete the unit and this made the whole family more comfortable. Two (2) more children were born to the family. For them, this was a welcome reality because they are already assured of a safe shelter for their children.

According to Mana Coring, their dream of a better life pushed her husband to join a group of friends who went to Manila to work in a construction company. For her husband, Mana Coring could already manage the farm by herself and he could afford to be away because his family was in a better place. In Manila, he could earn more and send money back home.

Tragically, their dream came to a standstill when he fell from a high story construction and died on the spot. This was in 1995. Mana Coring felt as if the whole world had ended. For her however, life must go on for the sake of her children. She had no option but to continue life without her husband.

Realizing that she was already the lone breadwinner for the family, she utilized the P3,000.00 which she was able to save from the death benefit of her husband to start a variety store, which she has managed to improve through the years.

She also thought of utilizing the swampy area near the CSAP site, a government lot, by planting nipa. Her children helped her in the process because it was important for them that they worked together as a family especially that her husband was no longer around.

For Mana Coring, her diligence, patience, and hardwork were the key factors in their present family situation. She claims that she is now able to send her children to school and is confident that she will be able to help them finish college. This is because she is comfortable with the earnings from the variety



store, plus her income from the nipa which she sells in the town. She is quick to add, however, that residents of her community can get nipa from her for free. She takes pride in being able to help her neighbors by lending money without interest. This is her way of thanking the Almighty for the blessings and the strength in living a life without her husband.

For now, she is serious in doing well with her business so that her children could finish college and eventually get a job. As Lupon Tagapamayapa, she proudly claims to be of service to the community.

Ariston: *Hoping for a better life...*

Ariston is 48 years old, medium-built and stands approximately five (5) feet and four (4) inches tall. He is married to Leoncia, 38 years old, who appears older than her age. Living with them in the CSAP unit are four (4) of their eight (8) children, the other four (4) are deceased. Lourdes, 14 years old is the eldest, has finished elementary and is now out-of-school but is planning to go to Manila to work as a househelper. Ariston, 9 years old, goes to an elementary school in the community while Purita, 5 years old and Nonoy, 9 months old, stay at home with their mother.

To support his family, Ariston works as a laborer. He goes into whatever job available like nipa shingle-making, harvesting coconuts, cleaning farms, hollow blocks-making, etc. When jobs are not available, he stays at home with the children giving his wife more time to sell food stuffs or native delicacies, or do some laundry work. On top of this, he takes pride in the responsibility of being a Tanod of his community.

As expressed by Ariston, life in New Dale has provided them "peace of mind". Economically, not much has improved because their meager income is barely enough for their food requirements. Apparently, this is manifested by the physical condition of their CSAP unit. Except for a table and bench, the unit is bare of other facilities. A provision for a kitchen and a room has been attached to the core house but these needed repair. Even with this situation, Ariston is still thankful because it is in their unit that his family is psychologically and emotionally at peace.

Ariston sadly recalls how he lost his three (3) children one at a time within one week when they were in Old Dale. Though his neighbors claimed his children died of chicken pox, he believes it was a form of retaliation by evil spirits which he must have harmed while cutting a tree for the A family for a fee. Ariston

resented his being a laborer and did not accept jobs for months, but actually his wife and friends claimed that he was almost out of touch with reality. He could not sleep, concentrate and refused to talk with people around him. His wife had also her own bouts of emotional disturbance as there were times when she would be crying to the top of her voice.

To help them manage the impact, and accept the reality, they decided to leave their shanty of 3 by 4 square meters in size to stay with the family of a friend in the same community. This situation lasted for about a year. Ariston claims that life was very difficult because income was very irregular.

A super typhoon with floods washed out Old Dale in 1989. The house of his friend was not spared. They moved up to higher grounds in the same community and constructed their own shanty just beside their friend's shelter. Life even became more difficult as farms where he could be hired as laborer were affected. He was also constantly haunted by the memory of his children which Ariston claims to affect him emotionally and psychologically. He felt guilty.

For Ariston, he was lucky to have been included in the list of potential CSAP beneficiaries. This gave him hope for a better life away from the community where his children died. The thought of owning a house gave him strength.

Ariston excitedly recounts how he devoted himself in activities related to the construction of core units. He would never be absent in meetings and according to him, he would always volunteer to a task. As soon as the core shelter was livable, Ariston and his wife transferred, together with their two (2) children. They were determined to live a new life and accept the fate of their children. He kept himself busy with anything he could do as a laborer. Leoncia continued selling cooked foods. They were able to save towards the completion of their unit.

Three (3) more children were born to them since their transfer but one died at the age of 1 year due to diarrhea. Although this proved another emotionally disturbing incident for them, they emerged stronger to face the reality. They had very supportive neighbors whom Ariston claims to have given them emotional and financial support.

For the family, their present life is better, although they can only hope to let their children finish grade six for economic reasons. Ariston dreams of being able to find a more regular employment if given a chance, perhaps by vending fish in the town market.

SUMMARY

The 12 cases from the regions covered by this study have depicted the enduring courage of beneficiaries as they struggled against the adversities of man and nature. It is heartwarming to note that against all odds, they are alive and protected by a simple shelter designed for them. However, the families are still poor and this is the primary reason why they have difficulties in the repair and maintenance of their shelter. What they need now is an economic intervention, i.e. employment and livelihood schemes that can support their quest for a much better life than what they have.

The findings, drawn from different sources of information and using different data collection methods such as interviews of key informants, case studies, focus group discussions, documentary analysis, and survey, require a thorough analysis. The following analysis therefore brings into focus the answers to the research problem as well as to the objectives set by the study.

A. Relevance

The Core Shelter Assistance Program (CSAP) is relevant because it provides shelter to victims of calamities such as typhoons, earthquakes, or floods. The collective responses indicated that the program is the answer to poor families in rural areas who became homeless after being struck by disasters. All of them benefited from the program in so far as providing them with a house and lot is concerned. This is the overriding significance and relevance of the core shelter - as a physical structure it can withstand winds of up to 180 kph. This is the reason why despite subsequent typhoons, the shelters were intact because of the strong foundations and the special features that they possess. The beneficiaries labeled the design as "*kuatro aguas*" which gives strength to the physical structure.

B. Practicality

It is practical because the beneficiaries were able to easily construct them. They were also able to organize themselves to build each others shelter. With the manual on how to build a core shelter provided by the DSWD, the beneficiaries were able to form work teams and to finish the construction of their core shelters in due time. However, the organization and mobilization of beneficiaries was only effective during the construction but not to congruent activities such as resource generation and maintenance of core houses.

There were problems though in implementation that could not be avoided. There were instances when the *bayanihan* scheme could no longer work because some respondents' core shelters were the last ones to be built. Other problems include: use of substandard materials and lack of construction materials. These problems, however, did not stop the beneficiaries from occupying their core shelters. Thus, the easy to build core shelters were indeed useful in meeting the families' needs for housing after becoming typhoon victims.

C. Viability

The program is viable - with proper financial and technical support from the national government, most local government units or municipalities can effectively implement the program. As shown by the findings, the program could also be sustained as long as there is a collaborative effort by both national and local government units and the beneficiaries themselves.

For eight (8) years since 1991, the program was implemented because of their favorable tripartite partnership. The DSWD shouldered the costs for the foundation and the framework; the municipal governments provided for the lot area as well as other construction materials for roofing, walling, and flooring; while the beneficiaries provided the labor and manpower requirements. This working partnership keeps the program going. There were some limitations but these did not deter the continuing implementation of the program.

D. Difference Between Completed and Constructed Core Shelter

A closer look was made to differentiate a completed from a constructed core shelter. The findings show that the main reason their shelters are not complete is that they did not receive enough materials during the construction phase. This was aggravated by the fact that they do not have enough income to continue and complete the construction according to the specifications set by the program.

Some beneficiaries also reported that their units were the last ones to be built and there was no longer a work team that can be depended on to build the shelter. Other beneficiaries also indicated that they were urged to transfer to unfinished core shelters or else these will be given to other families. Others were also forced to hire carpenters and laborers to provide "flesh" to the "skeletons" or the basic framework of the core shelter. These are some explanations why some core shelters are still incomplete and have started to deteriorate.

E. LGUs' Readiness

Local government units are primarily responsible, as a result of the devolution of social welfare services, to pursue and implement disaster preparedness programs. But are they ready to absorb and implement the whole Core Shelter Assistance Program without the help of the Department of Social Welfare and Development?

The research findings show that despite certain financial limitations in adequately providing for their expected inputs such as materials for roofing, walling, flooring, they were able to match the inputs of DSWD. The municipalities have the manpower and the technical capability to execute the program. They have the social workers to screen and prepare the beneficiaries. They also have the civil engineers who can provide technical inputs and supervise the construction of the core shelters. However, all of them do not have sufficient funds to assume all the costs related to construction. This is evidenced by the fact that most beneficiaries complained of the lack of substantial materials delivered to them. These municipalities, where the barangays are located, cannot effectively undertake the whole program especially that the costs for construction have gone up while the budget of the DSWD has gone down because most of its services had been devolved to LGUs. Thus, the ability of a municipality to carry out the program is contingent on a number of critical inputs.

F. Reduction of Homeless Families

As of March 9 1997, only seventy nine percent (79%) of the total 33,959 core shelter unit (CSU) allocation for the whole country were constructed (28%) and completed (51%). The average actual cost per shelter was P12,294.07 compared to the P15,000 unit cost set by the Department of Social Welfare and Development. This finding showed that there is a twenty-one percent (21%) deficit in the implementing capabilities of the parties concerned to construct the core shelters. This means that two more out of ten homeless families could have gotten their core shelters if the CSU allocation was delivered to the full: Operationally, 7,013 more homeless families could have benefited from the program. Available field data shows that on the average, eighty percent (80%) of the homeless victims were provided with core shelter.

G. Participation of Beneficiaries

Neighborhood Association for Shelter Assistance (NASA), was not very effective in performing its functions. Only a handful heard about it. Its activities were good at the start especially in screening, selecting and mobilizing the beneficiaries. In other words, the participation of beneficiaries was not sustained especially in the post-construction period. Activities like generating maintenance funds and observing the guidelines of the modular upgrading scheme did not receive adequate participation and support from the beneficiaries. Less than fifty percent (50%) of the beneficiaries are aware that the association which was expected to harness their participation still exists.

H. Participation of the Community

The local communities, depending on their capabilities, had been very supportive of the program. Six out of ten beneficiaries indicated that their fellow residents, and barangay leaders were active in securing land donation; purchase of construction materials; installation of water wells and electrical posts; provision of medicines; site improvement; cleanliness and beautification; and helping beneficiaries prepare their documentary requirements.

The local offices of the national government agencies such as Department of Health, Department of Agriculture, Department of Public Works and Highways, Philippine National Red Cross, and socio-civic organizations like the Rotary were also on hand to deliver critical services to the beneficiaries.

I. Self-Reliance Among Beneficiaries

The *bayanihan* spirit was transformed into work teams. These teams composed of beneficiaries and their relatives provided the critical manpower pool in the construction of their core shelters. The beneficiaries knew the value of self-reliance which propelled them to strive and work hard. In fact, a number of them had taken the initiative to use their meager resources and even borrowed money to buy additional construction materials to pay for the services of carpenters and laborers.

J. Self-Reliance of the Community

New settlements have been established because of the presence of core shelters. Consequently, residents of these settlements have to mobilize themselves to improve their living conditions. They have to because in the beginning, these communities do not have basic facilities such as water, lighting, and minimum infrastructures necessary for a human habitation. Fortunately, through their combined efforts they were able to effectively tap both government and non-government agencies to complement the efforts of the local government unit and the DSWD.

K. Social Responsibility of Beneficiaries

There was no excuse for the beneficiaries why they could not help their neighbors. All of them were willing and able to help as long as they have the means like shelter and food for victims during calamities. They admitted that their neighbors are as needy as they are but the majority were willing to share whatever food they have. During ordinary times, beneficiaries helped their neighbors by contributing free labor, contributing construction materials, cooking for laborers, and even lending money. It can be said that the spirit of *damayan* is very strong and prevalent among victims of disasters.

L. Cost-Effectiveness

Cost-effectiveness is defined as producing good results for the amount of money spent. Using this definition, the Core Shelter Assistance Program is indeed cost-effective. The average cost of P12,000 per core shelter is a drop in the bucket compared to the cost of losing lives and properties during a disaster.

What are these good results?

1. Victims now have houses and lots. They have shelters that can protect the family. They own lots (100-250 sq m) which they can use to enlarge their houses or to use as backyard gardens. Thus, the feeling of security is instilled among beneficiaries.
2. The number of homeless families had been effectively reduced by eighty percent (80%). Eight (8) out of ten (10) homeless families were given core shelters.

3. The effects of disaster had been mitigated because families were not abandoned. Government agencies and non-government organizations as well as socio-civic and religious groups delivered various services for their welfare. As a result, family members received medical, nutritional and other basic services.
4. At the community level, the concrete and visible effect is the establishment of new habitats or human settlements that are gradually transformed into viable communities.
5. The *bayanihan* and *damayan* codes of conduct continue to be propagated because the beneficiaries out of gratitude and having been tremendously helped, are also willing and able to help community members who are in crises.

M. Replication of CSAP

Given the findings, it can be strongly argued that CSAP is a model program that can be replicated by other local government units provided that they have the financial means to fully absorb and implement the program. This qualification is necessary, otherwise the program should remain as a collaborative venture between the DSWD and LGUs.

The replication of the program by other local government units should be seriously considered since the program requires the following critical inputs:

- 1. Money to build the foundations and the basic framework;
- 2. Money to provide for the roofing, walling, and flooring requirements;
- 3. Land area where the core shelter will be built; and
- 4. Site development and provision of basic infrastructures such as water and light.

Any decision to replicate the program should therefore be made on the basis of the above financial requirements as well as the technical capability of the implementing local government unit.

N. Advocacy of CSAP

The Core Shelter Assistance Program should serve as a model for the housing needs of ultra poor families in the rural areas. This low-cost, typhoon-resistant, and cost-effective scheme can be adopted as a national program. With this scheme, the government can reduce the number of homeless families.

O. Strengths and Weaknesses of the Program

The program goals and objectives are sound and responsive to the needs of its intended beneficiaries. In fact, based on the results of the study, the program has been found to be relevant, practical, and cost-effective. However, like any other social development program, the weaknesses are found in the way it is implemented by the parties concerned, namely: the beneficiaries, the LGU, and the DSWD. To wit:

- 1) The participation of beneficiaries is somewhat limited to activities that produce immediate results such as the construction of core shelters. Participation is not significantly linked to the attainment of long-term goals and objectives such as the observance of structural design and the generation of maintenance fund.
- 2) Delivery of substandard materials which can be a reflection of poor monitoring by the parties concerned as deliberately done to save on costs or to "earn" and financially benefit from the program. This observation is also true to instances when the construction materials are lacking and not enough for the specified requirements.

SUMMARY

The program is good because it answers the housing needs of poor victims of disasters. It should be continued and sustained despite problems in implementation which can be easily remedied by the concerned parties.

Program Enrichment

The findings from individual interviews, focus group discussions, case studies, and the survey of 300 beneficiaries in six (6) regions strongly established the importance and value of the Core Shelter Assistance Program to the once homeless victims of typhoons and other calamities.

There is no doubt that each beneficiary had benefited from their physical structures. Everyone, regardless of the maintenance status of their core shelters, claimed that their core shelters are intact and habitable. This is true despite the fact that only six (6) out of ten (10) were satisfied with the performance of the Department of Social Welfare and Development and five (5) out of ten (10) beneficiaries were satisfied with the local government units concerned.

Essentially, the study has produced the following important findings:

1. The program is relevant because it provides housing to thousands of homeless victims of typhoons and disasters.
2. The program is practical because it is easy and simple for the beneficiaries themselves to construct the structure.
3. The program is viable because its implementation can be sustained through the collaborative efforts of the beneficiaries, DSWD, and the LGU.
4. Based on available records, the program has effectively reduced the number of families rendered homeless by about eighty percent (80%).
5. The program has relatively maximized the participation of beneficiaries in forming work teams to build the core shelters. However, this level of participation was not sustained vis-à-vis long term goals and objectives of the program.
6. The program has maximized the participation of communities in tapping GOs and NGOs, LGUs, and socio-civic organizations to provide basic services to the new settlements.
7. The program has encouraged self-reliance among the beneficiaries to provide labor and raise money to complete and upgrade their core shelters.

8. The program has also encouraged the other community members to assist the victims in securing land donation, and in constructing basic community infrastructures, but not in terms of providing viable livelihood opportunities.
9. The program continued to instill social responsibility among beneficiaries. It has reinforced the beneficiaries' commitment and responsibility to help their neighbors during crises.
10. The program is welcomed by local government units. The municipalities found the program as favorable and advantageous to their constituents.
11. The program is cost-effective because it is relatively cheap to construct core shelters while the long-term benefits gained in terms of survival, physical, protection, psycho-social security, and empowerment are certainly tremendous.
12. The program is replicable because any local government unit or community can pursue and implement it. However, any replication is contingent on the technical and financial capabilities of the parties concerned.
13. The program can be fully and successfully absorbed by the local government units provided that they have the personnel, the finances, and an empowered community to serve as a check and balance in the delivery of the program to the homeless victims.
14. The program can also be delivered to other homeless families in the rural areas. In other words, the government's housing policy should consider extending this scheme to other ultra poor families who may not necessarily be disaster victims.
15. The strength of the program lies in the soundness of its program content. This means that as far as the goals and objectives are concerned, the program is responsive. However, its weakness is clearly seen in the way it is implemented and in the manner the beneficiaries participate in common activities.

In sum, the Core Shelter Assistance Program or CSAP should be continued and sustained because it addresses a basic need for shelter especially among impoverished victims of typhoons and other calamities.

To enhance the policy and to improve program implementation, the following recommendations, which are aimed at the parties concerned, are in order:

1. The beneficiaries should be encouraged to participate more actively beyond the construction phase. Participation should also be elicited to sustain the activities of the NASA, particularly in generating funds for the maintenance of core shelters.
2. The beneficiaries should be assisted in funding livelihood and employment opportunities. Home-based cottage industries should be encouraged. Employment will certainly provide them with income that may be used to improve and maintain the physical conditions of their core shelter.
3. The local social worker should make extra effort to sustain the activities of NASA beyond the construction phase. This is equally important because new neighborhoods are developed and the core shelters have to be upgraded and maintained. The organization should be aimed at preventing squalor, blight, and deterioration of living conditions in the new settlements.
4. The local social worker should be trained to document and keep records of relevant program activities. This will facilitate the monitoring of the program and the evaluation of the effects of the program. Documentation is important in sustaining the program beyond the construction phase.
5. The local government units should allocate a budget for core shelter. They should also source more funds so that they can provide sufficient and quality construction materials to their constituents who are homeless. They should tap the social development funds of the Philippine Amusement and Gaming Corporation (PAGCOR) and the Philippine Charity Sweepstakes Office (PCSO). These government corporations may have the financial capability to support them.
6. The local government units should also improve their absorptive and implementing capabilities to construct core shelters. They should be more efficient in using their core shelter allocations. This is critical otherwise they may not be able to reach and serve as many homeless victims vis-à-vis available core shelter allocations. Poor absorption leads to more victims without homes.

7. The Department of Social Welfare and Development (DSWD) should enhance the monitoring and supervision of fieldworkers implementing the Core Shelter Assistance Program. This is necessary to minimize if not prevent *ningas cogon* attitude among workers since the program is not just the construction of core shelters. Being equally interested in the post-construction phase will encourage the beneficiaries to be more involved in communal activities.

8. The Department of Social Welfare and Development should also be ready to transfer the implementation of the whole program to the local government units. Such a transfer should, however, consider the following:
 - 8.1. the technical capability of LGU workers to implement the whole program.
 - 8.2. the financial standing of the LGU to backstop the program.
 - 8.3. the level of organization among the program beneficiaries

9. The community should be more empowered so that they can assist the program beneficiaries in program implementation. The growth of people's organizations should be encouraged in these new settlements. The NASA in fact can be made to evolve into an active agent in the community.

10. More local leaders should be involved in monitoring the program in these new neighborhoods. Leaders of religious and socio-civic organizations should actively participate not by criticizing the program but by bringing more help to the beneficiaries. If they choose to criticize, they should at least be ready with alternative solutions.

The Core Shelter Assistance Backgrounder

A. Program Description*

CSAP was introduced by the Department of Social Welfare and Development (DSWD) in 1988 as a restoration/rehabilitation strategy and an intervention under the Disaster Mitigation and Preparedness Program. The program aims to provide environment friendly disaster shelter units that can withstand various forces due to typhoons, earthquakes and floods, using locally purchased materials. The foundation of the unit is designed in accordance with the type of terrain. The core assistance is P25,000.00 per beneficiary. It involves the forming of work teams of five (5) families per group which will pool their labor and resources for the construction of their houses.

B. Program Objectives

CSAP has the following objectives:

1. To reduce the number of families rendered homeless every year by providing a structurally strong core shelter which can withstand strong velocity, earthquakes of moderate intensity, and other similar natural hazards;
2. To maximize the participation and draw the commitment of the beneficiaries and the neighborhood to make the core shelter livable and maintain its structurally strong standards; and
3. To develop and promote the value of self-reliance among the beneficiaries and the community.

C. Program Components

There are three (3) major components of the program, namely:

1. Social preparation/community organization.
2. Technical assistance in the house construction.
3. Financial assistance for the core house.

* A lot of basic information was lifted from the CSAP brochure and through the courtesy of the Bureau of Emergency Assistance of the Department of Social Welfare and Development.

D. Qualifications of Beneficiaries

1. Monthly income of a family of six (6) should be below the food threshold, that is P4,955 in urban areas and P4,020 (1988 levels) in rural areas.
2. Houses should have been totally destroyed by either man-made or natural disasters, and limited resources prevent them from reconstructing their shelter units, i.e., they continue to live with relatives, in evacuation centers, or in another makeshift hastily set up by the families.
3. No previous shelter assistance from any other agency.
4. Possession of a guarantee of ownership or permanent or long term occupancy of at least 10 years of tenure over the lot on which to build the house, or provision by local government.
5. Chosen area where the house will be built should not be prone to hazards and must have access to transportation and available supply of construction materials.

E. Basic Approaches of the Program

1. Use of consultants who will provide advice on planning, refining, and interpreting the physical design, as well as transfer the skills through training and demonstration to the DSWD personnel, foremen, and beneficiaries.
2. Use of a housing plan to assess the capability of beneficiaries to participate in the project and integrate whatever contributions the local governments and non-government organizations provide to the shelter.
3. Community organization.
 - 3.1. The formation of work teams of five (5) families per group who will pool their labor and resources for the construction of their houses.
 - 3.2. Organization of the Neighborhood Association for Shelter Assistance (NASA) to facilitate participation of beneficiaries in planning and decision making on shelter and other related matters.
 - 3.3. Organization of the Municipal Core Shelter Committee.
 - 3.4. Maintenance fund to be contributed by the families themselves to cover expenses for repairs and upgrading of the core house.

- 3.5. Modular upgrading scheme which allows for the gradual improvement of the structure according to the needs, preferences, and capacity of the families.

F. Significance of the Study

The research undertaking, previously discussed in this article was critical since the program has been an on-going activity by the DSWD for the last eight (8) years. During that period, the program reaped local and international recognition and awards for its ability and innovative approach in building basic shelter for thousands of disaster-victim families. As of 1997, the DSWD spent a total of P331,276,260.90 in building 33,959 core shelter units. Table I shows the extent of program implementation in the different regions as of March 1997. It is therefore within this context that the findings of the study were helpful to decision makers and implementors concerned with the eventual devolution of the program to the Local Government Units.

Table I. CSAP Status of Implementation
As of March 1997

Region	CSU Allocation	Budget Cost	Completed		Constructed	
			N	%	M	%
I	3,758	P 27,250,500.00	2,362	63	675	18
II	2,675	22,877,598.90	2,227	83	100	4
III	3,740	34,621,653.00	1,526	41	1,462	39
IV	6,859	74,608,010.00	3,885	57	1,704	25
V	8,341	75,930,604.00	3,131	38	3,164	38
VI	2,021	35,474,000.00	587	29	196	10
VII	175	1,400,000.00	175	100		
VIII	3,199	26,625,500.00	1,603	50	1,395	44
IX	60	500,000.00	10	17	42	70
X	566	6,397,395.00	356	63	42	7
XI	269	2,455,000.00	259	96		
XII	1,665	17,060,000.00	658	40	839	50
CAR	631	6,076,000.00	520	82	29	5
TOTAL	33,959	P331,276,260.90	17,299	51	9,648	28