NORA FLORENDO-BISANA AND MARIA B. TORTE
THE PROSPECTS OF ORNAMENTAL CUT FLOWER
ENTERPRISES IN SELECTED BARANGAYS OF NAGA CITY

DANilo MADrID GERONa
TOSTO: AN ART FORM FOR THE CONTEMPORARY
CATHOLIC MUSIC AND THE COLONIAL DISCOURSE

FEDERICO JOSÉ T. LAGDAMEO
WOMEN IN PHILOSOPHY:
WOMEN PHILOSOPHERS OF THE ANCIENT PERIOD

CRISTINA P. LIM AND LYDIA J. ASISTEN
PEOPLE-INITIATED RELOCATION PROJECT:
THE DEL ROSARIO RESETTLEMENT EXPERIENCE
IN NAGA CITY

EMELINA G. REGO
GOLD MINING ACTIVITIES AS CAUSE OF POVERTY IN LOCAL COMMUNITIES IN GOLD MINING AREAS
Gibón

Is a university journal that provides carefully tilled and prepared soil, cleared of the rocks and weeds that come in the way of any sincere search for truth. In this "small mound of soil", the journal serves as a forum for the undertaking of any serious intellectual exercise conceived by the best of minds among the professionals of the Ateneo de Naga University in their respective fields.

Gibón is published twice yearly by the Ateneo de Naga University, 4400 Naga City, Philippines.

RATES Philippines: 250 pesos per issue, 470 per year. Other countries: US$10 per issue, US$20 per year. All prices include postage. Make checks payable to Ateneo de Naga University, send to Office of the Presidential Assistant for Communications and Resource Development, Ateneo de Naga University, Ateneo Avenue, 4400 Naga City, Philippines.

EDITORIAL CORRESPONDENCE: Rebecca S. Torres, Mary Anne P. Ladesma, Danilo B. Isidro, St. Ateneo de Naga University, Ateneo Avenue, 4400 Naga City, Philippines. E-mail: beck@adnu.edu.ph, anneled@adnu.edu.ph, dbis@adnu.edu.ph.

CALL FOR PAPERS Send inquiries, proposals, and manuscripts to: The Editor, Gibón, Ateneo de Naga University, Ateneo Avenue, 4400 Naga City, Philippines.

© 2004 by Ateneo de Naga University. All rights reserved.
strengthened the impression that there were no women philosophers.


"The Pythagoreans are of interest to us . . . because of their influence on Plato, who was doubtless influenced by their conception of the soul (he probably borrowed from them the doctrine of the tripartite nature of the soul) and its destiny. The Pythagoreans were certainly impressed by the importance of the soul and its right tendance, and this was one of the most cherished convictions of Plato, to which he clung all his life."

3 Russell, A History of Western Philosophy, 37.


5 HWJP, 12.

6 HWJP, 5.

7 Cf. HWJP, 13. Thaneo is saying that when we ask what is the nature of an object, we can reply either by drawing an analogy between that object and something else, or we can define the object. According to him, Pythagoras meant to express an analogy between things and numbers.

8 Cf. HWJP, 75-82.

9 HWJP, 146-147.

10 HWJP, 147-152.

11 HWJP, 172.

12 10th century Byzantine Greek historical encyclopedia.

13 HWJP, 172.

14 HWJP, xix.

People-Initiated Relocation Project: The Del Rosario Resettlement Experience in Naga City

Cristina P. Lim and Lydia J. Asisten

BACKGROUND AND RATIONALE

The urbanization of the Bicol region is occurring at a rapid pace. From 1980 to 1990, the urban population rose by 14%. This burgeoning urban population is most evident in Naga City, a first class charter city centrally located in the Province of Camarines Sur. The city's population, distributed into 27 barangays, rose from 114,898 in 1990 to 126,972 and 137,810 in 1995 and 2000, respectively (National Statistics Office 1990; 1995; and 2000). Although the figures reveal a declining growth rate of 1.8% from 1990-1995 and 1.68% from 1995 to 2000, the fact remains that the population of Naga City continues to grow at a pace only slightly lower than that of the region. This growth is also reflected in the increase in the city's population density from 1,639 persons per km² in 1995 to 1,779/km² in 2000. These measures indicate

2 Paper published with permission from the Partnership of Philippine Support Service Agencies Inc (PHILSSA), Ateneo de Manila University, Quezon City.
strengthened the impression that there were no women philosophers.


"The Pythagoreans are of interest to us . . . because of their influence on Plato, who was doubtless influenced by their conception of the soul (he probably borrowed from them the doctrine of the tripartite nature of the soul) and its destiny. The Pythagoreans were certainly impressed by the importance of the soul and its right tendance, and this was one of the most cherished convictions of Plato, to which he clung all his life."

3 Russell, A History of Western Philosophy, 37.


5 HWP, 12.

6 HWP, 5.

7 Cf. HWP, 13. Theano is saying that when we ask what is the nature of an object, we can reply either by drawing an analogy between that object and something else, or we can define the object. According to her, Pythagoras meant to express an analogy between things and numbers.

8 Cf. HWP, 75-82.

9 HWP, 146-147.

10 HWP, 147-152.

11 HWP, 172.

12 10th century Byzantine Greek historical encyclopedia.

13 HWP, 172.

14 HWP, xix.

People-Initiated Relocation Project: The Del Rosario Resettlement Experience in Naga City

Cristina P. Lim and Ledia J. Asisten

BACKGROUND AND RATIONALE

The urbanization of the Bicol region is occurring at a rapid pace. From 1980 to 1990, the urban population rose by 11%. This burgeoning urban population is most evident in Naga City, a first class charter city centrally located in the Province of Camarines Sur. The city's population, distributed into 20 barangays, rose from 114,898 in 1990 to 126,972 and 137,810 in 1995 and 2000, respectively (National Statistics Office 1990; 1995; and 2000). Although the figures reveal a declining growth rate of 1.8% from 1990-1995 and 1.68% from 1995 to 2000, the fact remains that the population of Naga City continues to grow at a pace only slightly lower than that of the region. This growth is also reflected in the increase in the city's population density from 1,639 persons per km² in 1995 to 1,779/km² in 2000. These measures indicate
demographic pressure and overcrowding, perceived to be largely fueled by in-migration.

Concomitant to urbanization is the rapid economic growth in Naga City. Over the years, the city, touted as a commercial and trading center in Bicol, has emerged as the leading growth center in the region. This is evident in the increase in building construction, the development of new subdivisions, and the proliferation of satellite markets in the outskirts of the commercial district of the city as well as of restaurants, shopping centers, and food chains. Most notable is the expansion of the city’s financial sector. From 18 banks and 22 other financial institutions in 1988, these increased to 33 and 65, respectively, in 1996 (Kawanaka, 2002). This massive influx of investments generated a substantial increase in the city’s income by P247 million in 1997 from a low P20 million in 1988. Meanwhile, in 2007, the city government revenue hit more than P307 million, a 27% increase from that of 1997. This same phenomenon of economic growth, however, resulted in increased prices of real estate properties. Such has threatened the housing and security of many Nagueños, prompting the city government to embark on massive off-site relocation and on-site development efforts.

Naga City’s relocation and on-site development efforts are truly impressive (Angeles 1977). The city government’s May 2003 report showed that a total of 188.85 ha. had been disposed for off-site and on-site relocation projects (Appendix Table 1). About 80% of these displayed completed projects: 48% were off-site relocation projects and 37% were on-site development ones. Total beneficiaries were 8,747 families, 42% (or 3,672) of whom are off-site and 15% (or 1,279) on-site.

Of the relocation sites in Naga, the Del Rosario Resettlement experience stands out as exemplar of people-initiated relocation efforts and of government’s positive response to the needs of the relocatees. Their experience also demonstrates that a once muddy and grassy relocation site can flourish into a small and active community with basic services, improved infrastructures and recreation facilities.
encouraged the urban poor individuals to participate, organize themselves, and form an ad hoc urban poor federation to tackle urban poor issues and problems. In late April 1986, the Naga City Urban Poor ad hoc Federation (NCUPF), a body that embraces all urban poor organizations in Naga City, was formed. The urban poor leaders became actively involved in political activities and continued to lobby for pro-urban poor provision.

On July 17, 1987, when President Cory Aquino visited Naga, the NCUPF with the support of COPE presented a petition paper demanding the creation of local and national offices to respond to urban poor problems and needs. Subsequently, educational campaigns on issue conflicts were conducted. In 1989, consolidation of efforts and tenurial policy for the urban poor in the city began and on May 15, 1989, through the initiative of the NCUPF, the Urban Poor Affairs Office (UPAO) was created on the strength of Executive Order No. 89-012.

In 1992, a year after the effectivity of the Urban Development and Housing Act (UDHA), the city government passed Resolution No. 92-016 declaring 9 sites in Naga City as slum areas and therefore subject to socialized housing and resettlement for the immediate and future needs of the underprivileged.

In Naga City, through the initiative of the NCUPF, consultations with the city government on housing concerns were subsequently conducted leading to the conceptualization and drafting of the Kaantabay sa Kauswagan Program. This program facilitated the land acquisition efforts of the city government for urban poor on-site and off-site resettlement projects.

Sometime in 1993, the NCUPF, in line with UDHA’s mandate on the creation of a housing framework, passed a resolution requesting the city government to create a tri-sectoral housing committee. Thus, on June 30, 1993, ordinance 93-057 was legislated creating the Naga City Urban Development Housing Board with three (3) representatives from the NGO and another three (3) others from the people’s organizations.

Then on March 11, 1998, to institutionalize the above program, Ordinance no. 98-033 entitled “An Ordinance Providing for a Comprehensive and Continuing Development Program for the

Urban Poor Sector and Appropriating Funds for the Purpose,” otherwise known as The Kaantabay sa Kauswagan Ordinance of 1997, was enacted. This ordinance embodies, among others, policies concerning qualifications of beneficiaries and lot acquisition. It likewise provides a 10% budget allocation to the program from the city’s annual budget under the net of personnel services. This program is briefly discussed below.

THE KAANTABAY SA KAUSWAGAN PROGRAM

The city government’s response to urban poor concerns is anchored on its program called Kaantabay sa Kauswagan (Partners in Development), the local version of the Republic Act 7279. Urban poor groups prefer to call it the Urban Development and Housing Act.

THE PROGRAM AND ITS OBJECTIVES

A social amelioration program designed to empower the poor, the Kaantabay sa Kauswagan program primarily aims to institutionalize a mechanism that will provide permanent solutions to all land tenure problems of the urban poor. The program adopts a partner-beneficiary perspective which considers the urban poor as both a potential partner in development (rather than an impediment to progress) and a beneficiary of the program.

The attainment of the program’s goals, i.e., providing urban communities a sense of permanence and legitimacy over their occupied landholding, poverty reduction, and urban upgrading, is contingent on its short- and long-term objectives. The short run objectives are: to uplift the living conditions of the urban poor residents in the city, eradicate arbitrary ejection, minimize incidence of eviction/demolition, and explore alternative modes of land acquisition. Its long run objectives are: to empower the urban poor through provision of home lots, basic infrastructure and services, and livelihood opportunities; to strengthen the urban poor sector and heighten their participation in local governance; and to integrate the urban poor in the mainstream of development, making them more productive members of society.
## Modes of Land Acquisition

<table>
<thead>
<tr>
<th>Description</th>
<th>Negotiated Purchase</th>
<th>Eminent Domain</th>
</tr>
</thead>
<tbody>
<tr>
<td>This involves the purchase of land from the owner by the city government itself. The cost of the land is amortized by the occupants.</td>
<td>This is the scheme that allows the government to purchase land from the private sector using the Community Mortgage Program of the National Housing Authority.</td>
<td>This involves the acquisition of land at a value based on the existing use in advance of actual need to promote planned development and socialized housing.</td>
</tr>
</tbody>
</table>

## The Development Strategies

The program adopts on-site and off-site development strategies and provides capability-building and auxiliary services. On-site development is the upgrading and rehabilitating of the communities, while off-site development is underpinned when the advantages to the beneficiaries are made imminent and when the program is prepared to develop an area identified as hilly and/or suitable for socialized housing. This is likewise done when an existing urban poor community is found to be non-compliant with the requirements of the program or when development on the site is deemed economically profitable and feasible. The program also provides auxiliary services such as land registration, research, training, and consultation.

## Methods of Resettlement

<table>
<thead>
<tr>
<th>Community Program</th>
<th>Land Banking</th>
<th>Land Sharing</th>
<th>Joint Venture</th>
</tr>
</thead>
<tbody>
<tr>
<td>This involves the acquisition of lots of land by an urban poor association for the purpose of developing a project.</td>
<td>The process of land acquisition by exchanging and selling land to the government is undertaken for purposes of subsiding and reselling the land to the government.</td>
<td>This is the acquisition of land at a value based on its existing use in advance of actual need to promote planned development and socialized housing.</td>
<td></td>
</tr>
</tbody>
</table>

## Commitment of Agreement

Commitment of agreement by two or more entities for the purpose of combining their funds, land resources, and due diligence to carry out a specific project. This is for the benefit of the beneficiaries.
PROVISION OF BASIC SERVICES AND LIVELIHOOD

The ordinance also stipulates that basic services and facilities be provided by the city government or the National Housing Authority in cooperation with private developers and concerned agencies. These facilities and services include: 1) accessible and adequate potable water; 2) electrical power and an efficient power distribution system; 3) schools, sewerage facilities, and an efficient and adequate solid waste disposal system; and 4) access to primary roads and transportation facilities.

The program provides that other basic services and facilities such as health, education, communication, security, recreation, relief and welfare shall be planned for and implemented immediately. Moreover, the most cost-efficient rates must be considered.

The ordinance further stipulates that as much as possible, socialized housing and resettlement projects shall be located near areas where employment opportunities are accessible. In dealing with the development of livelihood programs and grant of livelihood loans, the city government shall give priority to the beneficiaries of the program. Moreover, twenty (20) percent of the annual budget for the implementation of the program shall be reserved for and devoted to its livelihood component.

PROHIBITIONS

Certain prohibitions are set forth by the ordinance, namely: 1) conveyance and encumbrances (the sale, donation, transfer, conveyance, assignment, lease, mortgage or encumbrance of the awarded lot); 2) the construction of structures on railroad tracks, garbage dumps, riverbanks, waterways, and in other public places such as sidewalks, roads, parks, and playgrounds; and 3) the presence of professional squatters and squatting syndics. Identified professional squatters will be evicted and their dwelling units demolished. They shall then forever be disqualified from availing of the benefits of the program.

The Del Rosario Resettlement Experience

THE DEL ROSARIO RESETTLEMENT SITE

Located in Barangay Del Rosario, the Del Rosario resettlement project covers an area of 16,655 sq. meters. The resettlement is 20 minutes away from the urban center and is accessible by jeepneys that ply the Centro-Diversion-Del Rosario route, the Centro-Panganiban-Del Rosario route, or the Centro-Magsaysay-Del Rosario route plus a pedicab ride.

There are about 300 families in this relocation site. Most of them are engaged in vending food, fruits, fish and vegetables. A few are engaged in transportation-related occupations such as tricycle and jeepney driving. Still others are into construction work, managing a sari-sari store, or engaging in laundry services.

Although the site is only a kilometer away from the nearest elementary school, most of the parents prefer the other one in the nearest barangay, Cararayan. The nearest high school is also located there. A day care center has been constructed in the relocation site to cater to the relocatees' needs. The site has no health facilities but is served by a nutrition center, which is relatively far. There are no big business establishments except for in-house sari-sari stores. A basketball court and privately owned billiard tables are the recreation facilities existing in the area. A chapel is also found in the vicinity.

Potable water is supplied by private waterworks, the National Waters Sewerage Administration (NAWASA). Electric power, on the other hand, is provided by the Camarines Sur Electric Cooperative II (CASURECO II). About 80% of the households have electricity. The communication system, however, is facilitated by individual cellular telephones only.

Existing organizations in the area include: Sangguniang Kabataan (SK); Del Rosario Youth Organization; the Fatima Urban Poor Homeowners Association (FATIMA); Tinago Isarog Peninsula Neighborhood Association (TIPNA); Del Rosario Urban Poor Neighborhood Association (DRUPNA); Del Rosario Resettlement Unified Movement (DRUM); Rabuz Organization; Bugkos Familia; and Lakas Kababaihan.
THE RELOCATEES PRIOR TO RELOCATION

Most of the relocatees in Del Rosario are identified by organization. Each of these organizations originally came from specific places in Naga City where they were either evicted or had tenurial problems.

The first relocatees belonged to TIPNA, who moved into this area in 1994, followed by FATIMA and DRUPNA in 1995, and later the DRUM in August of the same year.

The resettlement area was first inhabited by 22 families belonging to TIPNA. They were from Isarog and Peninsula of Barangay Tinago, and were being evicted from the property of a certain Mr. Imperial. They protested and sought the assistance of the city government to mediate, but to no avail. The city government then offered them the ISLA resettlement area but they opted and lobbied for the Del Rosario relocation site which they perceived to be safer. To facilitate their transfer, Mr. Imperial gave the family the sum of Php4,000 each, and the city government provided free transportation services.

The first movers consisted of 11 families. With nothing in the relocation site to house themselves, the families put up tents as temporary shelter for more than a month. The 10 other families moved only after they had constructed their houses in the new location. While construction of their houses was going on, food assistance was provided for by a congressman.

The second to make the move was the FATIMA group in 1995. The group was composed of residents of Barangay Tabuco who were facing an eviction case filed by the landowner, Ms. Macandog. They initially resisted eviction but were threatened with the demolition of their houses. The city government intervened and, after investigating the case, advised the urban poor residents to relocate to Del Rosario. A portion of the relocation lot was allocated to them. Unlike TIPNA, FATIMA relocatees decided to build their houses first before making their move. Then on February 14, 1995, with transportation assistance from the city government, the affected urban poor residents took ground in Del Rosario.

The next movers were from the DRUPNA group of Barangay Nella who moved in months later of the same year. The group was asked to vacate the land after the landowner had sold the lot to a known businessman. DRUPNA then sought the assistance of the city government who advised them to reside either in Barangay Pacol or in Del Rosario. The group chose Del Rosario due to its accessibility. Similarly, DRUPNA members constructed their houses first before settling in. And, during their transfer, each family received from their landowner the sum of Php 3,000 as expression of his support. Again, the city government provided free transportation service.

The last group to move in were members of DRUM from M. Castro of Barangay Tinago. They, too, were facing an eviction case. Discontented with their negotiation with the landowner, they went to court in protest of the eviction move. Unfortunately, they lost the case. They then sought the assistance of the city government who initially offered them the ISLA resettlement area but later changed their mind and gave the Del Rosario resettlement area instead. They, too, built their houses at the relocation site before moving in. Free transportation services were also provided by the city government.

Other individual qualified urban poor families who sought the assistance of UPAO for a homelot were referred to the Del Rosario relocation site. While some relocatees joined the above organizations, others did not.
For early relocatees, no information on the cost of land was disseminated prior to or during their transfer.

**LAND ACQUISITION: ITS DISTRIBUTION MECHANISM AND ACQUISITION COST**

Del Rosario’s relocatees did not face grave problems with land acquisition prior to their relocation. In 1994, the city government negotiated with the Philippine Veterans Bank for the purchase of a foreclosed 1.6655 hectares property in Del Rosario and acquired the lot at a cost of SEVEN HUNDRED ELEVEN THOUSANDS FOUR HUNDRED SEVENTY FOUR PESOS (PhP 711,474.00). Later, this property was opened for relocation.

In the same year, a subdivision plan was drawn which became the basis for computation of the beneficiaries’ homelot acquisition cost. (Figure 2). The UPAO took charge of the computation considering the agreement between the city government and the community association as well as the homelot area of each beneficiary. This was then presented to the community prior to actual payment.

Distribution of homelots to the relocatees was made according to the organization to which one belonged. All four organizations determined their specific lot assignments. It was through these respective organizations that individual family beneficiaries were given their individual lot assignment (see Figure 2). Non-members of the organizations occupied those homelots along the periphery of the relocation site.

Each organization took care of distributing the lots in their respective area. For TIPNA and DRUPNA, lots were allocated through lottery while for DRUM and FATIMA, lots were distributed based on the preferred choice of the assignee. For those individual family beneficiaries who were not members of the above organizations, lot assignment was done by UPAO.

Three (3) variants of lot sizes were available for the beneficiaries: 80 m², 72 m² and 40 m². Majority of them (84% or 110 family beneficiaries) occupied an area of 80 m², 15% or 20 family beneficiaries 40 m² and only one occupy a 72 m² lot.

<table>
<thead>
<tr>
<th>Lot sizes</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>80</td>
<td>110</td>
<td>84</td>
</tr>
<tr>
<td>72</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

Lot price was set at PhP 49,375 per m². Thus, an 80 m² lot cost PhP 3,950.00, a 40 m² PhP 1,975.00, and a 72 m² PhP 3,555. A family beneficiary was made to choose between a payment term of 48 months (or 4 years) at an annual interest rate of 14%, rendering total cost of lot for an 80 m² at PhP 5,422.64 or a monthly amortization of PhP 112.97. For a 40 m² lot, this amounted to PhP 1,975.00 or a monthly amortization of PhP 56.49. Despite this very low cost, only 24% or 22 family beneficiaries have been able to pay the lot in full while 55% or 69 family beneficiaries still have an outstanding balance. Meanwhile, 23% or 30 family beneficiaries have not paid any portion of this amount at all. Twenty-five (25) of those in this latter category were among those who had acquired lots in the biggest possible size of 80 m².

<table>
<thead>
<tr>
<th>Area (m²)</th>
<th>Cost of lot</th>
<th>Term (months)</th>
<th>Interest</th>
<th>Monthly Amortization</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>40</td>
<td>1,975.00</td>
<td>48</td>
<td>0.14</td>
<td>56.49</td>
<td>2,711.32</td>
</tr>
<tr>
<td>80</td>
<td>3,950.00</td>
<td>48</td>
<td>0.14</td>
<td>112.97</td>
<td>5,422.64</td>
</tr>
<tr>
<td>72</td>
<td>3,555.00</td>
<td>48</td>
<td>0.14</td>
<td>101.57</td>
<td>4,880.37</td>
</tr>
</tbody>
</table>

Procedurally, the beneficiary passes through UPAO when paying for issuance of an Order of Payment Slip before going to the City Treasurer’s Office. The Treasurer’s Office then issues an Official Receipt for every payment made by every target beneficiary. The target beneficiary then returns to UPAO and present the Official Receipt for UPAO’s recording and monitoring purposes.
FORMATION OF DEL ROSARIO URBAN POOR MINI-FEDERATION

The Del Rosario Urban Poor Mini-Federation consists of four organizations: TIPNA, FATIMA, DRUPNA, and DRUM.

As of January 1999, the mini-federation had a total of registered 137 beneficiaries (UPAO, 2000); of these, 35 are from FATIMA, 38 from TIPNA, 27 from DRUPNA, and 11 from DRUM. Other beneficiaries are individual families who from Barangays Calauag, Del Rosario, Concepcion Pequesta, and Abella who do not belong to any of these organizations.

The Del Rosario Urban Poor Mini-Federation was formed to unite the organizations, facilitate negotiations between themselves and the city government, and represent themselves to the NCUPF. COPE was active in organizing the community and assisting them in collaborating with a city councilor to craft the constitution and by-laws of the federation. However, due to a power struggle among the leaders of the four organizations, cooperation among them was very difficult to elicit. This resulted in the non-election of officers and ultimately, the disintegration of the whole federation. Disappointed with this outcome, COPE decided to mediate again to push for its reorganization.

In the early years of relocation, COPE was involved in giving training programs to equip leaders with negotiation skills. These included technical skill in the drafting of resolutions and petitions, trainings on leadership, and seminars-workshops on the principles of negotiation. Through these, the members of the organization learned how to handle various negotiation scenarios as well as acquired skills in financial management, bookkeeping, auditing, and facilitation. They also had intensive orientations on the rights of the urban poor and the UDHA. In many instances, COPE subsidized the cost of the transportation of the trainees. This training of the leaders of people organizations continued as new urban-related issues, problems, and opportunities surfaced.

PROVISION OF BASIC SERVICES AND OTHER INFRASTRUCTURES

When the site was opened for relocation in 1994, it was not yet fully developed; only a small portion of the relocation site had been land filled by the city government. Trekking the path from the national road to the relocation site posed a major problem to the relocatees as the ground turned too muddy during rainy days, rendering the road impassable even to vehicles. Due to budget constraints, the construction of roads was incremental. But through financial support from other political leaders, the road construction was completed in 2000.

Basic services posed the biggest constraint among the early relocatees. In the early days of relocation, the pioneer relocatees had to fetch water for drinking purposes from Bulalacao’s deepwell, located a half-kilometer away from where they lived. For other household use, they had to go to a river a kilometer away from the site. With assistance from COPE, the president of TIPNA drafted a petition letter for the installation of water system in the area. The letter was sent to a city councilor for his endorsement. However, this was not acted upon until TIPNA sought the help of the city mayor who requested the city councilor to speed up the matter. The letter was then endorsed to NAWASA but was not favorably acted upon. TIPNA again sought the assistance of the city mayor who coordinated with NAWASA and learned later that installation of the water system was not economically feasible at that time. Thus, the city government decided to install deepwells in the respective location of TIPNA.

When other groups of relocatees came in, they went through the same process but received similar response from NAWASA. Again, through the city government, deepwells were installed. A total of six (6) deepwells were installed in six (6) strategic locations within the site.

In July 1999, when NAWASA constructed a pumping station in the nearby site outside the resettlement area, the residents regularly experienced water shortage. In response, the NAWASA deployed a truck to deliver drinking water to the residents. But this lasted for a month only. Once again, the residents had to fetch water from Bulalacao’s deepwell. Disgruntled with the slow response from NAWASA and triggered by the need to have a sustained supply of water in their community, two COPE trained community leaders drafted a petition letter for installation of proper water system in the area and solicited more than 140 signatures of the residents. This petition letter was submitted to NAWASA.
October 1999, four (4) public faucets were provided in the area, paving the way for further improvement in the water system. Then, in May 2000, water pipes were installed in private households. To enable other households to avail of their water system at a manageable cost, NAWASA proposed a 50% down payment with the other half payable in 6 months to one and a half year time. To date, about 70% of the inhabitants are supplied with water from NAWASA.

Electric power supply within the site was also a problem. Relocatees complained of some negative actions hurled on them at night by other barangay residents who were possibly envious of the homelots that had been provided to them by the city government. Under the initiative of both TIPNA and DRUM, the installation of electric power in the area was facilitated. In the early months of relocation, in the absence of a sturdy wooden post, the residents used Kapok trees (silk-cotton tree) to serve as electric posts. Through continued petition by these organizations, additional posts were installed and access to electricity was increased. At present, 80% of the families have been supplied with electricity.

The absence of street lights from the site to the main road crossing the bridge was initially a big inconvenience to many residents, particularly to those who worked until late night and who faced the high risk of being mugged at night by bystanders. Again through the continued prodding of TIPNA members, installation of streetlights was facilitated.

Construction of basketball court for recreation purposes was fully supported by the city government.

Driven by the common need for a place where they could praise and worship God together and fellowship with one another, the relocatees decided to construct a small chapel. The “A-Peso-a-Day” project for the construction of a chapel was devised and donations from the residents were solicited. In early July 2001, through the initiative of the President of the Pastoral Council of the barangay, financial assistance from the Provincial Governor was secured and the construction of the chapel was completed.

**Identified Problems and Resolutions**

At least three (3) major problems were identified by the relocatees and the city government. These were: (1) the limited knowledge on the computation of the monthly amortization, (2) the imposition of penalty by the government for non-payment of homelot by the beneficiaries, and (3) the difficulty of paying the monthly amortization.

Initially, Del Rosario’s project beneficiaries complained of their limited knowledge in the computation of their monthly amortization. This sprung from the failure of UP AO to provide substantial consultation with the relocatees prior to or in the earlier phase of relocation. The differing amounts of monthly amortization given to the relocatees caused confusion among them which later became a justification for not paying their financial obligation. However, the city government claimed that the cost of the homelots had already been finalized during the relocation, collection of payment was however, not strictly implemented. This was in consideration of the relocatees whose urgent need was the immediate completion of the construction of their houses. In response, officers of UP AO conducted several consultations with the relocatees in the resettlement area to clarify and settle the amortization issue.

The insufficiency of the beneficiaries’ income, the absence of a livelihood program to supplement their income, and the imposition of penalty incapacitated most beneficiaries from paying their monthly amortizations. This problem was true not only among Del Rosario’s project beneficiaries but also among majority of the beneficiaries to the program. With assistance from COPE, weekend consultations with a city councilor, the Chair of the Naga City Urban Development Housing Board, and the relocatees on the possible responses from the city government were facilitated.

The responses of the city government included the enactment of three significant ordinances, namely, Ordinances 2001-086, 2000-030, and 2001-078. Ordinance 2001-086 condoned all accrued penalties on the monthly amortization arrearages of the beneficiaries to the urban poor until November 30, 2000. Upon request of some urban poor beneficiaries, ordinance 2000-030 was passed extending the time frame for the condonation of penalty up
to July 8, 2001. Despite this, most urban poor beneficiaries still found it difficult to pay their monthly dues. Thus, on November 7, 2001 the city government enacted Ordinance 2001-078 establishing the Bayadhan Program for beneficiaries of the Naga Kaantabay sa Kauswagon Program. This is a work-for-pay program that enables urban poor beneficiaries to settle their lot amortizations, thus, preventing them from mortgaging, selling, or disposing their homelots. The program allows project beneficiaries to work in the city's infrastructure project, the maintenance of existing government infrastructure facilities such as buildings, drainage systems, water supply system, electrical installations, city streets and sports facilities, the cleaning and beautification of public facilities such as city streets, parks, plazas, playgrounds and street islands, in garbage collection and disposal, and in other frontline services as may be determined by the city mayor. Accordingly, the program generated a favorable response from the urban poor and enabled them to pay for their dues.

Perceived Factors that Facilitated Relocation Efforts

This section summarizes the major factors that facilitated the relocation efforts in Del Rosario, Naga City, categorized as: (1) government decisiveness and receptivity, (2) the organization of the affected group, and (3) the NGO's participation.

Government Decisiveness and Receptivity. The relocatees appreciated the city government's full support especially in the selection and provision of a relocation site for those who were being displaced. The provision of trucks to help them transfer their belongings and the facilitation of basic services (water, lights, etc.) and other infrastructure developments in the site were also valued by them.

The Naga City government's decisiveness in responding to urban poor issues is clearly manifested in its Kaantabay sa Kauswagon Program which set the direction of the administration of the city. Propelled by the growing demand to respond to the needs of the poor, the government, despite the absence of sufficient funds, aggressively embarked on relocation efforts, much to the satisfaction of the target beneficiaries and the NGOs working for the urban poor sector. Acting as enabler and facilitator for urban poor concerns, the government's optimistic attitude in the midst of rising land prices and budgetary constraints spelled hope and elicited positive responses from the target beneficiaries and the community as a whole.

Organization of Affected Group. The experience also showed that unless the affected people are well-organized, they cannot be adequately represented in a way that assures them of successful and proper negotiations. The organization of the local community increased the extent of consultation and the provision of basic services. The people themselves made a big difference.

With the increasing urgency of their needs, the peoples' organizations also became increasingly forceful, aggressive, and reliable. Their dedication and resolve to secure their basic human rights bolstered their chances of acquiring land and gaining access to basic services.

NGOs' Participation. COPE's involvement in Del Rosario was substantial in terms of organizing, strategizing the addressing of issues, and facilitating the individual contract signing. Somehow, COPE's training of the organization's leaders and some members contributed largely to the residents' understanding of issues and lobbying for their basic services.

The important role of NGO, in this case COPE, cannot be overemphasized. The substantial involvement of COPE in Del Rosario's relocation efforts demonstrated that the NGO and the government could harmoniously work together toward a common goal. At this point, the NGOs are no longer skeptical of the government nor government official suspicious of the NGOs.

Cognizant of the greater assistance provided by COPE in accelerating government development efforts and the tendency of the community to listen to NGOs who pose no threat to the community, the government has welcomed COPE's participation in resolving urban poor-related problems and issues.

Moreover, the involvement of COPE also proved effective in building up the capability of the leaders of peoples' organizations, particularly in negotiating with the government. With the various trainings conducted by COPE, a wider perspective and a deeper
understanding of urban poor issues has been fostered among the leaders. An increasing boldness and confidence to confront the government has likewise been gained.

LESSONS LEARNED

Relevant lessons can be gleaned from the experience of Del Rosario. These can be categorized into functional partnership, effective citizen participation, and promotion of self-help.

Functional Partnership. Indeed, the partnership, which entails sharing of responsibilities through delegating some government functions to local communities, fosters a greater sense of responsibility and accountability among the beneficiaries, the government, and the NGOs. At the same time, it increases the communities' confidence, trust, and openness thus, building up their capability. This further serves as an incentive to invest their energy, time, and effort in development undertakings within their territorial boundary. Such partnership is largely beneficial to the government who has to respond not only to urban poor issues but also to the rapidly escalating demand for other infrastructures and basic services.

In the case presented, it was very clear that government role has been confused to acting as originator of land acquisition and facilitator of the provision of basic services while COPE assists in facilitating or motivating the people to act on their issues by equipping them with necessary skills. COPE's role as facilitator or motivator is a direct response to the apathetic and individualistic tendencies of people, attributed largely to inadequacies in the established social structure in the communities. Understandably, COPE's efforts are geared towards building strong relationships with the poor, organizing them as one, and working towards increasing their access to opportunities.

Effective Citizen Participation. While this cannot be said to be true for the entire Del Rosario Urban Poor Mini-Federation, the active involvement of the DRUM and TIPNA in the development efforts are noteworthy. Although the city government provided basic services and other needs of the residents, it was through the initiative and prodding of the people's organizations that some of the requested services were granted.

The Del Rosario resettlement experience showed that citizen participation and the stakeholders' cooperation in the development process, from planning to implementation, are crucial and effective. This is a shift from the conventional top-down approach wherein it is the government that runs community development project/programs or where the target beneficiaries are asked for their opinion on how to implement and then partly shoulders the project cost. It instead utilizes bottom-up strategies where the beneficiaries, as far as is possible, take part in all stages of project development specifically, in planning and implementation. Involving the citizens in the development process builds support and reduces oppositional tendencies. Through constructive dialogue and/or letters, problems are resolved. More often than not, solutions are finally least harmful and most cost-effective.

Promotion of Self-Help/Self-Reliance. The Del Rosario's experience suggests that housing and relocation need not be costly. Reliance on participatory and self-help methods by the government to draw on community resources definitely prevents costly expenditure. The growth of the informal economy in the resettlement area illustrates the self-help input of the relocatees. Once again, the relocatees have proven their ability to cope and work out ways in order to survive.

The experience further suggests that the government should continue to increase the access to land of the poor and encourage meaningful self-help. The legalization of occupancy encourages people to invest incrementally in their dwelling units and community using their own resources. The motivation to improve the house and neighborhood area is clearly seen in the Del Rosario's case. Houses are improved; slowly, their habitats also improve. Such improvements, however, always take time. But undoubtedly, the sense of security experienced results in substantial changes for the better. In the Del Rosario experience, people were clearly able to take maximum advantage of the government's shelter program.

The experience also showed that what facilitates relocation efforts and minimizes its costs is the unity and common concern of the community. This was demonstrated by the active involvement of and the self-help among the relocatees.
Provision of Livelihood. The expressed common need for livelihood suggests that the government should give priority to the livelihood needs of the relocatees since their economic assets are inadequate. This further seems to imply that livelihood provision should be at the core of the government’s relocation policy. To the urban poor, access to job opportunities is as important as access to land and housing. These provisions would go a long way to significantly help the relocatees settle their financial obligations and subsequently improve their socio-economic status.

BIBLIOGRAPHY


City government of Naga. 1992. Resolution No. 92-048. Resolution declaring and identifying the blighted areas for socialized housing and resettlement for the immediate and future needs of the under privileged in the City of Naga.


APPENDIX TABLE 1

LIST OF COMPLETED AND ONGOING PROJECTS

<table>
<thead>
<tr>
<th>KAANTABAY SA KAUSWAGAN PROGRAM</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AREA</strong> (In Hectares)</td>
</tr>
<tr>
<td>------------------------</td>
</tr>
<tr>
<td>1. Abella Resettlement Project, Brgy. Abella/Sia Cruz</td>
</tr>
<tr>
<td>2. Calauag Resettlement Project, Brgy. Calauag</td>
</tr>
<tr>
<td>3. Cararayan P-1 Resettlement Project, Brgy. Cararayan</td>
</tr>
<tr>
<td>4. Cararayan P-2 Resettlement Project, Brgy. Cararayan</td>
</tr>
<tr>
<td>5. Del Rosario Resettlement Project, Brgy. Del Rosario</td>
</tr>
<tr>
<td>6. Dla Resettlement Project, Brgy. Dla</td>
</tr>
<tr>
<td>7. Patol Resettlement Project, Phase 1, Brgy. Patol</td>
</tr>
<tr>
<td>8. Panicuason Barangay Site, Brgy. Panicuason</td>
</tr>
<tr>
<td>9. Sabang (Puro) (SPUKO), Brgy. Sabang</td>
</tr>
<tr>
<td>10. Sabang Resettlement Project (Metroville), Brgy. Sabang</td>
</tr>
<tr>
<td>11. San Felipe</td>
</tr>
<tr>
<td>Resettlement Project, Brgy. San Felipe</td>
</tr>
<tr>
<td>San Isidro Barangay Site, Brgy. San Isidro</td>
</tr>
<tr>
<td>San Rafael Resettlement Project, Brgy. San Rafael</td>
</tr>
<tr>
<td>BLISS-Carayan Project, Brgy. Cararayan</td>
</tr>
<tr>
<td>Happy Homes Resettlement Project, Brgy. Balatas</td>
</tr>
<tr>
<td>Rebrodo's Resettlement Project (SPUKO-Phase II), Brgy. Sabang</td>
</tr>
</tbody>
</table>

**SUBTOTAL COMPLETED OFF-SITE PROJECTS**

<table>
<thead>
<tr>
<th>COMPLETED ON-SITE PROJECT LOCATION</th>
<th>AREA (in Has.)</th>
<th>NO. OF FAMILIES</th>
<th>MODE OF ACQUISITION</th>
<th>ACQUISITION COST (in Phil. Pesos)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Canada Homeowners, Brgy. Aparri</td>
<td>0.30</td>
<td>52</td>
<td>NP</td>
<td>53,000.00</td>
</tr>
<tr>
<td>2. Good Neighbors Homeowners, Brgy. Iguadald</td>
<td>0.48</td>
<td>52</td>
<td>CCMP</td>
<td>590,000.00</td>
</tr>
<tr>
<td>3. Iguadald Z-5 Homeowners, Brgy. Iguadald</td>
<td>5.50</td>
<td>428</td>
<td>CP</td>
<td>N/A</td>
</tr>
<tr>
<td>4. Greenland Urban Poor HOA, Brgy. Concepcion Pecuela</td>
<td>0.69</td>
<td>134</td>
<td>NP</td>
<td>11,669,512.00</td>
</tr>
<tr>
<td>5. Lerma Urban Poor Association, Brgy. Lerma</td>
<td>0.96</td>
<td>139</td>
<td>SHCM</td>
<td>261,000.00</td>
</tr>
<tr>
<td>6. Lerma Z-2</td>
<td>0.79</td>
<td>110</td>
<td>CIP</td>
<td>3,650,500.00</td>
</tr>
</tbody>
</table>

| Homeowners Assn., Brgy. Lerma |
| Peñafrancia Service Coop. (Mitra), Brgy. Peñafrancia |
| Poor Mangga Homeowners Assn., Brgy. Sta. Cruz |
| Tabuco Tenants Association, Brgy. Tabuco |
| Cañada Neighborhood Association, Brgy. Nabofo |
| Triangulo Urban Poor HOA, Inc. Brgy. Triangulo |
| Quinela Urban Poor Association, Inc., Brgy. Tabuco |
| Capilahan Homeowners Assn., Brgy. Calasiao |
| Tabuco-Ng Hui Urban Poor Association, Inc., Brgy. Tabuco |
| Sabang Z-7 (Providence) Resettlement Project |

<table>
<thead>
<tr>
<th>AREA (in Has.)</th>
<th>NO. OF FAMILIES</th>
<th>STATUS</th>
<th>ACQUISITION COST (in Phil. Pesos)</th>
</tr>
</thead>
<tbody>
<tr>
<td>56</td>
<td>4,951</td>
<td>62,759,59</td>
<td>7,20</td>
</tr>
</tbody>
</table>

**ONGOING**

<table>
<thead>
<tr>
<th>AREA (in Has.)</th>
<th>NO. OF FAMILIES</th>
<th>STATUS</th>
<th>ACQUISITION COST (in Phil. Pesos)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------</td>
<td>-------------------------------------------------</td>
<td>-------------------------------------------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>1.15 128</td>
<td>1.37 118</td>
<td>0.34 35</td>
</tr>
<tr>
<td></td>
<td>5,725,500.00</td>
<td>5,460,800.00</td>
<td>3,713,000.00</td>
</tr>
<tr>
<td>2.60 300</td>
<td>1.61 68</td>
<td>0.35 30</td>
<td>43.8 4</td>
</tr>
<tr>
<td>No.</td>
<td>Location</td>
<td>Project Details</td>
<td></td>
</tr>
<tr>
<td>-----</td>
<td>------------------------------</td>
<td>---------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Balatas</td>
<td>Resettlement Project, Brgy. Balatas</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Carolina</td>
<td>Resettlement Project, Brgy. Carolina</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Sabang-Wajat (LPS)</td>
<td>Resettlement Project, Brgy. Sabang</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Central Business District II</td>
<td>Res. Project, Brgy. Triangulo/Lerma</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Mabulo</td>
<td>Resettlement Project, Brgy. Mabulo</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Fernandez</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SUBTOTAL ONGOING PROJECTS**


**GRAND TOTAL COMPLETED AND ONGOING PROJECTS**

- 75,101,775.67
- 08/05
- 08.747
- 75,101,775.67

**LEGEND:**
- NP - Negotiated Purchase
- LSH - Land Sharing
- LSW - Land Swapping
- LLSP - Leveraged Land Sharing
- CIP - Community-Initiated Purchase
- CCMP - Conventional CMP
- SH-CM - self-help Community Mortgage
- DBRE - Donation Before Rebredo Era
- OCS - Out of Court Settlement
- CP - City Property
- TBD - To be determined