



Institute of Social Studies

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**WOMEN'S EMPOWERMENT POSSIBILITIES AMIDST
GENDER –BLIND POLICIES
(Revisiting the Urban Poor Success Story of Naga City)**

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TO ALL WOMEN...

A stone is thrown
into a calm lake,
and the stone makes waves,
spreading, reaching to the far side.

Let us throw stones into the deadly calm
of the lake that is our world,
no matter how small
is the stone,
no matter how small is the wave.

The stone brings awakening,
the wave is a movement,
And the movement spreads
when all of us
Standing together on all sides
around the lake
keep throwing
our little stones.

The wave will never cease
till the whole lake
starts bubbling with life
(SUN AI LEE-PARK)¹

¹ taken from a poster

AND TO THE MEN OF MY LIFE...

Obed, who as a father is happy to have only daughters
and by deed taught them to be tough and caring at the same time,
not because they are women, neither men, but because they are persons,
with their own identity and dignity.

Darius, who is searching and learning,
What does it mean to be the man of the family... a husband, a father.

Daboy, who at age 5 understands...

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LIST OF ABBREVIATIONS

APPs	-----	Anti-Poverty Policies
CBD	-----	Central Business District
CEO	-----	City Engineering Office
CHO	-----	City Health Office
CLUP	-----	Comprehensive Land Use Plan
COPE	-----	Community Organisation of the Philippines Enterprise Foundation, Inc.
CPDO	-----	City Planning and Development Office
CPNO	-----	City Population and Nutrition Office
CSWDO	-----	City Social Welfare and Development Office
DCC	-----	Day Care Centre
EO	-----	Empowerment Ordinance
ERN	-----	Emergency Rescue Naga
IRA	-----	Internal Revenue Allotment
KKP	-----	Kaantabay sa Kauswagan Program [Partners in Development Program]
LGC	-----	Local Government Code
LGU	-----	Local Government Unit
LSB	-----	Local Special Body
NCPC	-----	Naga City People's Council
NGO	-----	Non-Government Organisation
PHIC	-----	Philippine Health Insurance Corporation
PO	-----	People's Organisation
SOMECAP	-----	Socialised Medical Care Program
SP	-----	Sangguniang Panlungsod [City Legislative Council]
UDF	-----	Urban Poor Federation
UDHA	-----	Urban Development and Housing Act
UDHB	-----	Urban Development and Housing Board
UPAO	-----	Urban Poor Affairs Office

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1. Problem

“Without the women the project would not have worked” (Moser,1987-b:16). This is becoming a universal statement from those working on different community-based projects particularly on urban poverty alleviation. The role of women is recognised on the ground but rarely or inappropriately mentioned at the policy level. The United Nations Decade for Women (1976-85) publicised the importance of but often invisible role of women in the economic and social development and the plight of low-income women in the Third World (Moser,1987-a:2). Since then governments entered into international commitments supporting women and gender-friendly policies. Yet, on most occasions, this did not translate to appropriate policy changes. Even with the instigation of decentralisation in most countries, the concern for gender-sensitive policies remains unimportant. Anti-poverty policies (APPs) are still gender-blind, on most occasions.

However, despite the non-recognition of the role of women in most public policies and the fact that APPs do not automatically benefit women, still positive outcomes for women occur. What is interesting are the evidences that these gender-blind policies are not necessarily dead-end for women. Women are empowered because they, themselves, made use of these policies as active actors and agents of change.

1.1. Empirical Grounds

This paper tackles how women engage with gender-blind policies. It analyses the case of Naga City, recognized as a Best Practice¹ along the interrelated categories of urban governance, urban and regional planning, housing, people-centred governance and civic engagement and cultural vitality. Among the prestigious bodies, which recognised Naga City (or its Mayor) are UN-Habitat, World Bank, Asiaweek, Asian Development Bank and major organisations in the Philippines like Galing Pook Award and Ramon Magsaysay Award.

¹ For account of success story, see UNCHS & Citynet (1997); Cerdana (1996) or UNESCO (n.d.)

Naga City² is geographically located in region5 or Bicol region, about 450 kilometres southeast of Manila, the nation's capital. It is mainly agricultural but the commercial, financial, educational, religious and trade centre of the region. Most recent figures show that the city's economic growth stands at 6.5% annually from 1993-1998. The employment rate is 94.2%. It is a medium-sized city with a total population of 136,900 (2000 census), with an annual growth rate of 1.65% (from its 1995 count) and covers 84.48 sq. km. of land. The age-sex composition reveals a sex ratio of 95 and a young population whereby about 40% were aged below 15.

As a local government unit (LGU), Naga has long been enjoying certain degree of autonomy being a chartered city by virtue of Republic Act no. 305 in December 1948. The process of autonomy and decentralisation was boost in 1991 by virtue of the Local Government Code (LGC). The city is politically divided into 27 barangays³.

As urbanisation has been rapid in the developing world--- mostly in Asia, so is urban poverty. The number of urban poor is growing many times faster than that of rural poor. Official statistics in the Philippines shows that more than half of its population reside in cities and about 40 percent live in slum or squatter colonies (Karaos,1997:72). Manila, the nation's capital, like other mega-cities, is famous for its worse urban situation --- from the violent mass evictions of squatters during Marcos era, to the pitiful 'Smokey Mountain' communities, to the numerous streetchildren and child-prostitutes. Naga City is relatively better but still a microcosm of this gruesome national picture.

Just like any other urban area, the most persistent problem in Naga is the proliferation of squatters and slum dwellers. In terms of magnitude, according to UNESCO(n.d.) around 5,000 of 19,500 households in 1990 were classified as squatters and slum dwellers, almost double the 1980 figure. In terms of percent share, the National Statistics Office reported that in 1980 only 14.6 percent of households in Naga were squatters and in 1989, they account for 25 percent of the total. In 1998, the top 20 percent earned 11 times more than the bottom 20 percent of the population. Furthermore, in comparing different cities, Hall(n.d.-a) particularly

² For city profile, see Lleno (n.d.)

³ *Barangay* is the lowest-level of a local government: it is a geo-political subdivision with defined political, social & fiscal functions.

notes the very high proportion of women-headed poor households, about 53 percent in Naga City⁴.

A majority of the urban poor in Naga are rural-to-urban migrants, while the rest are poor 'native Nagueños', without owning farmlots in the agricultural suburbs. There is an indication that new migrants keep on entering from nearby rural towns, especially during Robredo's term (Cerdena, 1996 and Alejo,1999). "The problem rests with the twin issues of urban congestion and access to affordable land" (Cerdena,1996:2). In 1993, 56% of the population are still landless.

The urban poor are typically an invisible sector, especially before Robredo's administration. "While there was no demolition on a massive scale to disturb their communities neither was there an effort from the city government to turn a benevolent eye on their concerns--- basic services such as water and roads, basic sustenance such as livelihood support, basic need such as land of their own" (Cerdena,1996:3). They earn income from vending, petty trading, tricycle/jeepney driving, and informal employment and odd jobs. During Robredo's term, the urban poor benefited from the reforms introduced in the city, which included them as important partners in development. Consistent to a people-centred governance, the urban poor were given the chance to articulate their needs and demand for entitlements.

Urban poverty alleviation has become a major preoccupation of the city. Hence, providing urban services to the poor is a major challenge. It has nonetheless been relatively successful in addressing poverty due to its persistent and innovative programs. Its most accorded best practices are the land/housing provision for the urban poor (Kaantabay sa Kauswagan program or KKP) and the participatory governance that includes the urban poor (Empowerment Ordinance).

However, what remains to be hidden is the story of the urban poor women. What is mentioned in documents as urban poor or urban communities/families, in reality, they refer to the urban poor women. In Naga City, it is the women who actively engage in collective actions, build alliances, and seize opportunities in order to improve their life --- and the

⁴ The data for the indicator on women-headed households were based on 1990-Census specifically the marital status of household population 10 years & over by age group. The figure assumes widowed & divorced/separated women from the age range 10-44 are likely to become household heads (Hall.n.d.-c).

conditions of the urban poor communities in general. This paper re-tells the success story of Naga, this time disclosing the important role of the urban poor women.

1.2 Policy Considerations

This research paper identifies with the broad discussion on the links of poverty and gender. Poverty is a gendered experience (Razavi, 1998 & 1999) and this has implications not just for the conceptual discussions but also policy considerations. Gender is a crucial dimension of poverty, which needs serious attention in poverty policy formulation and program implementation. There is increasing evidence that women do not automatically benefit from poverty alleviation strategies, and that poverty or growth promoting strategies may in some cases even worsen conditions of significant number of poor women (Bamberger, 1994:335). APPs are supposed to improve conditions of the poor through various entitlements and ultimately push them out of poverty--- but because of gender inequalities, the success of APPs may or may not benefit women. It is recognised in the paper that even APPs, which are considered as relatively successful (in well-being outcomes, institutional capacity, good governance, etc) need not be explicitly concerned with gender issues or women's empowerment.

Entitlements in general are either provided universally, by which the state (e.g. welfare states) provides for citizenship entitlements or through corporatist lines, derived through employment (Molyneux and Razavi, 2002:16). In poor countries like the Philippines, pro-poor entitlements are neither assured through universal or corporatist schemes. APPs are the only hope of the poor to gain entitlements--- and likewise, urban poor women share this hope. The valuation of entitlements, however, may be different between women and men. Women also generally do not have equal command over entitlements. Moreover, the impact on women of pro-poor policies may be different from men.

This paper problematises the dynamics and interplay of entitlements (provided by a package of APPs) and women's empowerment. Entitlements are powerful vehicles in improving conditions of the poor and enhancing their capabilities. The concept deals with distribution, and "emphasises centrality of power and enforceable rights" (Gasper, 1993:8). However, it is not always clear how the same set of entitlements, given a particular context, also operate to

enhance women's capabilities, how women relate to these entitlements, and what are their stake over these entitlements.

APPs is a wide spectrum of policies that either targets or neglects poor women and either have or does not have explicit gender component. Having explicit gender component means, APPs that (a)incorporate the gender dimension , which is well-defined in the policy; (b)consciously intend to 'empower' women; (c)translate to specific entitlements to enhance the capabilities of poor women; and/or (d)include and support women's participation

Given a spectrum of APPs, there could be different type of policies. As a simplistic way of locating policies, the following matrix is proposed:

		Pro-poor	
		YES	NO
Explicit gender component	YES	A	B
	NO	C	D

Category A is the ideal policy. In reality what constitutes the 'ideal' interplays with the 'specificities' of the existing gender inequalities (e.g. how wide is the gap between access to entitlements between men and women in a particular context--- the wider it is the more difficult it is actually to implement category A). Nevertheless, it is well-explained in the literature that gender is important component in poverty alleviation (Beall,1996; Feldman,1992; Jackson,1996; Kabeer,1994; Moser&Peake,1987; Razavi,1998&1999; G.Sen,1999; Sweetman,1996) and in many aspects of development (Agarwal,1996; Asanbegui,et.al.,2000; Molyneux,2002; Pearson,1992). Targeting women is a practice in gender-sensitive APPs, though methodology is still controversial. "Poor women have become the explicit focus of policy-making, for example, in the areas of micro-credit programmes and income generation activities" (Cagatay,1998:2).

Category B is a policy that may 'purely' covers gender issues and categorically targets women depending on the identified issue. It works on the premise that all women share common experience of oppression and subordination (Pearson,1992:292).Examples of this, are domestic violence, gender-specific mortality risks, oppressive social practices (e.g.

dowry), limited educational and employment opportunities, etc... This is important to establish the independence of gender insubordination from poverty as articulated by Jackson (1996) when she made a case that gender justice is not just a poverty issue (as the subordination of women is not caused by poverty). Poor women may benefit because the identified issues stem from their subordinate status as women (*vis-à-vis* men) rather than they being poor. But being poor, (as women are diverse in, e.g. class, status) they may also not benefit, and maybe competing with other women (of upper class).

Going then to Category D, this pertains to APPs (the worst) that neither lead to poverty alleviation or women's empowerment. It is well explained in the literature how and why policies fail to address interests of the poor and gender concerns. The call to improve policies because of such policy failures, stems from a vast analysis, indicating problems and possible solutions.

This paper problematises category C. This is a policy type that is pro-poor--- designed to enhance capabilities of the poor through various entitlements---- but by design and in practice does not have an explicit gender component nor specifically targets poor women. The empirical case dealt in this paper falls under this category, which Moser typifies as gender-blind.

Moser (1993:6-7) identifies two problems that occur in policy formulation, which makes them gender-blind. First, women are not recognised as important in development processes and simply not included at the level of policy formulation. Secondly, development policy, even when aware of the important role women play in development processes, often fails to develop coherently formulated gender policy. Moser also points out that this gender-blindness occurs not only in the policy formulation but also to the rest of policy stages like implementation.

2. Key Research Questions and Objectives

Given a set of APPs in a city, which is found to be successful in ensuring entitlements for the poor, but does not have an explicit gender component, it is a puzzle whether and how do gender-blind APPs (still) result to positive outcome, for women. Henceforth, this research

paper answers the question: *How can urban poor women make use of gender-blind anti-poverty policies?*

The paper attempts to explain how certain policies (akin to Category-C) lead to unintended outcomes. It is important to explain what are the conditions or circumstances and processes that allow such (unintended) outcome to occur in order to contribute to the empowerment struggle of and for poor women, even in a relatively gender-insensitive environment. This hopefully puts forward that in reality, APPs, which explicitly are gender-blind, are not necessarily dead-end for the urban poor women.

However, it is important to reiterate that this paper does not mean to say that public policies do not need to be explicitly gender sensitive. The ideal condition in public policies for women remains to be Type A – i.e. gender sensitive policies. By explaining Type C, this paper hopes to even reinforce the importance of Type A policies.

This paper also intends to assert that women are active actors, and effective agents of change, who do influence policies and policy outcomes. Lastly, the paper hopes to provide insights to gender advocates, policy champions, and gender-sensitive policy actors, in finding the ‘right ingredients’ in pushing for gender-sensitive urban poverty alleviation programs, even in a context of relatively hostile and gender-blind policy arena.

In addressing the research problem, this paper is guided by the operational questions below:

- (1) What are pro-poor entitlements and in what way the city ensures the entitlements of the urban poor?
- (2) What these entitlements do to and how do the urban poor women relate to these entitlements?
- (3) Under what conditions, or through what processes and how urban poor women are empowered by these entitlements?

3. Research Methodology

The broad *literature* on gender and poverty and their consequent policy discourses guided the study. The capability approach spearheaded by Amartya Sen is used as an overarching conceptual framework in understanding the interface of poverty and gender. To develop the analytical framework for this paper, the entitlement and women's empowerment approaches are fused using concepts such as gendered-entitlements, women's triple roles, women's agency, and women's collective actions.

In order to ground the research problem, an *empirical case* is chosen to analyse the interplay of pro-poor entitlements and women's empowerment. Naga is a best practice case but its APPs fall under Category C type of policies that has no explicit gender component. Both in paper and in practice, its flagships pro-poor programs are gender-blind. Specifically, the case is chosen for the following reasons:

First, it has a wide spectrum of public policies with a preferential bias for the poor. The city is recognised as a UN-HABITAT model because of its 'Kaantabay sa Kauswagan' [Partners in Development] program (KKP). There is also the Empowerment Ordinance, which operationalises 'people's participation' in local governance. However, both these programs are gender-blind in terms of: (a) content: it defines terms (e.g. urban poor, urban poor-community, family, household) without consideration of its heterogeneity and gender-dimension; (b) targeting --- no 'women' targeting in its flagship programs; targeting of women only in what they deem as 'women's projects (referring to the reproductive role) like nutrition; (c) but in practice, they depend heavily on women.

Second, the city has already proven its democratic and accountable institutional capacity, which is crucial in ensuring entitlements for the poor. "...Rights-based strategies and equality claims depend to an important degree upon democratic values and institutions" (Molyneux,2002:38).

Third, urban poor women played a very important role in making the city a success story - but their crucial and strategic importance is hardly recognised in the 'best practice' arena or in various (academic and policy) literature about the city. As mentioned, this indicates obvious gender-blindness.

Lastly, the city is also supported by an enabling national context⁵. The Philippines has explicit gender policies (from constitutional mandates) and institutional framework providing for gender mainstreaming, women's protection and women's political freedom. They embody principles of equality. These, however, are not automatically adhered by LGUs; nor are they sanctioned for not complying.

In order to answer the main question on how gender-blind APPs could result in positive outcomes, *two-level analysis* is done. The first level is entitlement analysis: describe and analyse pro-poor entitlements and relate them to the policy context and the different conditions, institutions, and actors. The second level is a further analysis of these (same) entitlements using a women's empowerment perspective. In order to substantiate the second analysis, it gives specific attention to the interplay of entitlements and empowerment. It analyses how women relate to these entitlements and understand their actions - how (collective actions) and why (as agents) they act in claiming these entitlements. It also looks at the opportunities and alliances that facilitate such actions.

The *unit of analysis* in this study is the urban poor women, their strategies and organisations and their relationships to NGOs, LGU officials. This paper analyses women's actions in order to benefit from APPs, given the constraints and limitation of the APPs in accommodating gender concerns.

Data used in this research are both primary and secondary. Mostly, it relies on published and unpublished secondary materials, which include books, journals, internet sites, government documents including statistics, plans, legislation and reports, and NGO unpublished materials. The primary sources are personal interviews with key informants from state and civil-society institutions and observations from ocular visit to one of the on-site settlement projects in Naga City.

The research has two major limitations. First, in the absence of a systematic grassroots fieldwork, this study, likewise with many other researches, was not able to access perspectives of the bottom-poor, more so the women. It relies on information from privilege

⁵ For a review of gender policies in the Philippines, see Del Rosario (1997) and NCRFW or National Commission on the Role of Filipino Women in www.ncrfw.gov.ph. For "An Overview of the Gender Situation in the Philippines", see Anonuevo (2000) in http://www.fes.org.ph/online_pub_index.html

leaders, which may not represent the perspectives of the urban poor women. Second, there is also a limitation, i.e., inherent to best practices, whether Naga City can be replicated without Robredo, the Mayor, who initiated all the reforms in the city.

4. Significance

The literature on capability and entitlement approaches always poses the challenge on how to operationalise the two frameworks, especially in different policy areas and empirical cases. “Operationalising [the capability] framework is a contemporary task” (Hulme,2001:20) and “in order for the entitlement approach to have influence, they will have to become analysis for empowering as well as enlightening” (Watts as quoted in Gasper,1993:14). This paper is a contribution to the exploration of these approaches as operationalised in gender and anti-poverty discourses.

Specifically, the paper also fills a knowledge-gap in terms of analysing the case of Naga. From different reports and researches, evidence is found supporting the claim of the best practice by using different angles and framework of analysis (like democratisation, local politics, leadership style, and urban governance). There is no research yet that examines this ‘pro-poor’ story through gender lenses.

5. Structure

The paper is subsequently organised as follows:

Chapter 2 provides a conceptual discussion on poverty and gender, and constructs an analytical framework that fuses entitlement and women’s empowerment approaches.

Chapter 3 analyses Naga’s APPs by examining what it provides as entitlements to the poor based on four dimensions of poverty. The chapter introduces the policy context that led to Naga’s success policies and presents the city’s urban development background. Then it introduces how the city deals with its pressing problems and presents the significant programs comprising its APPs. Also, an entitlement analysis is undertaken, which examines the nature and outcome of these policies.

Chapter 4 is the second level analysis. It starts with examination of what entitlements do to women, how do women relate to them and why some entitlements are more important for women than men. Second section looks at the urban poor women as social actors. The expressions of their agency are based in their three-dimensional social realities as 'urban'/ 'poor'/ 'women'. Third section analyses the collective actions of the urban poor women and investigates how do they engage in collective actions and what made it possible for them to do so.

Chapter 5 is the concluding chapter.

Capabilities, Entitlements and Empowerment: Tools in Traversing the Dead-End

Chapter 2

1. Interface of Gender and Poverty

Gender is a “constitutive element of social relationships based on perceived differences between the sexes and a primary way of signifying relationships of power” (Joan Scott’s definition as quoted in Kandiyoti,1998:145). It is also a social construct, which permeates through all aspects of life. The discourse on gender and poverty is complex and controversial, leading to policy confusions and contradictions—which the ‘typology’ in Chapter 1 tries to demonstrate. An important step is understanding gender and how it permeates through poverty experiences, which depend on gender stratification, i.e., defined as:

“the extent to which males and females who are otherwise social equals (e.g., in terms of age, social class, race, ethnicity, and religion) are [un]equal in their access to the scarce and valued resources of their society. The higher the level of gender stratification, the greater the inequality between males and females as general categories. Empirically, gender stratification has always meant some degree of female disadvantage...” (Chafetz,1990:29).

Poverty is a gendered experience because the processes leading and perpetrating poverty are affected by the gender relations or gender division of labour. Gender division of labour is the recognised difference in the kinds of work that men and women do and this defines which tasks each gender is responsible (ibid:32). This difference becomes a form of inequality when tasks done by men come to be more highly-valued and rewarded than those done by women. Generalisation on the variation and uniformity about the gender division of labour is made:

“Women tend to shoulder the bulk of responsibilities associated with children and the household, and vary in the extent to which they participate in other types of work; men are universally involved in extra domestic works tasks and vary in the extent of their domestic and child-rearing work” (ibid,31).

How is the interface of gender and poverty manifested in policy discourses?

“For the last three decades, many women’s advocates have been arguing that women are poorer than men. The most common empirical expression of this idea is the concept of

‘feminisation’ of poverty.” (Cagatay,1998:2) According to Cagatay, this concept is used as a shorthand for a variety of ideas and can mean either one or a combination of the following: (1)Women compared to men have a higher incidence of poverty; (2)Women’s poverty is more severe than men’s; and, (3)Overtime, the incidence of poverty among women is increasing compared to men. In practice, the approach on poverty assessment following the idea of feminisation focuses much on female-headed households. Hence, the feminisation concept has come to mean not that poverty is a gendered experience, but that the poor are mostly women (Jackson, 1996:491).

Razavi (1999:1-2) summarises how gender and poverty are linked in three ways in the conventional/mainstream anti-poverty analysis, as follows: (1)equating women of female-headed households with the vulnerable or the poor; (2)an instrumental approach, whereby investing in women (education in particular) is seen as an effective means for increasing welfare or reducing fertility ; and, (3)through the gender-disaggregation of well-being outcomes, which has served to highlight significant female disadvantage.

Razavi (1999) also states that these are generalisations, which replace analyses of how poverty is created and reproduced including how gender differentiates the social processes leading to poverty. Jackson (1996) further argues that the concept of poverty cannot serve as proxy for the subordination of women and that the instrumental interests in women as the means to achieve development objectives may ultimately undermine gender agenda. She raised a critical concern on gender appearing to have collapsed into a poverty trap--- by which she means that the mainstream poverty agenda includes gender in terms of efficiency justification alone and not on the grounds of equality.

As a response, analytical tools are proposed to analyse the dynamics of gender relations within households like analysis of co-operative conflicts manifested in bargaining processes (theorised by Sen, 1990). Agarwal (1997:28-36) emphasises that households, are affected by social norms as well as the differential access to opportunities and resources men and women have outside the household. These interact with extra-household arenas like market, community and state (Cagatay,1998:4). Extending the analysis outside the household is useful to articulate how women experience poverty differently from men due to gender inequalities in entitlements and responsibilities and see that there are usually fewer resources and fewer opportunities for women to make choices.

2. Poverty as Capability Deprivation

In this paper, the capability approach to poverty is an overarching framework to capture the gender/poverty interface. It provides for broader analysis that links the micro- and meso-dynamics of the gender/poverty interface. It is an alternative approach for it goes beyond the emphasis on primary goods or commodities (as most conventional poverty approaches do⁶) to what goods actually do to people. According to Sen (quoted in Cohen,1982:16) “what people get out of goods depends on a variety of factors, and judging personal advantage just by the size of personal ownership of goods and services can be very misleading... It seems reasonable to move away from a focus on good to what goods do to human being”. “It is frequently argued from a gender perspective, [this] alternative concept[s] of poverty [are] useful in that they allow a better grasp of the multi-dimensional aspects of gender subordination, than a focus purely on household income levels” (Razavi,1998:4).

The capability approach⁷ is based on Amartya Sen’s (1993) work and see poverty as a lack of capabilities, both intrinsic and instrumental, that permit people to achieve functionings⁸ and beings (Hulme,2001:9). The capability of a person reflects the alternative combinations of functionings the person can achieve, and from which he or she can choose one collection (Nussbaum,2002:12). “There are two elementary dimensions of functionings, namely well-being (good health, education) and agency (mobility, self-respect)” (Truong,1997:11)

Drawing from these concepts, this paper defines poverty as capability deprivation. The notion of capability deprivation captures the diversity and inequalities of experience between/among the poor (e.g. among the poorest and upper poor; between poor women and men).

3. Women’s Well-Being and Agency

The notions of well-being (‘to be’) and agency (‘to do’) are useful to illuminate gendered experience of poverty --- for women’s deprivation is usually reflected in their ‘well-being’ deprivation and their inability to ‘act’ or ‘do’. Well-being and agency are distinct but

⁶ The conventional approach defines poverty as lack of income. Sen (1999:87-110) argues that poverty must be seen as the deprivation of basic capabilities; he defends the capability approach to poverty using three claims: (1)Poverty can be sensibly identified in terms of capability deprivation; the approach concentrates on deprivation that are intrinsically important (unlike income which is only instrumentally significant); (2)There are influences on capability of deprivation--- & thus on real poverty--- other than lowness of income. (income is not the only instrument in generating capabilities); &. (3) The instrumental relation between low income & low capability is variable between different communities & even between families & different individuals.

⁷ The Sen’s capability approach has been the conceptual foundation of human development (HD) approaches including UNDP’s development of the HD Index.

⁸ Functionings represent parts of the state of a person – in particular the various things that he or she manages to do or be in leading a life (Sen,1993:31).

interrelated dimensions and have a substantial intersection but they are different at a foundational level. To demonstrate their relationship:

“The active agency of women cannot, in any serious way, ignore the urgency of rectifying many inequalities that blight the well-being of women and subject them to unequal treatment; thus the agency role must be much concerned with women’s well-being also. Similarly coming from the other end, any practical attempt at enhancing the well-being of women cannot but draw on the agency of women themselves in bringing about such a change.”
(Sen,1999:190)

Well-being refers to outcomes or achievements and “mainly focus[es] on the achievement of certain universally-valued functioning, those which relate to the fundamentals of survival and well-being, regardless of context” (Kabeer,1999:439). Agency, on the other hand, refers to the knowledgeability, capability and social embeddedness associated with acts of doing (and reflecting) that impact upon or shape one’s own and other’s actions and interpretations” (Long,2001:240). It manifests as individual or collective agency. It is operationalised in various forms like decision-making, bargaining & negotiation, deception & manipulation, subversion & resistance, and in the intangible & cognitive process of reflection and analysis (Kabeer,1999:445-448).

Agency is embedded in and also impacts on a larger environment. This is consistent with Jackson (1997:161) who puts forward an alternative approach (as opposed to structural approaches) which emphasizes analysis of processes of structuration by which individual agency patterns and, over time, changes structures. It looks at “social relations within institutions and their interface with local population, not as given by institutional structures of control and subordination but as contingent and performative, reflecting choice and agency, to variable degrees for all social beings, as well as constraints” (ibid).

4. Entitlement Analysis: Guide to First-Level-Analysis

The contribution of capability approach to gender/poverty interface is putting forward the role of policy in ensuring the provision and access of women to capability-enhancing entitlements and calling attention to the role of agency of women. Furthermore, “an advantage of this framework as a starting point is that politics and governance receive adequate and explicit attention” (Hulme,2001:27), because of their role in ensuring and distributing entitlements. The functioning of persons and groups is determined by their access

to primary goods and access to them is determined by set of social rules and regulations, formal and informal, which is called 'entitlement systems' and which can be defined by laws, social norms and conventions (Truong,1997:11-12).

This leads us to the entitlement approach⁹ (also developed by Amartya Sen¹⁰ in his works on famine). Sen defines entitlement as "the set of alternative commodity bundles that a person can command in a society using the totality of rights and opportunities that he or she faces" (quoted in Devereux,1993:66). This approach provides for the distinction between availability/supply and access. The most important feature is, it directs attention away from conventional supply-side analyses towards an analysis which treat them instead as symptoms of demand-failure (ibid:69).

In this paper entitlement is defined as "the possibility to make legitimate claims" (De Gaay, 1990:1) . Legitimate claims are further clarified as not just legal claims (provided by law) but also what the social context allows (provided by power). Hence, entitlement is a "function of both power and law... Power means opportunity, actual command, and law legitimises and hence protects" (ibid).

Kabeer (1994:140-158) typified gender-based entitlements using six-dimensions of poverty: food-entitlements, health-entitlements, personal-security entitlements, labour-based entitlements, capital-based entitlements and household-based entitlements. This paper focuses only on four: food, health, personal-security and capital-based entitlements. Entitlements are shaped by policies, institutions and their relationship to people (stakeholders, beneficiaries, and claimants).

5. Women's Empowerment Approach: A Guide to Second-Level-Analysis

In making the connection to capability and entitlements, the focus of interest is what people can do and be with their entitlements (Gasper,1993:9). Anti-poverty policies and strategies should guarantee entitlements of the poor and in the case of women strengthen their claim to resources. Analysis of the 'women-side' of the story requires gender- sensitive tools that look at both poverty alleviation processes and empowerment processes.

⁹ For a review on the entitlement approach, see Gasper (1993).

As described by Wieringa (as quoted in Mayoux:2002,17):

“The so called ‘empowerment approach’...draw[s] on certain aspects of feminists thought...Women’s insubordination is seen as a holistic process, encompassing all aspects of women’s lives, including their families, work, legislation and state structures. It is recognised that women’s oppression is experienced differently by different groups of women, and that gender relations intersect with other oppressive relations, such as those based on class, race, ethnicity, age and sexual preference. The central focus of this approach is a critique of the way power and development are interlinked; it seeks ways to ‘empower’ women, not in the sense of reversing existing power hierarchies but rather in empowering women and/or women’s groups to make their own choices, to speak out on their own behalf and to control their own lives... the process of empowerment of women is related to ... exposing the oppressive power of the existing gender relations, critically challenging them, and creatively trying to shape different social relations. The empowerment approach recognised the political nature to become actively engaged as political actors. Political mobilisation and consciousness-raising are important elements, and women’s organisations are seen as vital actors in development processes.”

5.1. Women’s empowerment and entitlements

Empowerment is a process of change, from a disempowered position to empowered position. The notion of empowerment is inescapably bound up with the condition of disempowerment and refers to the processes by which those who have been denied the ability to make choices acquire such an ability (Kabeer,1999:436-437). As a process of change, empowerment implies a movement from one position to another (from ‘disempowered to empowered’). The process that leads to change depends on: (1)the presence of appropriate entitlements; (2)ability of the ‘disempowered’ themselves (as ‘claimants’) to initiate, demand for changes (individual or collective agency); (3)opportunities that allow the change to happen (e.g. ‘enabling’ environment, democratic governance, etc.); (4)external support and alliances (agency of others).

Since it is a process, not a state-of-affairs, empowerment may be evident in various levels or stages. According to Agarwal, empowerment is “as a process that enhances the ability of disadvantaged (powerless) individuals or groups to challenge and change (in their favour) existing power relationships that place them in subordinate economic, social and political

¹⁹ According to Sen, it is a “a framework of wide applicability, helpful for the analysis of many cases, but not for all aspects, & likely to be less useful for some cases than others” (Gasper, 1993:8).

positions” (1996:276). She also qualifies change as elimination of gender inequities (ibid:277). Three ‘levels’ are implied: (1) to challenge; (2) to change; (3) to eliminate. In reality, these three do not follow a linear and progressive process, hence, a ‘disempowered’ woman may be empowered, at different ‘levels’, in different ‘areas’ of her life. As long as changes favourable to the disempowered are taking place, empowerment occurs.

Molyneux (quoted in Moser,1989:1803) describes strategic needs of women to include all or some of the following: abolition of the sexual division of labour; alleviation of the burden of domestic labour and childcare; removal of institutionalised forms of discrimination such as rights to own land or property, or access to credit; establishments of political equality; freedom of choice over childbearing; and the adoption of adequate measures against male violence and control over women. Some of these indicators are tackled in this paper.

It is a task in this paper to check how entitlements empower women. Certain entitlements are particularly crucial for urban poor women, depending on their nature and the conditions or processes (e.g. access) surrounding them. Looking at the interplay and dynamics of entitlement with (interrelated) well-being and agency of women can illuminate processes of women’s empowerment, as well as valuating how entitlements assists women to change her conditions. Kabeer (1999:437) considers resources (treated here as entitlements) that include not only the material (or economic) but also human and social resources, acquired through a multiplicity of social relations conducted in the various institutional dimensions, which make up a society. These are both in the form of (1) actual allocations & (2) future claims and can be measured in terms of access and control to resources.

5.2. Women as Social Actors

Women as social actors¹¹, act based on multiple realities. Their gender realities (e.g. as a wife) permeate to other realities (e.g. as poor). “Gender identities – while ubiquitous and seemingly grounded in the ontological primacy of sexual difference – are always cross-cut by and inscribed in other forms of inequality based on class, race, and ethnicity” (Kandiyoti,1998:140). Urban poor women, then, have at least, three overlapping and cross-cutting dimensions defining their social realities: (1)gender; (2)locality(residence); (3)class (as being poor). According to Alejo (1999:n.p.), “urban poor women is an aggregate of

multiple subject-positions: as 'urban'/'poor'/'woman': as an 'urban' actor constructed by particular quality of experience; a 'poor' individual defined by status and class positions; and as 'woman' shaped by particular cultural systems and practices. These are situations where one of the subject-positions becomes primary over the other in animating a political action". These dimensions are socially-embedded which ascertain and express their agency.

Pertinent to women's realities are their various roles (i.e. gender roles), labelled as triple role (Moser:1987:17-24), which include reproductive, productive and community management. These roles stem from the gender division of labour. Understanding these realities explicates also analysis of women's agency.

5.3 Women Engaging In Collective Actions

"Empowerment can manifest itself in acts of individual resistance as well as group mobilisation" (Agarwal,1996:276). Urban poor women engage in collective actions (towards common goals), through organisations, or 'voluntary' group mobilisations. Collective action is "a set of social practices (i) involving simultaneously a number of individuals or groups; (ii) exhibiting similar morphological characteristics in contiguity of time and space; (iii) implying a social field of relationship; and (iv) the capacity of the people involved in making sense of what they are doing" (Melluci, quoted in Alejo,1999:n.p.). It has intrinsic and instrumental values. "...In a limited sense, group [or collective] action may itself empower women by enhancing their self-confidence and ability to challenge oppression, although in some aspects it is a means to empowerment, wherein empowerment lies not only in the process of challenging gender inequity but in eliminating it" (Agarwal,1996:277). It is through collective actions that they increase their demand-making power "to achieve a degree of articulation of their interests and to acquire the means to act in their furtherance" (Kandiyoti,1998:138).

¹¹ "Social actors are all those social entities that can be said to have *agency* in that they possess the knowledgeability & capability to assess problematic situations & organise 'appropriate' responses" (Long, 2001:241)

1. The Policy Context

Relevant national policies in urban governance and poverty alleviation, including institutional and legal mandate, guided Naga City in framing up its local policies and priorities. It is important to understand the policy context that leads its best practices. The onset of institutional reforms in Naga started in 1987, during the post-Marcos transition to democracy. This transition has opened up spaces for engagement and partnerships with civil society organisations.

1.1. On Local Governance

Experts on Philippine politics share the view that the country is marked by traditional politics¹², which comes in its adverse forms in local politics. Montinola (1999) views that the principal-agent framework of state capacity is valid in the Philippines based on her findings that politically relevant groups in the country were competing to influence policies on social welfare, economic nationalism as well as control over public spending and that their demands over these issues failed to align along a single dominant dimension. Competition of varying interests often is an obstacle to bureaucratic reforms. Others like Kekrvliet (1995), however, emphasise that the dominant framework of patron-client or principal-agent misses out other processes taking place in the same political arena. Although Naga was not exempted from the traditional political character, the same was minimised during the time of Mayor Robredo, who initiated positive reforms. Kawanaka (1998) argues that the dominant frameworks are limited for discounting two factors: (1) urbanisation, which partly contributes to the dissolution of traditional political and social relations and (2) emergence of reformist politicians.

The enactment of the 1991 LGC has provided the institutional space for progressive reforms in local governance. It is within this context that progressive actors seize the opportunity to push for positive changes in Naga's governance. As Patiño (n.d.) explains, "the fundamental

contributing factors to these reforms were the strong partnership between the local government administration and civil society organisations and the reform-oriented leadership of the local political leadership”. Hence, decentralisation is an important context that influenced the development of autonomy and accountability.

The LGC gives the country’s local government units expanded powers and resources through decentralisation, which, in turn, led to Naga’s enactment of specific ordinances relevant to local needs. The LGC’s important features are operationalised through the following: (1) devolution of services; (2) representation of NGOs and popular sector in local special bodies (LSBs) and local development council; (3) increase in Internal Revenue Allotment (IRA); (4) grant of expanded powers to LGUs for revenue generation (Karaos,1997:71).

1.2. On Urban Poverty

In the Philippines, pro-poor programs are realised depending on the relationship of the poor to power-holders (e.g. patronage system) or in their capacity to demand (e.g. collective action). The urban poor (according to Karaos,1997:72) encompass a wide range of social groups generally characterised by the following: (1) insecurity of land tenure; (2) employment in informal sector activities; (3) low incomes; (4) poor housing conditions; and (4) difficult access to basic services. Berner (1997: 169) clarifies the so-called urban poor in Manila and other large cities as those including not only the un- and underemployed and members of the informal sector but also major segments of the middle classes such as policemen, teachers, nurses, office clerks, sales personnel. He uses ‘urban poor’ as synonymous to people living in slums and illegal settlements. He explains that while ‘squatter’ is a legal concept, ‘slum dweller’ refers to the physical characteristics of the place of residence, and ‘urban poor’ to the income of residents. These terminologies are interchangeably used in the Philippine literature. This also applies in defining Naga’s urban poor, which are synonymous to squatters and slum dwellers.

The struggles of the urban poor are primarily over urban land¹³. Demanding for a ‘small place to stay’ is a contentious issue because land is a highly-valued commodity. There are many pertinent issues relative to urban land reform in the Philippines, with its main concern

¹³ The traditional framework of patron-client relationship dominates Philippine politics. This “emphasises the reciprocal – dyadic- personal relations, instead of ideology, class & religion, as the main factor in the mobilisation of political support (Kawanaka:1998). Two other frameworks that can also be found in the Philippine setting as analysed by Kawanaka (1998) include political machine & patrimonialism/bossism.

on ensuring land availability for basic urban needs. Though land is not really unavailable, the country has been “diagnosed as that of ‘land refrigeration’, where much of the land in the urban and urbanising districts lies frozen in the hands of those who manifest no intention of developing it within a reasonable or a foreseeable time” (Santiago,1987:1). This leads to land speculation, which causes high increases of urban land prices, which has serious implications to the urban poor. In most cases, the “urban poor occupy land illegally because they cannot avail of the legitimate alternatives offered by contracts of lease or usufruct, much less ownership or any other variations. This obvious absence of other options is further considered by their equipment of having to live close to their places of employment to save on transportation costs” (ibid). Another concern is the lack of effective regulation and monitoring systems to ensure synchronisation of private land activities with government’s projects. Hence, uncontrolled and unplanned growth are major development challenges. These problems do not exempt Naga City.

The 1992 Urban Development and Housing Act (UDHA) is a landmark policy¹⁴ for the urban poor considering the poignant statistics on forced evictions in the Philippine urban areas. It covers broad range of concerns, two of which are crucial in ensuring security of land tenure for the urban poor: (1) eviction and the provision of resettlement sites for evicted squatters and (2) land use planning and the identification of sites for socialised housing (Karaos,1997:73). Notwithstanding the UDHA, continuous violations add to the dismal statistics where homes of 14,190 families or about 80,000 people were destroyed in 80 demolitions between July 1992-April 1994 (report to UN-CESR,1994 as quoted in Karaos,1997:74). The second feature requires all LGUs to prepare a Comprehensive Land Use Plan (CLUP). In the more than ten years of UDHA implementation, there is a very low compliance to this legal requirement. Naga (again) is an exemption as it is the only LGU in the Bicol region with an approved CLUP (as of 2001).

2. Urban Development Background

Naga City as a growth centre has given limitations considering three characteristics (as enumerated by Robredo,2000:2-3): First, it is landlocked, not a port city. Metro cities and other big cities like Metro-Manila, Metro-Cebu, Metro-Davao, Palawan, Olongapo and

¹³ See Bernier (1997a & 1997b)

¹⁴ See Balisacan (1994) for overview of pre-UDHA urban poverty in the Philippines

General Santos, considered as major growth areas in the country are port cities. Naga does not have a shipping industry. All it has is a river, making it a riverine city, but it can only accommodate small-motorised boats. Second, the city is peripheral, not central. It is about 450 kilometres away from Manila, the country's capital and equally far from Cebu, the second largest urban centre. This is a disadvantage considering the highly capital-focused government system. Third, Naga is medium-sized, not big. It ranks 44th biggest in land area and 38th in population out of the 83 Philippines cities. Naga therefore is one of the "faceless, ordinary urban centres dotting the countryside" --- typical of a 'rural city'.

Furthermore, it is worth noting that it is located in the second most impoverished region in the country. Bicol region has a high level of insurgency and recurring peace and order problems. Different natural calamities like typhoons and volcanic eruptions often hit the region.

Before in any success story, there is the story of hardships. Based on Robredo's (2000:4-5) situational analysis (excerpts below) before running for Mayor in 1987, Naga was not at all an exemplary with its worsening urban situation.

Economic – Naga, which in the past classified as first class in income classification of local governments, had been reduced to third class by the Department of Finance. Its coffers were empty with a 1-million-peso deficit. The public market (considered in 1969 as South East Asia's biggest) was hit by fire that ate up 1/3 of space. The Central Business District (CBD) remained unchanged for more than 4 decades. Buses and jeepney's stations were located right inside the CBD resulting to a voluminous and unmanageable traffic situation. Local economy was slow and employment scarce. The tax base was also very narrow so was tax collection very poor.

Social – Basic services particularly health and education were deteriorating. Government resources were very tight and the requirements for social services were neither met nor forthcoming. Illegal gambling was rampant, which were tolerated by [and oftentimes conspiring with] local authorities and politicians. The homeless urban poor population was growing in numbers, doubling to more than 20% of the city's household population from only a little over in just a decade.

Political – Old politics dominated as a system, of which patronage was the rule. Political allegiances dictated priorities .

As a new mayor that time, Robredo 'double-timed' and did a major 'overhaul' by introducing progressive reforms like: (1) up-scaling the bureaucracy and civil service through merit system; (2) creation and institutionalisation of local bodies and adopt partnership frameworks and multi-sectoral approaches; (3) consolidate and strengthen economic base and fiscal efficiency; (4) mainstreaming and prioritisation of programs/projects for the urban poor. The overhauling was not easy--- considering many political detractors¹⁵. After awhile, his efforts started to bear fruits. The City regains its status as the 'heart of Bicol', investors started to proliferate and growth was taking-off.

Hall (n.d.-b) reports that residents' incomes compare favourably compared to the rest of the country. In 1998, average household income stood at \$4,620 per annum, 42 percent higher than the national average and 126 percent higher than the average Bicol household. Between 1993 and 1998, the city's economy grew 6.5 percent annually, significantly higher than the national rate. In 1998 the gross city product (GCP) stood at \$263.3 million, which translates to a per capita GCP of \$1953, 115 percent higher than the Philippine per capita GNP. It is worth note taking that its income in 1989-1992 placed the city as 2nd class in income classification and further improved to first class ranking beginning 1992.

Robredo served as Mayor for three-consecutive terms (1988-97), the maximum term allowed. He 'rested' and endorsed another candidate, Mayor Rocco, who served for one term, then he ran in 2001 and currently serving again as City Mayor. All these years, under his administration, the city reaped all kinds of awards and recognition both at the national and international level¹⁶.

Urban poverty continues to be Naga's formidable challenge. Despite the city's exemplary economic growth, an increasing inequality among the city's income groups was noted. This is indicated by a 2.9 percentage point increase in the income inequality ratio (the ratio of the top 20 percent to bottom 20 percent income group) during the same period (Hall,n.d.-b).

3. Confronting Urban Challenges

¹⁵ Robredo was a new-breed in local politics; he defeated an "old-timer" traditional-politician (Kawanaka, 1998 & Patino, n.d.).

¹⁶ The 2002 'state of the city report' shows-off 4-pages list of recognitions (for 2002 alone).s

The city nevertheless continues addressing urban poor's issues and concerns. The astute Mayor and competent staff, well-organised urban poor sector, professional and committed civil society, and suspicious but co-operative landed-elite including church and business sector, carry-on. Their main weapon was 'tedious and strategic negotiations'.

One indication of the city's seriousness in dealing with the poor is in the annual budget. KKP for example is assured of a budget equivalent to 10 percent of the city's total budget, excluding personnel services. Below is the 1998-1999 spending for the poor, which shows a one-year trend of increase (many items doubling) in figures. This is just to give a glimpse of their pro-poor budget allocation, which uncommon among Philippine LGUs).

Spending for the Poor, Naga City

Program/Office	1998 (\$)	1999 (\$)
Kaantabay sa Kauswagan Program (major urban poor program)	278981.84	278981.84
Urban Poor Affairs Office (UPAO)	29341.20	42406.49
Metro PESO Office ¹	47456.33	99026.58
City Livelihood Programs	91702.73	146724.37
City Social Welfare and Development Office	124739.83	149597.48
Other Social Development Projects	97816.25	97816.25
Subtotal	967197.56	1112444.80
Plus 10% for NGAs, NGOs	3955161.05	4549120.55
TOTAL	1063917.34	1223689.29
Poor People Per Capita	27.17	30.64

Source: Hall (n.d.-c) taken from City's budget reports

Above all, the city ensures entitlements for the poor through different programs and projects within democratic institutional framework that includes the urban poor as partners. There are two major policies of the city, which comprise and instrumental in warranting pro-poor entitlements:

3.1. *Kaantabay sa Kauswagan Program (KKP)*

This is the flagship program for the urban poor (started in 1989), officially promulgated in 1998 as "An Ordinance Providing for a Comprehensive and Continuing Development Program for the Urban Poor Sector and Appropriating Funds for the Purpose" (Ordinance 98-033). KKP is basically a social amelioration program designed to institutionalise a

mechanism that will provide permanent solutions to urban land tenurial problems. It addresses two concerns: (1) the absence of security of land tenure, and (2) the lack of basic infrastructure in their communities. It also created the multi-sectoral body Urban Development and Housing Board (UDHB), composed of members from the government, NGOs and Urban Poor Organisations. The last two are recommended by the Naga City People's Council.

3.2. Empowerment Ordinance (EO)

It is an innovative local approach, which is not specifically mandated by a national law. It is formulated by the city in order to locally translate the principles imbibed in the 1991 LGC, which provides the institutional set-up on how to operationalise the participation of the civil society to local governance. It was officially approved in 1995 as, "An Ordinance initiating a system for a Partnership in Local Governance between the City Government and the People of Naga" (Ordinance 95-092). The tri-partnership-experience initiated by the urban poor, influenced the creation of this Ordinance. Under the EO, scope of participation is manifested via (1) declaration of intent to enter into partnership with NGOs and POs (sec. 3); (2) rights and privileges of accredited NGOs and POs (sec. 7); (3) creation of and institutionalising the Naga City People's Council (NCPC)¹⁷ (sec. 8 & 11); and, (4) sectoral representation.

3.3. Other strategies

Besides these two, the city has (a) a Comprehensive Land Use Plan (CLUP) and (b) social services programs. The CLUP accommodates 'spaces' for the urban poor settlements. The city's 2000 CLUP follows six principles governing the allocation of land space in the city for the next 5 years: (1) proximity of residential areas to places of work; (2) only light industrial activities which are non-hazardous and less pollutive shall be allowed in the city; (3) distribution of community services along hierarchical arrangement; (4) preservation of prime and highly productive agricultural lands and forest areas; (5) compact urban development (this opposes the 'sprawl development' as it assumes that the existing urban area can admit

¹⁷ During NCPC Forum (2001), Robredo stressed that the EO through the NCPC provided for a partner & fiscalizer to the political leadership. For him, EO helps the city government in two things: transparency & sustainability. In his words: "we can be more transparent if, at the back of our minds, we know that people are looking behind our backs" & "despite the fact that we can do it without NCPC, because the law does not ...require ...we can maintain to govern the city better if we work with the NCPC." NCPC is represented in: Local Special Bodies; SP Standing Committees; local boards; City Task Forces & Local Councils. Out of around 36, NCPC has representation to 33 local seats (1 to 5 representatives per seat). According to Borja (2001), the levels of participation of these representatives are classified into: (1) attendance; (2) second the motion; (3) direct participation &, (4) deliberation in issues/positions/proposal of concrete causes of activities/policies including the proposal of an ordinance.

more population without congestion through proper design); and, (6) expansion of commercial and light industrial areas.

On the other hand is the social services programs. These are regular city programs implemented by various line departments, like health (both primary and hospital care services); day-care centres for children 3-4 years old; nutrition and education services; community-disaster operations; domestic violence assistance program; social medical care assistance, etc...

4. Entitlement Analysis

The above major programs have largely shape the entitlements for Naga's urban poor. These entitlements are categorised according to four dimensions of poverty. Each set is discussed including its most important features (what kind) and accomplishments (what do these entitlements do to the urban poor). They are examined in terms of the legal (formal) and social arrangement, defining access to such entitlements by the urban poor. Telling the story on how some of the entitlements came about provides a useful hint on the different institutional set-up, identifies prominent actors, and layouts the relevant processes like the evolution, implementation, and resistance surrounding access to entitlements.

First are capital-based entitlements. Capital in the broad sense encompasses tangible and intangible assets, which embody claims on future consumption (Kabeer, 1994:153). Second is food or nutrition entitlement to respond to the physical deprivation that characterised status of the poor, which takes into the form of malnutrition particularly of women and children. Third is health-entitlement to ensure bodily-well-being, (like food entitlement), which is an end itself and at the same time support the poor's labour endowment as means to ensure future capacity to improve physical well-being (ibid:146-147). Lastly, personal security entitlements, which responds to vulnerability and survival struggles of the poor.

Below is a table mapping out these pro-poor entitlements:

Naga City's Pro-Poor Entitlements

CAPITAL-BASED	FOOD (NUTRITION)	HEALTH	PERSONAL- SECURITY
Land tenure Housing Basic utilities/facilities	Target children and lactating mothers of indigent families "Nutri-ataman" (feeding and medical assistance to pre-schoolers) center-based feeding program Other Services: <ul style="list-style-type: none"> • Vitamin A for children; • Immunisation of infants; • Monitoring of child-malnutrition • Pre-natal check-ups • Information/public education Child-care/Day-care centres	Preventive community-based and Hospital care services and facilities for indigent families	Security/safety-nets from eviction of squatter communities Security facilities Community-based "rescue" operation during disasters and emergencies Assistance for domestic violence victims Social Medical Care Program

4.1. Capital-based Entitlements

Capital-based-entitlements are outcomes of the KKP. More space is taken here for the discussion about KKP because it is also the program that carries out the organisational capacity of the urban poor, and legitimises their city-level participation (through the UDHB). Because of the relative capacity to mobilise and organise, they gain the ability to demand for other (and more) entitlements.

After ten years of struggle coupled with small but critical (sometimes project/activity-based) victories, a landmark urban poor policy was enacted into law in March 1998, the KKP Ordinance. This ordinance institutionalised the urban poor initiatives since its 1987 conception when two community organisers mobilised the urban poor communities in Naga.

In 1989, newly-elected Mayor Robredo ¹⁸, true to his promise, hired the first personnel, Mr. Sergio (a respondent here), who eventually ran the affairs of then newly-created Urban Poor Affairs Office (UPAO). UPAO started with small community issues like constructing footbridges, access roads, public faucets, etc. With a one-staff composition, UPAO at that time was more of a co-ordinating office and the actual service delivery and/or implementation were done by already existing offices like the City Engineer's Office (CEO) and the City Planning and Development Office (CPDO). These evolved to land acquisition and housing projects, which expanded UPAO's responsibilities. Today, UPAO is well-established, with staff and budget of its own and officially placed in the city's organisational structure as directly under the Office of the Mayor.

For its accomplishments, the program has successfully provided urban settlements (see ANNEX1) through the following strategies. First, on-site development that focuses on developing existing urban poor communities; facilitates transfer of land ownership from government and private owners to the community and later to individual occupants; specific strategies done include: direct purchase, land swapping, land sharing, and community mortgage¹⁹. Second, off-site development that basically focuses on the establishment and development of relocation sites to serve as safety-nets for extreme case of eviction and demolition. Third, support-strategies including: (1) livelihood assistance²⁰; (2) provision of capability building and social/community preparation support (e.g. community organising, leadership trainings, gender-sensitivity trainings, etc.); (3) program financial sustainability by establishing a separate urban poor trust fund account, used for socialised housing and resettlement purposes²¹; (4) special home-lot acquisition scheme for the program beneficiaries with current and past dues in their amortisation payments²²; and (5) auxiliary services given for free (e.g. land surveys, research/legal assistance, 'lipat bahay' [house-transfer] assistance and land disputes mediation/conciliation).

¹⁸ Partnership of the Mayor with the urban poor started during the campaign when he signed a covenant with them that once elected he would attend to their concerns.

¹⁹ A scheme that allows the wholesale purchase of a private property occupied by the urban poor to their association using the Community Mortgage Program (CMP) of the National Home Mortgage Finance Corporation (NHMFC). More info, see Berner (1998).

²⁰ A separate 'window' for the urban poor under the city's comprehensive livelihood program. This facility acts on urban poor livelihood loan application/releases in line with the program's economic empowerment thrust.

²¹ Funds are accrued from CMP origination fee, amortization for the resettlement sites, sale of other government properties & other possible sources

²² In 2001, the "Bayadnihan" ordinance was approved, covering urban poor beneficiaries of the KKP. It is a home-lot acquisition-scheme to settle lot amortization, whether current or past due, inclusive of fines & penalties, through participation in the implementation of the city's infrastructure projects, their maintenance or by rendering frontline services. It is a self-targeting program akin to "work-for-food" scheme. Eligible workers (either the beneficiary or bonafide member of his/her family) render a service & the earned wages is directly credited against the account of the beneficiary. Wage shall be valued based on the lawful minimum wage fitting skilled/unskilled workers.

The KKP also addresses the provision of basic urban community facilities like water, electricity, and access roads. Other than dealing with the land concerns, the UPAO makes sure that the urban poor would have the basic utilities. The city government in some urban poor sites, would directly pay for the installation of a facility (e.g. water and electricity connections), initial payment would also be covered but the succeeding consumption is born by the residents. Different payment/user-fee schemes are applied. Other than the regular services of the Metro Naga Water District, covering 21 out of 27 barangays, the city implements the Task Force Tubig (water), in order to install jetmatic pumps and 53 public faucets to the unserved barangays.

On housing, (except for very limited program on core-shelter housing projects), the approach to meeting housing needs generally relies much on many self-help schemes of the urban poor themselves. Part of UPAO's plan (depending on their financial capacity) is to implement more core-shelter housing projects. The urban poor, especially the poorest, still needs assistance from the government in housing (UPAO current chief, interview: 30 July 2003). The strategy of providing land tenure is already a big step towards meeting urban poor's needs (Berner, 1998:4-6). Also, this year 2003, Naga is carefully looking at the social housing provision of UDHA (by private developers) and currently drafting its own specific local guidelines to ensure fair implementation of this policy.

Among a long list of actors, three are consistent in supporting the cause of land security for the urban poor : (1) city government through the UPAO; (2) the urban poor associations including both the community-level associations and the city-wide federation; and (3) the Community Organisation of the Philippine Enterprises, Inc. (COPE), the NGO responsible for organising the urban poor and until now providing technical and community assistance on various land and other concerns. They are slowly spreading their wings, evolving from addressing issues on land security, to urban basic infrastructure provision, and most recently on issues on domestic violence.

The KKP is also a product of negotiation. The tri-partite representatives advocate different and conflicting interests, which the program has to deal with. Considering the traditional practice of local politics, the effort for the Mayor to personally thresh out these conflicts, is a 'new' thing. He is appreciated not just by his competence and progressive performance but also in terms of personal traits like approachability, (Kawanaka, 1998) and astuteness

(Murphy, n.d.). The *Robredo style* (coined by Kawanaka,1998) is a common lingo not just in the city but also in many development/political circles in the region.

4.2. Food/Nutrition Entitlements

The City Population and Nutrition Office (CPNO) takes care of the nutrition services targeting children and lactating and nursing mothers of indigent families. It's "Nutri-ataman" [care] program is a joint project with the Rotary Club. Between 1987 and 1997, they have significantly reduced the incidence of 1st-3rd degree child-malnutrition: the 3.5% incidence of 3rd degree was brought down to 0.1%; 26.7 % second degree to 6.9 and 46.4 percent first-degree to only 21.7 percent. Overall, 67.5 percent of pre-schoolers in Naga have attained the normal nutritional status, a 48.5 percentage point improvement over the last 10 years. These accomplishments are verified and recognised also by awarding institutions, as Naga is considered top performer among Philippine cities in advancing child welfare. In UNICEF report, Naga figured prominently in the top-ten in seven of eleven major indicators for child survival, protection and development. The National Nutrition Council also considers Naga's nutrition program as a hall-of-fame in Nutrition Honour Award. Health/Nutrition Education is another program of CPNO; it organises mother's classes in the barangays and urban poor communities for health, nutrition and family planning. Lately, CPNO ventures to adolescent reproductive health education and mobilisation of the youth.

Meanwhile the City Social Welfare and Development Office (CSWDO) implements child-friendly program, providing for the day-care centres (DCCs), called EDUCARE Centres. There are about 54 DCCs. This complements the nutrition program, as they are involved in ensuring well-being of children.

4.3. Health-Entitlements

The urban poor have also access to hospital and preventive health care. Out of the six hospitals, two are government-owned. One primary hospital was built in 1991, to primarily cater to the underprivileged. From the 40-patients-a-day when it began operating, it registers in 1999 a total of 170 per day. Plans are underway to upgrade the hospital into a secondary one (CLUP,2000:45). The physician-to-population ratio is 1:684 and for the dentist, its 1:1294 population, way beyond the World Health Organisation (WHO) standard ratio of

1:20,000. It also surpasses WHO standard of hospitals-beds-to-population ratio of 1:500 as Naga has 1:195. The Department of Health (DOH) adjudged the city hospital as one of the best-run government hospitals in the country.

Other than hospital services, the city is strong in preventive health care through its City Health Office (CHO). CHO serves the 27 barangays through barangay health units. These units are staffed with midwives, barangay health aides, and barangay health volunteers. The public health doctors and nurses schedule barangay visits or they are regularly available in the city office. The CHO surpasses many targets like full immunisation of indigent children is recorded at 103% and Vitamin A dispensed at 100.12%. Other activities of CHO include disease control, pre-natal visits to indigent barangays and urban poor communities; medical/dental and special missions (e.g. Operation SMILE). The CHO is accredited by DOH as a 'Sentrong Sigla' facility, which means that it has comply with national standards and hence more technical and financial assistance can be extended.

4.4. Personal-Security Entitlements

Other than ensuring capital-based (tangible) entitlements, the KKP most important (intangible) accomplishment is ensuring security and safety-nets from threats and actual eviction, and protection from natural and human-made hazards, which encompass physical, capital and psychological security.

There is the Emergency Rescue Naga (ERN) akin to rescue 911 but actually a showcase of city-wide-citizen's mobilisation. ERN is composed of city-based volunteers (some coming from the urban poor themselves), trained and readily available during emergencies and disasters (activities include emergency rescue and transfer, first-aid, ambulance, quick police response, traffic control, fire fighting and disaster preparation and control). There are also community or barangay-based parallel voluntary groups providing round-the-clock services, through night brigades (*ronda*). As there are still many informal settlements located in hazardous (e.g. flood-areas) and dangerous (dark alleys) locations, these are important mechanisms.

Because of the ground (almost daily contact) interactions of the COPE, the advocacy on domestic violence (which has been expressed by urban poor women in various occasions like

barangay assemblies, trainings) took another but parallel and supporting area of concern. According to COPE leader, they also took the task of community organising on this concern along tenurial issues (interview, 28July2003). A woman councillor (Ms. De Asis) brought this concern to the formal policy arena, which led to the institutionalisation of 'Bantay Familia'²³ [Family/Community Watch Group Against Domestic Violence] program and the Naga City Home Care Centre.

Lastly, the city has its own, Socialised Medical Care Program (SOMECAP), a home-grown health care assistance that replace the Philippine Health Insurance. With the SOMECAP health cards, the indigent patients can be admitted to the government-hospitals: Bicol Medical Centre or the Naga City Hospital, without paying a single centavo. Most of the KKP beneficiaries and their families availed this benefit.

²³ It's based on "Bantay Banay" in Cebu City, recently recognised as a best practice along the category of women's empowerment. For more information, see <http://www.bestpractices.org/>

Gender-blind APPs provide entitlements, without strategically aiming for women's empowerment yet positive outcomes do occur. First section in this chapter explains what the entitlements do to women, how women relate to them and why some entitlements are more important for women than men. Entitlements are important for the poor, but each gender relates to them differently. Second section looks at the urban poor women as social actors. The expressions of their agency are based on their -dimensional social realities as 'urban'/ 'poor'/ 'women'. Third section analyses the collective actions of the urban poor women. This investigates how do they engage in collective actions and what enabled them to do so.

1. Women and Gendered-entitlements

1.1. Capital-based-entitlements

Urban land and housing are major entitlements ensured by the government for Naga's urban poor. They contribute to improve conditions in urban poor communities. They support welfare objective, as having a physical shelter is a basic human need. Both women and men relate to this physical dimension of shelter. However, "the need for safe, secure housing goes far beyond the physical needs for shelter" (Sweetman,1995:5). The multi-dimensional importance of urban housing for women, as compared to men, was elucidated in a study (Nimpuno-Parente,1987) in Dandora Site, Nairobi. Findings show that women are less likely than men to sell their plot for three-reasons: (1)project gave opportunity for women to own property in an urban area; (2)while both men and women consider the house as an economic asset, women also emphasise its social value (3)subletting of rooms, often a main source of income was important for many women.

The multi-dimensional importance of housing, from a gender-perspective refers to its varied but interrelated functions in relation to the roles that women and men differently ascribe. Women relate to housing beyond its physical dimension. For them, a house is a domain of the reproductive, productive and also the community spheres, which coincide with their triple role. Moser (1987-b:17-24) discusses the consequences of household stereotypes for human settlement and housing policy. She argues that one major problem is the lack of recognition

of women's triple role, which in reality they performed interdependently and hence critical determinant in identifying their needs. Though housing per se as entitlement does not transform gendered roles, it contributes to the alleviation of women's burden. It assists women in dealing with constraints relative to space, time and their own bodily capacity.

Ensuring tenure security of land/housing is also a matter of personal security for women (and children) in Naga. Even if evictions were not rampant before, the psychological threat of being evicted anytime is insecurity in itself. Eviction means losing a physical shelter and means of livelihood for both men and women, and exclusively for women it means losing easy life (re triple role management) and the social network established among women in respective urban poor community. Tenure also allows for usually self-help type of house construction/improvement, which leads to better settlements. In the case of Naga, its success is not just in terms of housing provision but also establishing human settlement, as other entitlements (e.g. urban facilities) are provided. This also has gender-dimensions in terms of alleviation of the triple burden (e.g. provision of facilities like water) and ensuring security from violence (e.g. street lighting).

This was confirmed by three key informants: Urban Poor Federation (UPF) President, NGO leader, and UPAO-Chief. The UPF president emphasised that people although poor are not entirely resource-less. When assured of tenure, they gradually invest in building/improving homes, because it is their stake to do so. She is thankful that the LGU supports them and help them pay their mortgages --- through the livelihood/micro-credit, and Bayadnihang programs. She complained however that as a group, women fail to organise for economic reasons, as they lack both the skills and resources to do so. Loans, for example, are often used-up in consumption.

Lastly, house and land are tangible assets²⁴, which can be a means of livelihood (renting out²⁵ and using space for selling wares are common practices in Naga) and collateral for credit²⁶ (which can be used for productive, consumption or emergency purposes). In the case of Naga and Philippines in general, both women and men have equal rights to acquire properties and for legally married couples, they enjoy conjugal property rights. KKP also requires

²⁴ True in Sri Lanka, where members of the women's bank believe that housing investments are important because they build up family's capital resource & wealth base (Albee & Ganage, 1995 as quoted in <http://www.unesco.org/most/bphome.html>)

²⁵ M.O.S.T. best practice database showcases experiences from different urban settlements in the South demonstrating rent as a common practice & provides income (<http://www.unesco.org/most/bphome.html>).

²⁶ For debate on credit & women's empowerment, see Goetz (1996) & Hashemi, et.al. (1996).

signatures of both spouses as land beneficiaries. Women may not have independent control over the assets but neither do the husbands (e.g. selling it requires legal approval of both parties). In practice, control over these assets may vary. Nevertheless, the importance of the productive component of capital-based entitlements cannot be discounted, which can work favourably for women.

1.2. Nutrition and Health Entitlements

These two entitlements are important to women for three reasons: (1)intrinsic value of bodily-well-being, which women share with men; (2)instrumental value of bodily-well-being relative to their labour capacity and future well-being, which is also shared by both men and women and (3)support to the area of care, which is pre-dominantly reproductive domain of women.

First, in terms of intrinsic value, women's bodily well-being is often ignored even by the women themselves. Nussbaum (1995) pushes for woman's achievement of universal functionings necessary for her survival as a human being, regardless of context. Achievement of bodily well-being is part of her (proposed) list of central human capabilities²⁷, in response to the universal tendency for women to be discriminated from basic areas such as health and nutrition, which she asserts as social justice issue.

Second is the instrumental value. Productive activities of most of the urban poor women include working in the informal sector (e.g. petty trading and domestic services like cooking, cleaning, laundry, etc), which they balance with other responsibilities. Work and well-being are interrelated. Jackson and Palmer-Jones (1999) explore the connection of gendered poverty and work, which attends to the content and character of work as fundamental to the experience of well-being by gendered persons. They propose also the concept of bodily capital (rather than bodily endowment) and other useful concepts and guide to analysis of work. One major argument is that the arduousness of labour is connected to ill-being and well-being.

Lastly is the importance of these entitlements to the domain of care, i.e., more exclusive to women. Women are the primary and usually only, caregivers for people in a condition of

²⁷ For updated version of Central Human Capabilities, see Nussbaum,2002:60-62.

extreme dependency like young children and elderly and they perform this crucial work often without pay and without recognition that it is work (Nussbaum,2002:47). With the withdrawal of state from provision of basic services as scheme for expenditure-cutting, it is common among LGUs in the Philippines to cut-back on nutrition and health budgets. Usual justification is the budget constraints and put the blame to the national government²⁸. On the other hand, the national government would also pass the responsibility to the LGUs in the context of the devolution of such services. Hence, relative to most LGUs in the Philippines (and to national standard), Naga's prioritisation of nutrition and health is more of an exemption than a rule. Its outcome then supports the care domain, hence, alleviates women's burden.

The DCCs are personal security-entitlement for children. What does it do to women? DCCs also support working mothers in the care domain. It again helps them perform productive or community responsibilities while their reproductive roles are taken care of. It is common for women to feel guilty (hence constraint them from) participating in productive or community tasks because they may neglect their young children.

1.3. Personal-Security-Entitlements

Stemming from the socially-constructed weak and disadvantaged position of women relative to men, women are more exposed to threats of insecurity and harm. Violence (street-based and domestic violence); disasters; and temporal crisis (family illness) are gender-based vulnerabilities.

Women and girls are perceived by society in general, as weak, helpless, sexual objects (and sometimes 'deemed deserving to be harmed'). Perpetration takes place in the streets (sexual harassment, rape, mugging) and even in domestic abode (domestic violence). "The issue of safety is one of growing urgency as cities in many countries are becoming violent, restricting access and mobility in the city, particularly for women. Violence and public safety are gender issues" (Beall,1996:12). Issues on personal security matter more to women than men, hence, women positively relate to entitlements (e.g. street-lighting) that provide for protection and security. During disaster (floods is common occurrence in Naga), women and children are the most vulnerable. Proper sewage and other infrastructure are personal-security entitlements in

²⁸ LGUs highly depend on national transfers (i.e., internal revenue allotment), which is the percentage share from the national tax revenues.

relation to disaster prevention. The ERN and community-night-brigades are also sources of security to women. They are, however, basically male-dominated, by which the task is considered as man's job and dangerous for women to take part. While men do this task, "women stay up late to provide coffee and food for them" (Alejo,1999:n.p.). This gender-stereotyping is not yet openly challenged²⁹.

Relative to domestic violence, the urban poor women have access to assistance, aside from conventional (and often hostile) police safeguard. Through Bantay Familia mobilisation, the community-based networks organised, followed by multi-sectoral city-based networks, which provide assistance like marital counselling, para-legal assistance, shelter for victims, training for community officials and volunteers (gender-sensitivity, crisis-management trainings, etc.). The Bantay Familia mobilises both formal and informal sources of assistance. This is an important personal-security entitlement because it helps women directly confronts gender-based conflicts within family structure. It is also an important entry-point during training/workshops facilitated by COPE to discuss deeper gender-issues, which elevates poverty (class-based) struggles to gender struggles, of the urban poor women.

Another level of vulnerability is the inability to cope with family crisis such as illness. The Philippine Constitution guarantees health as essential goods and prioritise the poor and vulnerable sectors including women and children. On one hand are budget-cuts and the absence of effective welfare system that characterise health provision, and on the other is the poor's inability to pay. These are both supply and demand failures that lead to vicious downward spiral (one vulnerability leading to further vulnerabilities) for the poor. Women pay the social costs, as they bear burden of coping with domestic crisis (personally taking care of the sick, borrowing money for medicines, manoeuvre of family budget, etc.) Yet no social health insurance covers urban poor women, unless they are employed and covered by insurance as an employment entitlement. The SOMECAP, by targeting poor families, is one step forward. The SOMECAP health card is an important entitlement for women. It helps them in their care domain, and protects them from the vicious vulnerability cycle. Naga is again an exemption among LGUs. It was in fact ahead of the initiatives of the Philippine Health Insurance Corporation (PHIC)³⁰ in reaching out to indigent families.

²⁹ Lessons can be learned from the women of Managua, who used the public arena (during community meetings) to challenge the power & authority of men (husbands), for women to be able to take part in the nightly *rota*. (Vance,1987:161-162).

³⁰ coordinates the National Health Insurance, which before covers only employed persons;1995 implementing guidelines broaden the coverage to include self-employed & indigents; aims to provide all citizens with the mechanism to gain financial access to health services; cost-sharing scheme between the national & local governments subsidies indigent families.

2. Women as Actors

The urban poor groups are the most active organised sector in Naga City. The women undertake most of the tasks - organising, mobilising, delivering services, lobbying for various entitlements. Ironically, the role of women is not explicitly mentioned in the KKP policy document, neither in the Empowerment Ordinance nor in the best practice documentation of Naga. Women hold the primary stake as far as entitlements are concerned and they collectively act for these entitlements. Meanwhile, all interviewees, who represent the key sectors or institutions, stress the key role of Naga's urban poor women.

2.1. *Understanding Women's Agency*

Women as social actors, act on the basis of multiple realities. The expressions of their agency are based in their three-dimensional social realities defining their being urban/ poor/ women. These three dimensions are locality, class and gender. Each is distinct but interrelated. Depending on situations, one can become primary over the other in animating a particular action.

First is locality. As a socially meaningful entity, locality is defined by groups, which have been formed in a settlement (Berner,1997:173). "In the process of locality building the loosely structured context of neighbourhood and familiarity is transformed into a territory which, in turn, becomes the point of reference of communal identity" (ibid:172). In the case of Naga's urban poor, its young history of struggle for urban land (which already won many battles), is ascertained by the cohesive urban poor groups, organised per territory. "The networks of personal, social and economic interaction and interdependence which characterise a locality, although not based on common ethnic origin or social position, can become a firm basis for organisation-building and collective action"(ibid:175).

The notion of locality is evident in the on-site development projects of Naga. Experience of localities show that residents organised themselves per territory (examples in Annex1) according to boundaries of a contested land, represented by respective formal organisation, and cohesively claim the land, through the mediation of the city government. They sustained and upgraded organisational and collective capacity because of the shared interest of

defending their territory from the legal owner. Their collective actions continue as daily engagements in solving everyday problems in the locality. The whole process is not entirely conflict-free, but locality has also its mechanisms in handling conflicts--- sometimes successful, sometimes not.

Based on the testimonies of key informants, predominant actors in community-based collective actions are women. The locality-based collective engagement by women can be explained by their valuation of the 'space' (the locality itself) which they are defending (and eventually improving). As mentioned, a settlement (which is equal to locality) is more important for women than men. This is not to say that men were not part at all --- but the women sustain the efforts, in terms of commitment, investment of time and energy. Moreover, women tend to be more interdependent on each other in one locality. They assist each other in handling communal/collective goods and activities. They have more daily interactions in a locality compared to their male counterparts. Also evident in popular participation in Ecuador, "it is the struggle for survival in a situation where even water is a scarce and valuable commodity, which forces women to develop and retain friendships with their neighbours and gradually results in an increasing awareness among women of the need to try and improve the situation" (Moser,1987-c:173).

Second is class³¹ or status of being poor. It is common that poor women are easily mobilised on basic needs, which correspond to what Moser (1989:1803; 1987-b:28) termed as practical needs, referring to the needs of women formulated from the concrete conditions they experience. The status of being poor sets these concrete conditions, and when it overlaps with their traditional roles as women, common needs are identified which become the basis of their collective actions. Alejo (1999:n.p.) observes that the lack of economic power has become one of the key elements influencing social processes in the community. This is more apparent to women as the primary actors mobilising for basic needs. Hence, this class-status dimension is very palpable among them.

Molyneux (2002:178) observes the same pattern in Latin America where neighbourhood mobilisation around basic needs provision frequently involves women. She points out, in her criticism of social capital, that there is the perverse effect of the assumption that women are

³¹ Class is used here in a limited sense, just to refer to the dimension of women being materially poor. Agarwal (1996:266-7) argues against constituting women as a class.

naturally pre-disposed to serve families or communities due to their responsibility for the domain of social reproduction. What seem to be women's needs are actually not just of theirs but also that of their family, especially children and other dependents. Moser (1987:29) argues that this identification as 'women's needs' serves to preserve and reinforce the sexual division of labour.

Third is gender. Alejo (1999:n.p.) notes that most of the women she interviewed do not instantly distinguish their situation as urban poor-women from being urban poor. How do urban poor women possibly see themselves as women, with distinct gender needs? Is this dimension manifested in their collective actions? How?

At first instance, the class and locality dimensions are more apparent in the collective action of the urban poor women. But are not men also act on the basis of their class or locality realities? If so, why is it that women are more active? There must be something gender-specific that defines the realities of the collective agency of these women.

As mentioned, women's collective actions in Naga are based on practical needs, of being mothers³² or homemakers. In contrast to Moser's view, that women's practical needs are not strategic gender needs, Naga's case shows otherwise. Women's actions surrounding practical needs do not mean consent to the gender roles even though they do comply to their traditional roles. They play these roles (as it is a big part of their multidimensional reality) and in many instances, they relate to each other as poor (rather than as women). However, these are ways to alleviate their burden. Resistance which may not necessarily be overt, and sometimes appears 'compliant'³³. In many cases, practical needs are springboard for pushing for strategic needs. These happen because women as agents are rational (and definitely not passive) social actors³⁴, who engage with their broader environment.

As the urban poor women leader said:

³² See Chakravarty (2002) in her study on the transformative capacity of mother's movement.

³³ "Compliance" to gender norms need not mean consent. Doan (2002) tells about how women used witchcraft as form of resistance; Agarwal (1996) explains that women in South-Asia tend to forego land inheritance to male siblings, as the "good" sisters; in doing so, they may forego a present claim but strengthen a future claim to solicit assistance & support from their brothers, especially during marriage breakdowns (Kabeer, 1999:444). Agarwal (1997:22-28) analyses self-perception, altruism & self-interest & also emphasizes the importance of looking at both overt & covert acts of resistance. Kandiyoti (1998) also presents arguments in approaching gender, power & resistance, through 'bargaining with patriarchy'.

³⁴ Wolf (1997:130-132) articulates the problems in many literatures in analyzing social actors as passive, perceived as 'cultural dopes' & irrational; "opening up the household & analyzing the interactions between social actors will erode the image of Third World women as passive victims & contribute to their portrayal as active participants in social change in their own right".

Yes, we women are active and we unite to improve the life of our families. We devote our time not because we have the time. It is not true that we are active just because we have idle time. We schedule our meetings in the evenings because most of us are busy during the day --- earning a living or doing many domestic chores. And it is also not true that men are not active because they do not have the time. Even when they are free in the evenings they do not attend; they don't care. They expect us to do this job . We know we should not be doing this alone, because we tackle problems that concern all. We, women care and we do things because as a group we can achieve many things--- even without them [men]. (interview, 30 July 2003)

The NGO leader affirms this by saying that as a group, the urban poor women orchestrate community-based activities and demand from city officials. Problems however, arise when the husbands object and override their decisions. Domestic violence has been a common experience, and this is why they also started organising the women in dealing with marital feuds. Otherwise, women would just be silent in matters that might upset the men (interview, 28 July, 2003).

These statements imply three things (1) women know that their state-of-affair is not inevitable; (2) yet they do not actively challenge the status quo of gender insubordination (3) however, they act within their capacity to hold on and advance their stake. As Kandiyoti (1998:143) puts it, "women's attachment to and stake in certain forms of patriarchal arrangements may derive neither from false consciousness, nor from collusion but from an actual stake in certain positions of power available to them".

3. Women Engagement in Collective Actions

Women, as actors initiate, participate and engage in collective actions. By doing so, they processes, including policy outcomes. They organise (membership and leadership in urban poor organisations), collectively mobilise community resources (e.g. labour, time, organisational resources), and directly involve themselves in the city's major programs. These happen not just by own devices. They seize opportunities, and engage in alliances.

3.1. Women's Collective Actions

These are manifested in engagement in (1)urban poor organisations; and (2)community volunteerism. These are not the only forms, but the most overt ones.

The history (Cerdena,1996:4) of urban poor organising in Naga started as a 'man story'. A fisherman, who settled on a property along the Naga River was convicted as squatter (at that time a criminal act sanctioned by Presidential Decree 772, the Anti-Squatting Law). His case had been a catalyst for the community organisers, Jo (the COPE respondent here) and France, to mobilise the man's neighbours and other groups. This led to the formation of adhoc urban poor federation (uniting 9 existing urban poor association at the city level) with a male, as president. Initially, men were active as leaders and members. Later on, women became active, and currently reaching 50% of membership and leadership statistics, and even 70-90% in terms of 'visible' attendance to meetings and other activities³⁵.

In terms of volunteerism, provision of most of the described entitlements depends on women, acting together as volunteers to deliver government and community-based programs. Moser (1987-b:17) used the term community managers referring to the third role of women, which actually refers to the voluntary work of women in the community. As volunteers, their work is mostly unpaid, and they profit (if any) from token benefits. Table below shows the voluntary work of Naga's urban poor women, in relation to the entitlements.

Entitlement	Voluntary Work of Women
Capital-based	<ul style="list-style-type: none">• active, visible members of Urban poor associations
Food	<ul style="list-style-type: none">• Organised as "nutri-nanay" [nanay is mother] by CPNO; an informal group of mothers attending nutrition-education classes
	<ul style="list-style-type: none">• Tapped as "Barangay Nutrition Scholars", women volunteers under the supervision of the CPNO delivering programs/services for the city government
	<ul style="list-style-type: none">• Tapped as Day-Care Worker, women volunteers under the supervision of the CSWDO
Health	<ul style="list-style-type: none">• Tapped as "barangay health workers", women volunteers under the supervision of the CHO delivering programs/services for the city government
Personal-Security	<ul style="list-style-type: none">• Bantay-Familia volunteers (community-level network)

³⁵ In the absence of records/documentation, these figures are based on rough estimate provided by the current chief of UPAO.

Some of them receive minimal monthly allowance, intended to cover transportation cost. Sometimes they also receive trainings which are important for their own personal and 'professional' development. These benefits are relatively recent, and were realized because of lobbying and the quick response of their alliances (e.g. female chief-of-office). This amount is still not commensurate to their time, effort, and commitment.

Memberships of women overlap in their communities. They are volunteers in more than one undertaking. With inadequate compensation, low-skills requirement and the associated women-specific-role, women's volunteerism appears to reinforce gender inequalities. However, taking women as agents, who interact and affect their environment, they also lead to transformation, given the spaces that allow them to act and participate on the issues that matter to them. Despite the gender-blindness of the policies, achievements of projects occur which are largely outcomes of the agency of the urban poor women. Hence, women influence outcomes of policies by their active engagement. This shows a process of structuration.

3.2. Scaling-Up of Bargaining Power: "A force to contend with"

The bargaining power of the urban poor women is stronger (sometimes even than men's), when acting as a group. This happens because they are organised --- even within urban poor organisations shared with men. Women's collective actions influence policy actions. "The belief that women are likely to influence decisions of importance to their lives through their own organisations is becoming more recognised" (Tinker as quoted in Tinker,1999:25). One example of this is their constant informal face-to-face lobbying (e.g. for water connection) at UPAO. According to the UPAO Chief:

"they come here very often, usually just chat, of course complaining about some things, then asking for assistance. They would do that very often. In case of urgent demands, they will really nag us. We establish good relationship with them---than the men. We are more comfortable dealing with them, than the men. Sometimes men come and complain but they are so aggressive and arrogant. Women also demand, but not that way. They convince us and we comply. Maybe because they are just like that, you know as women. They demand but not aggressively." (interview, 30 July 2003)

Being organised is an important factor. Women get things done by acting together. Mobility is also easier if they move as a group than individually. Lesser tendencies for husbands to

question their wives' group-activities are apparent since the group is all-women. Women also can talk to city authorities confidently if they come as a group. If as individual (e.g. either a leader or group-member), a woman is likewise confident because she is representing her organisation. Furthermore, being organised leads to many cooperative activities, substantiating and reinforcing the social embeddedness of their collective actions. It also makes the individual women identify with her neighbour. "The collective is everywhere stronger than the individual; it provides information and insight into issues beyond the household, but it also shows the isolated woman that she has similar problems to those of her neighbours...organised women gain greater self-esteem that quickly translates into other forms of empowerment" (Tinker,1999:14).

3.3. Opportunities and Alliances

The collective agency of women does not have power just within them, but embedded in a larger arena by which their power is reinforced. In the case of Naga, women's collective agency derives power from opportunities provided by and through alliances with other actors from civil society and the state. Women's agency is crucial but the success of making the legitimate claims depends on the positive interactions within these opportunities and alliances.

3.3.1. Democratisation Instrumental in Civic Engagement and Improving Capacity

"...The creation of a democratic space in which women could learn and grow through participation in decision-making [is] crucial to the politicisation of women, for it help[s] women cultivate the skills to transform their everyday lives and practices" (Hawkesworth,2001:230). The process of democratisation is a timely condition, which creates the possibilities for women to organise and eventually lead the urban poor organisations, articulate their interests in public sphere, engage in civic activities, be part of the formal decision-making panels and influence policies governing their well-being and agency. This is a virtuous cycle.

The state is primary arena in democratisation. It "has no necessary relationship to gender relations, but this is evolving, dialectic and dynamic... because the relationship between the state and gender relations is not fixed and immutable, battles can be fought out in the arena of

the state” (Waylen,1997:90-91). The state “is not a unitary structure but a differentiated set of institutions, agencies and discourses” (ibid). This manifests itself in the ironies in the statement of the Mayor:

We do not need explicit gender projects because as far as this city is concerned, men and women are equal. You only need those kinds of projects because it stems from the fact that women are subordinate to men. That's not the case in the city. We don't discriminate women; they are entitled to the same rights and privileges. We take care of our women very well. We have nutrition, health, livelihood, micro-credit programs to help women. They need help in these areas, and these are essentially programs reserved for women. The women here are also very active; there are so many women's groups in the city... Well, we also have women's crisis centre... You know, situations like that happen... Women's concerns are already mainstreamed in the city's policies. (interview, 30July2003)

Despite these ironies and the gender-blindness of Naga's policies, the urban poor women fought the battle in the realm of welfare and even pushed for more strategic entitlements like capacity-building (trainings ranging from livelihood skills to domestic violence crisis management); para-legal assistance and provision of temporary shelter for women and children in crisis situation. The city government's democratic arrangements made these possible. This is evident formally (as institutions are set-up like NCPC, UDHB) and informally (manifested in the approachability of officials and bureaucrats; and the absence of red tape).³⁶

In terms of alliances with state actors, it is easier to find one supporting welfare than strategic entitlements. In Naga, state actors who support strategic entitlements are also women (women legislators/chief-of-office), who probably share the same gender-based sentiments.

Civil society is another arena in democratisation, which guards and shelters norms of participation and demand for accountability. The urban poor women have allied with COPE. In many experiences, NGOs are crucial especially in the stage of democratic consolidation and substantiation. This is particularly true in Naga, as COPE and many other civil society organisations have been partners of the city in its democratisation efforts.

³⁶ I was able to interview city officials & bureaucrats without getting an appointment first. They accommodated me; 30 minutes with the Mayor; 2 hours with the current UPAO Chief; 1 hour with the former UPAO chief; 2hours at CPDO. This is very unusual in the highly elitist Philippine bureaucracy.

3.3.2. Decentralisation, Reformism and Provision: Defining Naga's "New Politics"

Decentralisation, under certain conditions, is an instrument of democratisation. It devolves autonomy and powers from national to local levels of governments. Though the whole country undergoes the process since 1991, not all LGUs are doing well. Given their different capacities (financial, human, etc.) and unequal comparative advantages, only some succeeded and benefited from decentralisation. Success however is defined based on procedural aspects. The state may claim these procedural outcomes as success while constituencies do not really gain substantial participation in local governance, which is a key indicator of decentralisation and democracy.

How does Naga perform along these lines and what are the implications on urban poor women? Indicators of success, unparalleled in Naga are: (1) political commitment to reforms, including institutional capacity-building; (2) competent leadership; (3) sensitivity to people's pressure (people-centeredness); (4) provision as basis of accountability to the poor.

Deepening of democracies does not automatically takes place with decentralisation because hierarchy (innate to a bureaucracy) is not eliminated. This hierarchical trait contradicts democratic principles. Robredo's reforms, leadership style, and new politics detract from such hierarchical and anti-democratic tendencies. The pro-poor and people-centred governance also emasculates bureaucratic hurdles, hampering the marginalised and usually voiceless sector, like the urban poor women. The anti-thesis of the chauvinistic bureaucratic norms of dominance and hierarchy is "the inclusiveness of democratic principles (if positively embraced and espoused by states)" (Goetz, 1997:9), which can create spaces for women's agency, e.g. allowing for participation and political representation. The creation of many local bodies (NCPC, UDHB, etc) embodying people-centeredness, changed the local institutional arrangement and improved local governance.

Lastly, the LGU maintains its role of provision to the poor, which found to be favourable for urban poor women. Provision of these entitlements is a form of transfer and re-distributive strategy, essential for empowering a disempowered sector. Contrary to what neo-liberal policies prescribe on rolling-back the state, the state has a substantial role in reducing inequalities. Without an element of redistribution, capability deprivation would continue to prevail, of which women are the hard-hit victims.

3.3.3. Presence of a Strong Civil Society

“... A growing number of NGOs are working with poor women in both rural and urban areas to defend their access to land and housing, understand their legal rights and organise for self protections. These NGOs acts as intermediaries between the community-based organisations and the funders [in this case, the city government]... The growing power of NGOs reflects both the broadening of civil society and the inability of the state to address critical societal problems” (Tinker,1999:25).

COPE played this role, which are crucial not just in mediating but also increasing urban poor women’s capacities. By being part of the organisation, they learn from their own informal interactions and through formal trainings. The city government is strong in providing human resource trainings to their volunteers, but it is the COPE that arranges capacity-building particular for gender-development (e.g. gender-sensitivity training), as they integrate training interventions on land-tenure with their domestic violence community-organising tasks. “Training can play an important role in helping to change the perceptions and behaviours of community members and especially leaders” (Osman,2002:26). It is also worth-noting that the UPAO staff (mostly males) participate in these gender-trainings.

Revisiting the urban poor success story of Naga reveals two points. First, it is successful because it provides pro-poor entitlements and mainstreams the urban poor as partners of the city government. Second, this pro-poor success story, however, conceals the critical role that the urban poor women played in realising this success. Essential to these points is the institutional configuration of Naga, which assemble the "right" variables (actors, organisations, and their relationships to the different institutional arenas), to construct this success.

4.1. A Story of Women

Revealing what has been hidden, this paper re-tells the story and unveil the ---nonetheless and above all--- 'women's story'. As mothers, wives, productive informal workers bonded by collective problems in urban poor communities, the urban poor women organise themselves and push for entitlements through collective actions and along the process upscale their bargaining capacity, as active social actors. They, themselves, orchestrate (seizing opportunities and establishing alliances) the whole plot--- for change--- to overcome limitations of a gender-blind policy arena and hoping to influence significant policies. They engage with the anti-poverty policies, which are explicitly gender-blind. What is interesting is that the urban poor women were able to make use of these gender-blind policies--- to their own advantage. They make use of these policies by doing the following: (1) push for and maximise entitlements, which serve not just basic needs but also strategic gender needs; they are essential to enhancing their capabilities; (2) seize opportunities that allow them to articulate their interests in various institutional arenas; this is explained by their collective actions in the overt forms of organisations and volunteerism and covert forms of face-to-face informal lobbying; and, (3) engage in strategic partnerships and alliances with state (e.g. through local bodies like UDHB) and civil society; this is crucial particularly in directly confronting gender-based concerns (e.g. domestic violence) that are usually either ignored or resisted, not just by men, but society in general.

These are unintended policy outcomes of Naga's APPs. Taking the view, that empowerment is a process of change, these outcomes indicate and at the same time create possibilities for furtherance of empowerment. The urban/poor/women face different degrees of disempowerment; hence, these outcomes also contribute disproportionately to their empowerment. These are possibilities that reveal progressive and interrelated processes of challenging, changing and --- to a minor (but significant) extent--- eliminating women's multi-dimensional experiences of inequalities.

From Molyneux (Moser,1989:1803) list of women's strategic gender needs, some are fulfilled at varying degrees like: (1) abolition of the sexual division of labour (e.g., through house rentals, women elevate themselves from non- or secondary earners to primary; this may not yet be openly 'accepted' but it constitutes the household and community reality); (2) alleviation of the burden of domestic labour and childcare; (3) strengthened removal of institutionalised forms of discrimination such as rights to own land or property (as KKP requires both spouses as conjugal beneficiaries); establishments of political equality (e.g. from being members to leaders of organisations); and the adoption of adequate measures against male violence and control over women (the Bantay Familia is still recent but potentially emerging as a local social movement).

Hence, gender-blind APPs are not dead-ends for the urban poor women.

4.2. Going beyond the Women's Stories: Looking at the Larger Arena

The case study exhibits Category C type of policies and proves that, given certain conditions, women can transcend gender-blind policies by influencing their outcomes. Notwithstanding, these positive outcomes, there is a challenge that this research poses i.e., how these positive outcomes can be sustained and translated to more explicit gender-friendly APPs. In effect, this is a question on how actors, in this case the urban poor women, and their actions can influence the larger policy arena. This is beyond this present research, however, from what has been analysed and learned from Naga's case, useful hints are inferred below.

First is the importance of institutions. What this research has shown via the empirical case of Naga's success story is the dynamism of institutions and actors --- from which policies are

formulated and re-formulated. Naga's democratisation processes display institution-building, which in turn change the array of actors (e.g. from traditional politicians and elite partners to a more egalitarian state reformists and civil society actors) and at the same time create a new actor, the urban poor women. From this institutional configuration, these actors define their strategies (e.g. collective action) and goals (basic needs and strategic gender needs). This confirms that institutions provide the context of change, shaping strategies and goals, as articulated by Thelen, et.al., 1992:9:

"By shaping not just actors' strategies... but their goals as well, and by mediating their relations of cooperation and conflict, institutions structure political situations and leave their imprint on political outcomes. Political actors of course are not unaware of the deep and fundamental impact of institutions, which is why battles over institutions are so hard fought. Reconfiguring institutions can save political actors the trouble of fighting the same battle over and over again"

The challenge in Naga is engendering institutions --- both at normative and organisational sense. Feminist influences are important in reconfiguring Naga's institutions. Expressed by Goetz (1997), the challenge is "getting institutions right for women"--- from which she argues that the recognition that institutions are gendered do not just open the path towards meaningful analysis but also propose that meaningful changes can take place in these institutions and consequently lead to institutional outcomes, which are gender-accountable. Hence, institutions are objects of change. They become the object of contention and institutional change results from deliberate political strategies to transform structural parameters in order to win long-term political advantage (Thelen, et.al., 1992:21), which in this case, women's empowerment.

Second is the importance of the urban poor women themselves, who engage with institutions. This underscores the role of agency, which the process of structuration (Jackson, 1997:161) highlights. A quote below articulates this process:

"When you follow a path through the bush, you follow in the footsteps of those who were there before you. But as you are walking, you are not only following others, but you yourself are also making and keeping that path, because by walking you step on grasses which could make the path disappear, or you can your axe to cut some small branches or trees. Now some day a person can think: 'Why do I always follow this path? Maybe if I cut through these bushes here I can make a shortcut.' So this person makes a new path. Now the next person, when [s]he arrives at this junction, [s]he can choose: 'Shall I follow the old path or new one?' If people start following the new path the old one will disappear. But if some follow the old path, you will have more roads in

that area. The same with traditions, if you follow a tradition, you are also keeping that tradition”(Seur, 1992)³⁷.

However, there is the challenge of improving the capacity of these actors (which include not just collective capacity on basic-need/welfare mobilisation, but moreso on higher levels of empowerment). Supporting the capability-building component is crucial in order to induce feminist agenda that would help the urban poor women articulate their gender needs and challenge gender inequality --- along and beyond struggles on basic needs and collective goods.

Since institutions and actors are dynamic and they influence each other³⁸, sustainability of the gains of the urban poor women is reckoned here as possible. It is also within this set-up that can explain why positive outcomes, i.e., women’s empowerment possibilities, occur amidst gender-blind policies. This is not to predict nor pre-empt the directions in which these empowerment possibilities and the urban poor women’s actions might evolve. However, understanding this dynamism of institutions (as context and object of change), and the women’s capacity as agents is crucial in sharpening analysis. This hopefully leads to identification and prioritisation of schemes that alleviate and eventually eliminate inequalities affecting the urban poor women.

³⁷ “In a thesis on agricultural change in Zambia, Hans Seur quotes a Zambian farmer, Kaulenti Chisenga, who in talking about ‘tradition’ expresses the concept of *structuration* graphically.” (Jackson, 1997:162)

³⁸ Borras (1998:61) in his study on land reform in the Philippines prove the same point; he concludes that outcomes of reform policy are not determined by either structural or institutional factors alone, or by the actions of state elites alone, but by the symbiotic interaction between autonomous social groups from below and the strategically placed state reformists.

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2. Interviews

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- Asuzena Bien, Naga City Chapter President, Family Planning Organisation of the Philippines (FPOP) and member of Naga City People's Council (NCPC), handnotes, Legaspi City, Philippines. 28 July 2003.
- D.C. Nathan A. Sergio, founding chief of UPAO and current executive assistant to the Mayor, handnotes, Naga City, Philippines. 29 July 2003.
- Jesse Robredo, Naga City Mayor: incumbent (2001-04) and previous (3-term:1989-1998), handnotes, Naga City, Philippines. 30 July 2003.
- Rolando S.I. Campillos, current chief of Urban Poor Affairs Office (UPAO), handnotes, Naga City, Philippines. 30 July 2003.
- Noeime Bein, long time Urban Poor President of Triangulo Urban Poor Homeowners' Association and current president of city-wide urban poor federation, handnotes, Naga City, Philippines. 30 July 2003.
- ?, staff from the City Planning and Development Office (CPDO); handnotes, Naga City, Philippines. 30 July 2003.

3. Fieldnotes

- Ocular field visit at Triangulo on-site settlement project, Naga City, Philippines, 29 July 2003.

ANNEX 1 : URBAN POOR HOUSING PROJECTS

On-going Projects

NAME OF PROJECT	LOCATION	AREA (has.)	Beneficiaries	Nature of Project
1. Canda Neighborhood Assn, Inc.	<i>Concepcion Pequeña</i>	1.1505	128	On-site
2. San Antonio Urban Poor Assn., Inc	<i>Concepcion Pequeña</i>	1.3652	118	On-site
3. Azucena Homeowners Assn., Inc.	<i>Calauag</i>	0.3376	35	On-site
4. Capilihan Homeowners Assn., Inc.	<i>Calauag</i>	1.7894	110	On-site
5. Doña Clara Homeowners Assn., Inc.	<i>Concepcion Pequeña</i>	5.9320	447	On-site
6. Queborac Relocation Site	<i>Bagumbayan Sur</i>	7.0000	542	Off-site
7. Villa Fulgentes Urban Kabisig Assn., Inc.	<i>Sabang</i>	0.8510	103	On-site
8. San Andres Estate Neighborhood Assn., Inc.	<i>Peñafrancia</i>	4.0000	203	On-site
9. Concepcion Grande Z5 Homeowners Assn.	<i>Concepcion Grande</i>	0.7462	76	On-site
10. Bagumbayan Sur/Norte Urban Poor Assn.	<i>Bagumbayan Sur/Norte</i>	0.7379	23	On-site
11. Central Business District II Residential Proj.	<i>Triangulo/ Lerma</i>	0.7000	169	Off-site

Completed On-Site Projects

NAME OF PROJECT	LOCATION	AREA (has.)	Beneficiaries	Mode of Acquisition
1. Acacia Homeowners Association	<i>Abella</i>	0.3012	52	NP
2. Good Neighbors Homeowners Assn.	<i>Igualdad</i>	0.1181	10	NP
3. Igualdad Z-5 Homeowners Ass.	<i>Igualdad</i>	0.4812	63	CMP
4. Greenland Urban Poor HOA	<i>Concepcion Pequeña</i>	0.8718	52	CMP
5. Lerma Urban Poor Association	<i>Lerma</i>	0.2950	78	CMP
6. Lerma Z-2 Homeowners Assn.	<i>Lerma</i>	0.1362	23	NP
7. Peñafrancia Service Coop. (Mitra)	<i>Peñafrancia</i>	5.5037	428	NP
8. Pook Mangga Homeowners Assn.	<i>Sta. Cruz</i>	0.0555	6	NP
9. Tabuco Tenants Association	<i>Tabuco</i>	0.6877	134	NP
10. Calsada Neighborhood Assn.	<i>Mabolo</i>	0.3872	56	NP
11. Triangulo Urban Poor Ass. HOA, Inc.	<i>Triangulo</i>	0.9608	139	NP
12. Quinala Urban Poor Association, Inc.	<i>Tabuco</i>	0.1909	47	NP

Completed Off-Site Projects

NAME OF PROJECT	LOCATION	AREA (has.)	Beneficiaries	Mode of Acquisition
1. Abella Resettlement Project	<i>Abella/Sta. Cruz</i>	4.000	551	NP
2. Calauag Resettlement Project	<i>Calauag</i>	4.9505	591	NP
3. Cararayan P-1 Resettlement Project	<i>Cararayan</i>	5.8419	219	Donation
4. Cararayan P-2 Resettlement Project	<i>Cararayan</i>	2.000	65	Donation
5. Del Rosario Resettlement Project	<i>Del Rosario</i>	1.6655	137	NP
6. Isla Resettlement Project	<i>Peñafrancia</i>	1.1300	81	NP
7. Pacol Resettlement Project- Phase I	<i>Pacol</i>	12.4156	714	NP
8. Panicuason Barangay Site	<i>Panicuason</i>	2.000	87	NP
9. Sabang Poro (SPUKOL)	<i>Sabang</i>	1.300	223	Land Sharing
10. Sabang Resettlement Project (Metroville)	<i>Sabang</i>	1.6985	184	Donation
11. San Felipe Resettlement Project	<i>San Felipe</i>	.9986	98	Land Swapping
12. San Isidro Barangay Site	<i>San Isidro</i>	2.000	52	NP
13. San Rafael Resettlement Project	<i>San Rafael</i>	10.0072	377	NP
14. BLISS-Cararayan Project	<i>Cararayan</i>	2.0000	50	NP
15. Happy Homes Resettlement Project	<i>Balatas</i>	0.6000	62	NP

Legend: NP Negotiated Purchase
 CMP Community Mortgage Program

Source: Naga City Statistical Profile, CPDO,2000 (from Urban Poor Affairs Office)

