Community Work in Social Services Departments: The Case of the Social Housing Finance Corporation's Community Mortgage Program

Miguel Ferido

Abstract

The Community Mortgage Program (CMP) is a Philippines government financing window administered by the Social Housing Finance Corporation (SHFC) that assists organised and formally registered community associations of slum dwellers purchase land and develop settlements under the concept of community ownership. Through a self-reflexive narrative approach and a desk review of documents, the paper examines the implementation of the CMP, particularly its approach to working with communities. The paper argues that the SHFC's approach in implementing the program is grounded on a mix of neo-colonial and traditional reformist perspectives of community development and is implemented through managerialist methods. Furthermore, its practice of community work is a purposive and calculated attempt to construct communities into governable constituents that can be assimilated into the current capitalist social order. This can be seen through their practice of promoting disadvantaged notions of slum communities, employing the strategy of formalising land tenure and mobilisation of self-help methods and implementing day-to-day tactics that contradict the pursuit of social justice and trasnformative change outcomes. The paper also provides general recommendations on how to pursue a more empowered and transformative approach in implementing the CMP.

Keywords

Introduction

For the past decades, the rise of globalisation and internationalism has resulted in the weakening of national identity and Jessop's notion of "hollowing-out of the nation-state" (2004, p.11). Even more important in contributing to this phenomenon is how neoliberalism has emerged alongside globalisation to become an international force (Ife, 2013) that has entrenched itself in our daily lives. As nation-states embrace neoliberalism and globalisation, emerging trends in government policy have put emphasis on the participation of the local and non-state actors in governance, particularly: (1) the "denationalization of statehood" through the transfer of power to local, sub-national and international agents; (2) the "De/re-statization" or allocation of state activities to non-state actors; (3) the "retreat of the state" as it explores other modes of exercising power/authority; and (4) "re-articulation of economic and political systems" which transform economic and social structures to be more flexible and inclusive to other non-state actors (Jessop, 2004, pp. 15-16).

In this circumstance of transfer and reconfiguration of power, roles and structures, public administrators have been looking for alternative pathways to pursue public policies that lead to building and strengthening the nation state, national economy, citizenry and achieving shared prosperity among its constituents. Related to this is the pursuit of social policies for social inclusion through, but not limited to, working with communities. According to Fawcet, Goodwin, Meagher and Philips (2010), policymakers in both developed and developing countries are underscoring the role and participation of communities in various areas of social policy with the distinct aim to manage social and economic inequalities. This has led to the "explosion of concepts" and mainstream use of terms like social capital, partnerships, community engagement, regeneration, renewal and capacity building which "strengthen and legitimize the role of civil society [and the community] in some areas of social policy" (2010, pp. 188-189). However, this has also led to the "convergence of policies on communities across advance capitalist states" (Somerville, 2016, p. 92) that has been "dominated by a neoliberal agenda" (Newman and Lake, 2006 as cited in Sommerville, 2016, p. 92). An agenda in which governments attempt to "govern through communities' (Rose, 1996 as cited in Sommerville, 2016, p. 92) by "construct[ing] communities" of governable subjects (Somerville, 2016, p. 112) in parallel with providing an "'institutional fix' for problems of social services and social policy" (Macmillan and Townsend, 2006 in Sommerville, 2016, p. 92).

Given this ideological undertone, how can we then examine the praxis of working with communities in government policy and programes? Despite being a classical framework, Arnstein's (1969) methaphor of a hierachal "Ladder of Citizen Participation" has been

"central to developing our thinking on engagement between individuals and the public sector elites" (Tritter & McCallum, 2006, p. 166) and "lives on in new models of particpatory governance" (Castell, 2016, p. 305). It has been used as a conceptual framework in research that examines stakeholder engagement and particpation in contemporary issues like local governance (Castell, 2016), health (Law & Saunders, 2015; Roberts, 2002; Tritter & McCallum, 2006), climate change (Aylett, 2010) and education (Stelmach, 2016). Furthermore, it has strongly influenced the development of new practice frameworks of participation in various contexts like collaborative consensus building (Wilcox, 1994), international development (Eyben, 2003) and children's participation in development (Hart, 1992). While there is no denying that it is an influental theoretical and heuristic framework, it overlooks the broader political context where community participation and its subsequent work is located, specifically how "dominant ideologies" produce "dominant narratives" that create and perpetuate "structural discrimination" (Ledwith, 2016, p. 24). Furthermore, it also fails to consider that the government's chosen approach to working with communities is a "purposive attempt to organize and reorganize institutional spaces" (Dean, 2010, p. 42) and a calculated action to "form individual and collective identities" (p. 43) of communities and its membership. Given this argument, there are exsting frames of thinking that allow us to examine this facet of government-community relations.

In this paper, I examine how the implementation of the Community Mortgage Program (CMP)- a community driven slum upgrading program of the Government of the Philippines (GOP) administered by the Social Housing Finance Program (SHFC)- from my standpoint as a practitioner. Through a process of self-reflection on my five (5) years of experience, working with SHFC and a desk review of pertinent documents, I argue that our approach to working with communities in implementing the CMP is a purposive and calcualted attempt to construct them into governable constituents that can be assimilated into the current social order. Furthermore, I also show that our approach was grounded on a mix of neo-colonial and traditional, reformist perspectives of community development and implemented through managerialist approaches. In order to support this argument, I will unpack three areas that reflect on my issues with our previous practice. Firstly, how our concept of community and tokenistic modes of engagement were only inclusive for those who complied with SHFC's defined and inflexible construction of a community. This inclusivity and passive participation in decision-making shapes informal settler communities into governable subjects who are assimilated into the so-called formal sector. Second, how our overall strategy and goal of implementing self-help, technocratic interventions that formalise land tenure puts more emphasis on reinforcing social order than on social inclusion and social change. Lastly, how our day-to-day activities of administering the CMP worked towards the

withdrawal of state roles and liabilities, which consequently has detrimental effects in pursuing social justice and trasnformative change. Given this examination, I hope I can shed light on ways the CMP can move forward in pursuing empowerment and transformative approaches in community-driven slum upgrading in the Philippines.

Methodology and limitations

In this paper, I choose to employ a self-reflexive, narrative approach as it draws upon observations and interpretations of my "lived experience" (Hamilton, Smith, & Worthington, 2008, p. 19) while working for three (3) years as a Planning Officer for the Social Housing Finance Corporation (SHFC) and two (2) years as a project coordinator for an externally funded, technical assistance project for SHFC from 2010 to 2015. Through this methodology, I attempt to narrate my experiences to share infomation and learn from it. My reconstruction of the narrative relies mostly on memory of my lived experience, expanded and supported by the collection and analysis of notes and documentation reports of formal and infromal discussions, exsiting laws, published government reports and journal articles. My chosen approach is a genre of qualitative research that "looks at the story of self" (Hamilton, Smith, & Worthington, 2008, p. 17) by giving the researcher a "voice to directly articulate [his or her] experiences" (Mapedzahama & Kwansah-Aidoo, 2013, p. 66) to "allow for the explication of personal perceptions or accounts of phenomenon" (Schweitzer, Greenslade and Kagee, 2007 as cited in Mapedzahama & Kwansah-Aidoo, 2013, p.66). This aforementioned strength also presents the inherent limitation of this study since it heavily draws upon the authors subjective interpretation of the experiences.

Literature

Governmentality: constructing communities through community work

According to Sommerville, the neoliberal governments' initiative to work with communities is "an attempt to construct communities…[to ensure] the existence of collective governable subjects" (2016, p.112) which consequently "also reinforces the other sources of state authority" (2016, p. 97) or state power. These so-called community approaches construct communities as "pacified and relatively orderly spaces or territories in which governable subjects can live and work…through the disciplines of workplaces and markets" (Foucault, 1991 in Sommerville, 2016, p. 97). It is also viewed "as a form of 'Managerial Technology' to "achieve the end goal of free, active and governable communities" (Schofield, 2002 in Sommerville, 2016, p.97). These techniques are seen through various policies and programs that either: (1) manage

community relations through co-option and collaboration (Donald, 2008; DeFilippis et al, 2010 as cited in Sommerville, 2016, p.97); (2) by-pass communities and set-up representative organisations who are amiable to the government's concept of self-help social service delivery (Somerville, 2016); and suppress communities that resist (Mooney and Faye, 2006 as cited in Sommerville, 2016).

Considering this, it can be argued that the government's practice to work with communities is part of the "governmentalisation of the state" (Foucault, 1991 as cited in Sommerville, 2016, p. 97). Governmentalities or "Governmental Management", along with "Sovereign Power"- the ability to exercise authority over people through the means of violent and non-violent punishment (2016, p. 96)- and "Disciplinary Power" – ability to exercise authority over people through the rule of law (2016, p. 77) - are forms of "State Power" used by the state to manage the population (Dean, 2010, p. 29; Sommerville, 2016, p. 96). State Power is the unique capacity to tell people what to do to order their lives and coerce them to when this is seen necessary or "desirable" (Somerville, 2016, p. 96). A key difference of governmentality to the latter forms of state power is that it "regards subjects as [along with their capacities] resources to be fostered and optimized" (Dean, 2010, p. 29). It does this by purposively "organiz[ing] and reorganiz[ing] institutional spaces, their routines and procedures and conduct of actors in a specific way" and "elicit[ing], promote[ing], facilitate[ing], foster[ing] and attribut[ing] various capacities, qualities and statuses to particular agents" to form identities (2010, pp. 42-44). From this, we surmise that its main aim is to manufacture narratives "about our nature and existence as human beings", thus tackling the "issues of truth and identity" (2010, p. 27).

Thus, as modern states use a combination of the threat of violence and a "burgoise law" (Pashukanis, 1924; Neocleous, 2000; Cook, 2006 in Sommerville, 2016, p. 78) to overtly coerce and dominate its subjects, it also produces and uses "organizations or alliances that tend to favour capital [growth and market-based approaches] in political decision-making" (p. 78) which covertly aim for "working class compliance" (p. 85) or "mobiliz[ing] citizens [as well as their communities,]…to freely choose to act to further the interest of capital" (p. 91). These organizations of co-option aim to shape individual and collective behavior through the "mystification of labour exploitation", provision of material benefits for participating in "capitalist social relations" and promotion of the common sense of the market-based approach as the 'least worst" system (p. 85). In this sense, Somerville argues that governmentalities, in congruence with other state powers, reinforces a "capitalist state" (2016, p. 77) by perpetuating "capitalism and class domination" (2016, p. 88).

The ideological perspectives in community work

As was previously stated, a widely known framework that can be used to examine "citizen participation and [corresponding] citizen power" entrusted to communities in government policies and programs is the "Ladder of Citizen Participation" (Arnstein, 1969, pp. 216-217). The framework mentions varying degrees of participation- from "non-participation", "tokenism" to "citizens power" - that are "arranged in a ladder pattern with each rung corresponding to the extent of citizens' power in determining the end product" (1969, p. 217). According to Arnstein, although the ladder metaphor serves to simplify and contrast differences between the "powerless… [and] the powerful in order to highlight the fundamental divisions between them" (Arnstein, 1969, p.217), it is depoliticized and does not examine the broader political context where participation and the subsequent work is located. According to Arnsteinamong its limitations in considering the political nature of particpation lies within its lack of understanding or examination of structures that impeded genuine levels of participation, particularly:

> On the powerholders' side, they include racism, paternalism, and resistance to power redistribution. On the have-nots' side, they include inadequacies of the poor community's political socioeconomic infrastructure and knowledge bases plus difficulties of organizing a representative and accountable citizens' group in the face of futility, alienation, and distrust (1969, p. 217).

Given this, we can argue that the ladder of participation, albeit recognising power and its relationship to participation, cannot relate the practice of community work to the broader political context, particularly how the structural discrimination embedded in state power is perpetuated by dominant narratives and ideologies.

It is relevant to look at the broader political environment where community work is practised since "many rich democracies and…developing nation's policy makers are re-emphasizing the role of communities and community participation in a range of social policy areas" (Fawcett, Goodwin, & Philips, 2010, p. 188). Ideological perspectives on working with communities or community development varies. For some it is aligned with promoting social inclusion by democratising production and delivery of social policy at both national and global levels; while others see it as a neo-liberal policy emphasing the role of markets and civil society to lessen government involvement, decrease public expenditures, and increase individuals and communities' self-reliance and self-support (Fawcett, Goodwin, & Philips, 2010). Somerville defines this further by typifying three perspectives to community development- "Neocolonial", "Traditional Reformist" and "Radical" (Somerville, 2016, p. 55). The first two perspectives embrace "self-help [approaches] and…belief that communities can pull themselves up by their own bootstraps-with some help of professionals" (2016, p. 46),

which reinforces the ideology of neoliberalism and capitalism. The latter perspective offers alternative approaches like Community Organizing" (Alinsky, 1969 as cited in Somerville, 2016, p. 46), "Critical Community Practices" (Butcher, 2007 as cited in Somerville, p.46), "Radical Community Work" (Ledwith, 2005 as cited in Somerville, 2016, p.46) and "Participatory Practice" (Springett, 2010 as cited in Somerville, 2016, p.46). These different approaches embrace the concept of social transformation and aim for the creation of unconventional narratives that counter dominant ideologies and narratives to achieve social change.

Other frameworks also tackle this ideological continuum but examine the practical application of community work. Rawsthorne and Howard's analysis of historical and ongoing factors that affect community work in Australia argue four distinct types of frames- "planning", "welfare", "measurement" and "empowerment" frame. According to the authors, thinking in frames generally allow us to examine the politics of community work by "unpack[ing] and analyze[ing] the array of decisions, ideas, policies and assumptions" (2011, p. 49) that influence its practice. Furthermore, it specifically provides insights on the externalities and how various stakeholders, who are placed in the periphery of communities, shape it. The frames of planning, welfare and measurement are grounded on conservative and managerial approaches that focus on delivering place-based infrastructures and services that are designed and implemented by traditional experts. Planning and implementation of these services are done through a systematic top-down processes with stringent requirements and accountabilities. In contrast, the empowerment frame is grounded on approaches that focus on supporting and building local assets, organic processes and relationships within and outside of the community. The process adopts bottom-up pathways that value the knowledge that the "organic intellectuals" (Ledwith, 2016, p. 74) bring in to transforming communities and the structures and the processes that define their expertise.

Similarly, Fraser's examination of community participation provides a spectrum of four perspectives and its chosen approaches: the "anti or reluctant communitarians" that adopt "economic conservative approaches"; the "technical-functionalist" that adopt "managerialism approaches"; "progressive communitarians" that adopt the "empowerment approaches"; and the "radical communitarians" that adopt the "transformative approaches" (2005, p. 286). Fraser argues that understanding the adopted perspective and approach helps us appreciate the "politics of community" (2005, p. 287), particularly: "who is constituted as the community and how their…interests are understood" (2005, p. 287); how community participation is understood and its purpose; and which position prevails and how counter positions are treated (Holsen, 2000; Popple, 1995; Ife, 2002 as cited in Fraser, 2005, pp. 286-287). On the right side of the spectrum, the Anti-reluctant and Technical-functionalist

Communitarians conceptualise the communities as either units of social organisation or "sites for intervention" (Rawsthorne & Howard, 2011, p. 38). Unfortunately, these concepts, often seen only through the perspective of the service providers, carries the notion of communities as being socially disadvantaged and technologically backward which justifies top-down processes and expert-based interventions that revolve around economic interests. In contrast to this, the left-leaning Progressive and Radical Communitarians view communities as "social relations" (Rawsthorne & Howard, 2011, p. 42) which evoke ideas of communities as capable sites for reform and change. This positive notion of the community justifies bottom-up processes and interventions that are based on community assets, organic processes and networks to achieve social outcomes towards social justice and environmental sustainability. However, it is important to note that a key difference between the two perspectives is that, progressives seek reform through incremental restructuring while radicals seek social change through radical restructuring of the social order.

By comparing all the aforementioned frameworks, we can see distinct similarities and overlaps among them. This also provides us with a starting point for a composite framework on which to analyse the government's approach to working with communities in its programs and policies, relative to the broader political context. By recognising it as a form of governmentality which aims to shape institutional spaces and collective identities, we are given an opportunity to understand impediments to community work, as well as pathways for reform. Table 1 provides the framework for analysis of the self-reflection.

Table1. Framework for the Analysis

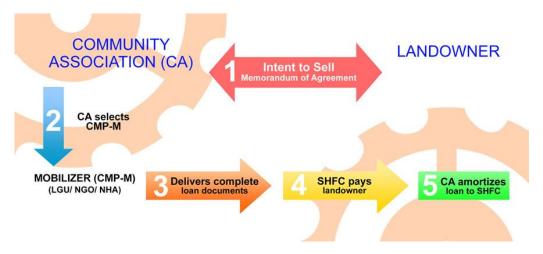| Description	Perspectives, Approaches, Frameworks				
	Neo-Colonial		Traditional Reformist		Radical
	Economic Conservatism		Managerial-ism	Empowerment	Transformative
	Welfare	Plann-ing	Measure-ment	Empowerment	
Concept of Community	Unit of social organization and sites for intervention			Social relation	
	Devalues or ignores all communities		Selects communities with similar beliefs	Views all communities capable to operate with some degree of autonomy	Views all communities as a refuge and site to change structural discrimination
Degree of Community Participation	Non-Participation		Tokenism	Citizen Power (Partnership)	Citizen Power (Delegated Power and Citizens Control)
Goals for Community Work	Strengthen social order and cohesion; property rights; Increase shared prosperity and economic growth		Strengthen social order and social inclusion (although less valued)	Strengthen social inclusion	Achieve social transformation or change
Types of Interventions/Actions	Responding to community's material demands by providing place-based infrastructure and services		Same as economic conservatism but puts emphasis in measuring cost-benefit	Developing and supporting community assets/resources, organic community process and networks	Community organizing, engaging in identity politics, adversarial forms of advocacy and popular education
Processes of Community Work	Top down, hierarchal and centralized within government		Top down but decentralized to non-state actors	Bottom-up and reform through incremental restructuring	Bottom-up and social change through radical restructuring
	• Process is systematic and scientific • values expert knowledge • Dependent and shaped by funding			• Process is guided by collective decision making and resource sharing • Values local knowledge • Outside/independent to funding accountabilities	

Discussion: reflecting on my practice

Background of SHFC

Although the Community Mortgage Program was a start-up program conceived and launched in 1989 by the National Home Mortgage Finance Corporation (NHMFC), it rose to prominence in 1992 when it became a primary strategy of the National Shelter Program (NSP). According to s.31 of Urban and Housing Development Act of 1992 (UDHA), the CMP is a government financing window which assists legally organized associations of underprivileged and homeless citizens to purchase and develop a tract of land under the concept of community ownership. The CMP represents an important policy shift from direct housing production to "an 'enabling approach' (Berner, 2000, p. 560) to housing. The overall aim of the strategy was "to mobilize self-help housing initiatives and [create] a favorable institutional framework…[that can service] those who are not supplied by the market" (Berner, 2000, p. 560). This can also be "in line with the move toward greater privatization and devolution of housing concerns" (Ballesteros, 2005, p. 12). In 2004, the incumbent president passed EO 272, which authorized the creation of a semi-government agency called the Social Housing Finance Corporation. This law not only gave SHFC the mandate to administer CMP, but also identified it as the lead agency to undertake social housing finance programs for formal and informal low-income sectors.

Since program inception, apart from incremental increases in loan entitlements and changes in application requirements and processes, the overall design of the program has remained the same. It is a "land consolidation and upgrading scheme, combined with a large-scale program which gives squatters access to formal credit" (Berner, 2000, p. 560). The beneficiary communities organised themselves into legally registered "Community Associations" (CA) with the help of "CMP Mobilizers" (mobilizers). These can either be Non-government Organizations (NGO) or Local Government Units (LGU) and can apply for community loans that are payable for 25 years at a flat interest rate of six (6) percent per annum (Teodoro & Co, 2009). The land titles are initially transferred to associations rather than individuals and used as collateral. If the community chooses, the parcel of land can be individualised in the future. There are three types of loans available that associations can individually or simultaneously avail. The fiirst is for acquisition of land that they are currently squatting on or choose to transfer to. Second and third is for site development and house improvement. Figure 1 shows a simplified process flow of CMP that reflects the roles of the main actors in the program- Landowner, CA, Mobilizer and SHFC.

Figure 1. CMP Process Flow

Source: (Social Housing Finance Corporation, 2018)

The historical performance of the program shows that "acquisition of [the] title is the primary aim of the participants…improvement of shelter conditions is a secondary objective" (Lee, 1995, p. 533). Most of the better-off community members tend to incrementally invest resources mobilised from "savings, overseas remittances, family assistance… [and] informal borrowing" (p. 533) to improve their homes once tenure is secured. On the other hand, most communities rely on the LGU's interventions to improve communal sites and services. This is highly dependent on politician's priorities and the community's political capital and ability to negotiate with local governments. Some critics see CMP's accomplishment as having "mixed results…on one hand, it has enabled informal settlers to…obtain some form of secure tenure…[on the other hand] it does not meet problems of slum upgrading and provision of basic services and infrastructure" (Llanto & Ballesteros, 2003, p. 18) . Nevertheless, the CMP has lent out P13.8 billion in mortgages which has financed the projects of 2,600 communities, assisting 298,000 families (Social Housing Finance Corporation, 2018) as of December 2017.

Issues on practice

I joined SHFC in 2010 as a planning officer in a unit working closely with SHFC's Chief Executive Officer (CEO), Maria Ana R. Oliveros, who had strong ties with NGOs operating in the urban poor sector. Urban poor groups hoped that the injection of new leadership would lead to substantial reforms within SHFC towards the pursuit of social inclusion. However, initiatives of senior management encountered various impediments that were intrinsic to the original program design and SHFC's bureaucracy. This resulted

in incremental changes within the organisation and the program. Among the intrinsic elements I observed when working for SHFC, was its approach to working with communities. It is my argument that since's it creation, SHFC's approach to working with communities was not necessarily meant to empower communities to achieve transformative outcomes, but rather a purposive and calculated attempt to pacify and construct them into governable constituents that can be assimilated in the current social order through the formalisation of land tenure. While there are many other aspects to consider, I will focus my discussion on three elements: (1) conceptualisation of the community; (2) goals and strategy; and (3) implementation.

1.   Concept of slum communities: formalising the informal community

Like most employees at government agencies, I initially perceived slum communities and their residents as inferior and impediments to the city's growth. We specifically viewed them as illegal and areas of physical, social and economic disadvantage. This was primarily due to our agencies mandate and CMP's definition of target clients. According to s.3.2 of UDHA, eligible beneficiaries of the CMP are the underprivileged and homeless…families [that reside] in urban and urbanizable areas whose…combined income falls within the poverty threshold and live in blighted areas without security of tenure. We were also led to believe that they lived in dilapidated structures or built substandard housing which prevented development and caused depreciation of peripheral areas. Over time, as I visited CMP projects and met with its residents, I realised that this was a sweeping generalisation. Slums have been a long and permanent feature of the city which has subsidised housing for the urban labor force (Berner, 2000). Furthermore, slum dwellers have "diverse populations that range in education, employment and income" (World Bank, 2017, p. xiii), which contradicts the notion that all of the CMP targeted beneficiaries are poor.

Another important concept that was impressed on us was that these settlements were not formally recognised since they were not part of city plans or maps and do not pay appropriate taxes and user-fees (UN-Habitat, 2003). This situation of informality prompted us to adopt terms like "Informal Settler Families" and "Informal Settlements" in an attempt to avoid derogatory terms like Squatter and Slums. While our usage of these terms was a means to be politically correct, we were not cognisant that it denoted the same disadvantaged context by emphasising the element of informality. This element of informality highlighted identities that are focused on households: (1) occupying rent-free lots without consent of the owner or entering into illegal renting agreements without tenure security; (2) building unregulated and substandard housing and site structures through a self-help process; (3) accessing illegal basic services; and (4) deriving their income and credit from informal means. The usage

of the term "informal" is very telling on how the SHFC perceives slum. It identifies slum communities as non-institutional or outside the scope and process of formal institutions.

The SHFC's view of slum communities as problematic and informal is reminiscent of a neo-colonial and traditional reformist perspectives of working with communities, wherein they are conceptualised as areas of disadvantaged and sites for intervention. This justifies their approach to reel them in back into the purview of institutions through the CMP. This is done by reorganising communities physically, socially and economically, while undergoing the process of formalising land tenure. Communities that are valued and deemed eligible to participate in the CMP are selected based on whether they are agreeable to comply and conform to criteria set by SHFC. Furthermore, relationships with the community are managed by the creation of representative organisations called legal Community Associations and a co-option that is incentivised by delivery of services that satisfy material needs. Given the assimilative relationship of government and community, as well as the inflexible program design, participation is often restricted to forms of tokenism that vary from informing, consultation to placation.

## 2.	Goal and strategy: formalizing the community and reintegration to the social order

SHFC's vision, is to "empower and uplift the living conditions of underprivileged communities… through provision of flexible, affordable, innovative and responsive shelter solutions in strong partnerships with the national and local government, as well as the civil society organizations and the private sector" (Social Housing Finance Corporation, 2018). While we did strive for this rhetoric, the primary goal of the CMP was to provide land ownership to as many communities that were not serviced by the market (Lee, 1995; Berner, 2000; Choguill, 1996). This was done through a strategy that combined the mobilisation of self-help initiatives and a large-scale program which provides access to formal credit for lot acquisition (Berner, 2000). As was previously mentioned in the previous section, I see this as a strategy to reorganising communities physically, socially and economically through the process of formalising land tenure. This purposive organising and reorganising of the community is twofold. First, the program reinforces the rule of law within the community by financing lot acquisition, particularly a legal system that promotes property rights and obligations. Second, the program's self-help approach, which requires them to organise and form community governance structures, is an attempt to manage community relations by reconstructing attitudes, behaviors and processes within the community. This not only reintroduces and re-engages communities into formal government and non-government processes, but also capacitates them for self-regulation and provision of social services.

Another aspect of the program that can attest to its neo-liberal predisposition is its commitment to cost recovery and the market. On the cost recovery, aside from the number of informal settler families assisted, the SHFC also measures their collection efficiency as a primary indicator. Based on s.4.d Comprehensive Integrated Shelter Finance Act of 1994 (CISFA), the CMP is a cost recoverable program and appropriations from the national budget are treated as a revolving fund to finance SHFC's current and future operations. Although lower than market rates, the CMP applies subsidized interest rates to off-set inflation. On the CMP being market-oriented, "despite allegedly aiming at the poorest [, it does not apply]… a regulated price discount" (Berner, 2000, p. 561) nor offer direct subsidies on the purchase of the land. Property owners can also expect to get the market value of their land if it is within the allowable loan entitlements set by SHFC. The community associations, ideally with their mobilizers, are left alone to negotiate for prices.

Considering the above-mentioned situations, we see that what is central to CMP is reorganizing and formalizing communities for reintegration into a capitalist social order not necessarily empowering and delivering better social inclusion outcomes. Communities are assimilated into a social order that is disciplined through the market to act in a favor of capital growth. This line of thinking is aligned with economic conservatism and managerialism approaches that comes from a neo-colonial and traditionalist perspective.

3. **Implementation: day-to-day activities that are detrimental to social justice outcomes**

Although there are many aspects of the day-to-day operations worth mentioning, the discussion in this section will only focus on areas I considered detrimental to achieving social justice outcomes and transformative change within communities. These areas reflect how the day-to-day operations are guided by economic conservatism and managerialist approaches. The areas are related to the intervention of financing lot acquisition, program requirements, measurement of success and partnership building.

Placed-based and placatory interventions

The CMP responds to the community's material needs through placed-based and placatory interventions in the form of financing for lot acquisition. While this may "buy security and preserve their settlements from permanent threat of eviction" (Berner, 2000, p. 561), it does not solve the long-term issue of improving the quality of life since "it does not meet problems of slum upgrading and provision of basic services or infrastructure" (Llanto & Ballesteros, 2003, p. 18). According to Ballesteros "overtime,

some communities have become overcrowded and depressed because the communities are unable to provide for themselves the infrastructure for site development" (2010, p.25).

Tedious program requirements

Since services are offered as loans, the beneficiaries are required to compile and submit loan documents for evaluation and approval. Like any government program that handles public funds, the CMP has tedious requirements which have been the cause of major delays, long turnaround times and frequent back tracking. This has been further aggravated by the fact that some requirements are from other government agencies whose process are outside the control of SHFC. Given this issue, I was once tasked to map out all the CMP requirements and the actual steps and approval process. My research found that a project that goes through the entire processes without any issues will submit between 39 to 44 basic requirements. If the project is problematic and has conditions that cannot be verified using the basic requirements, SHFC will require additional alternative compliances. SHFC can request about 54 possible types of alternative compliances. In almost all community consultations I have attended, a recurring grievance is SHFC's Piece Meal Approach in evaluating and approval of projects. From the communities' perspective, SHFC's request for additional requirements is intentionally making the loan approvals difficult.

Fixation with measuring performance indicators

During my time with SHFC, we were mainly fixated with two primary indicators-Informal Settler Families Assisted and Collection Efficiency Rating. Assistance is solely measured based on loan proceeds released to individual families. In our mind, SHFC's role in the community starts and stops within the processing and approval of the loan. SHFC did not conduct follow-up interventions, nor provide incentives or subsidies for CA and Mobilizers to continuously engage in strengthening community assets or resources, organic community processes and networks. In a way, CAs and Mobilizers were left to fend for themselves. Our organisation chose to ignore the fact that organizational readiness of CA to mobilise membership is not only critical before approval of the loan but is also important in project maintenance and sustainability (UPPAF, 2013).

With regards to the CER, fixation with this indicator related to cost recovery has detrimental effects to social inclusion with some communities. To maintain CER, SHFC has two major strategies, Substitution and Project individualisation. When community members are regularly delinquent with their payment, the CA uses the threat or process of substitution to maintain financial discipline or, in worst cases, evict families form the community. Segments of the community who are the poorest and rely on irregularly

paid work are often susceptible to this process. On the other hand, Project Individualization is a process of individualising the title per beneficiary. Taking away the aspect of community ownership is highly divisive and impacts social cohesion. It is important to note that well-off community members are the chief instigators of this process as they move to unburden themselves from the financial liabilities of the poorest members. As I have observed, both processes result in a situation of "horizontal violence", where "people who need to be acting in solidarity turn on each other to become oppressors, modelling a top-down power relations[ship]" (Ledwith, 2016, p. xiii).

Top-down approach to NGO and community partnerships

During my time at SHFC, most of the bureaucracy viewed the organisation as primarily a financing institution. However, the CMP design requires community work since it involves mobilisation of self-help initiatives. This has been outsourced to the CA and Mobilizers who are crucial since they function like "godfather organizations" that provides technical assistance, knowledge and skills to enable CAs to organise themselves and go through the loan application process (Lee, 1995, p.534; UPPAF, 2013). These mobilizers go through an accreditation process that requires them to prove their organisational capacity. I've observed that this does not only create exclusivity, but results in "NGOization" (Carroll & Sapinski, 2015; Merz, 2012) as Mobilizers become more institutionalised through increasing professionalisation and are more willing to compromise the CA interest over that of the SHFC's requirements; and "Projectization" (Herring, 2013) as the vision and activities of Mobilizers are attuned to SHFC's requirements rather than actual CA needs.

While SHFC may say that it understands the importance of strong partnerships with its mobilizers and CAs, I've observed that it is not keen to invest on this. Mobilizers and CAs are expected to upfront the cost of community organizing work. Mobilizers are paid nominal fees for their services only when a project is approved. Even with this, the fees do not necessarily meet the direct financial cost of community organizing, given the length of time of community organising work (Berner, 2000). Some mobilizers resort to requesting payment from the CA or conducting backroom deals with landowners. Mobilizers are also expected to provide support to the community after the loan has been released for an indefinite period to ensure repayment of the loan and development of the community. This is expected without the reciprocation of subsidies for their services. Furthermore, there is no active effort or subsidies to support or capacitate communities and mobilizers to equip them with the necessarily skills and knowledge related to upgrading slum communities. Communities and mobilizers are

left out to dry in pursing their community projects. In a way, they are just SHFC's means to generate loan applications.

Conclusion and Recommendations

In this paper I aimed to examine the Social Housing Finance Corporation's (SHFC) implementation of Community Mortgage Program (CMP) through my experiences as an employee of the organisation. Using my framework for analysis, I explained how the SHFC's approach to working with communities is grounded in neo-colonial perspectives and adopts approaches that espouse economic conservatism and managerialism. I also argued that through the CMP, SHFC engages in a purposive and calculated attempt to construct communities into governable constituents that believe in the common sense of neo-liberalism; and by virute of this, can be assimilated in the current, capitalist social order. It does this by promoting a disadvantaged notion of communities as non-institutional or informal, that justifies attempts to reconstruct and reconfigure communities physically, socially and economically. It does this reconfiguration through a combined strategy of of formalisation of land ternure and mobilization of self-help initiatives. These strategies, that are based on neo-liberal thinking, facilitate the reintegration or assimilation of marginalised communties into the exiting capitalist social order. This is further reinforced by day-to-day activities of the bureaucracy that run in contrast to the pursuit of social justice and trasnformative change outcomes. Given my analysis, I recommend the following which I hope will lead to a more empowered and transformative implementation of the CMP:

- **Concept of the Community**- Shift the view of slum communities from "slums of despair" that are viewed as "declining neighborhoods, in which environmental conditions and domestic services are undergoing a process of 'degeneration' to 'slums of hope' which are characterised by "new, normally self-built structures, usually illegal (e.g. squatters) that are in, or have recently been through, a process of development, consolidation and improvement" (UN-Habitat, 2003, p.9). This can be done by switching from a "dominant deficiency model" to a "capacity-focused" view of development that values local assets, resources, organic processes and social networks (Kretzmann & Mcknight, 1996). Furthermore, SHFC should realise that fringe communities are a refuge for discussion and sites for innovation and resistance to structural discrimination (Fraser, 2005, p. 293).

- **Goal and Strategy**- Reproblematising the issue and recognising that slums are not merely a function of the housing demand-supply problem but an issue of urban mismanagement, which revolves around urban poverty and social inequality, malfunctioning land and housing markets, inappropriate land use and

building regulations and weak governance. Moreover, SHFC should not simply see itself as a financing institution but a community service agency that offers grants and subsidies for communal infrastructure, technical assistance and capacity building. It should also use its position within government to advocate for change and educate other agencies on the broader issues mentioned above to create linkages and networks for communities to state and non-state actors.

- **Day-today-activities-** For interventions, I would like to reiterate a recommendation of an external study commissioned by SHFC in 2013 which highlighted the importance of SHFC's role in brokering and building the community's relationship with LGUs to ensure that their projects are included in local development and land use plans, and annual investments plans (UPPAF, 2013). The need to provide subsidies for the direct cost of site development and technical services for site and housing planning was also mentioned.

  On the issue of requirements, SHFC should engage communities by conducting regular project development or *clinic-ing activities*. This should not only be about providing technical advice in detecting and resolving issues prior to loan application, but to listen to communities on particular project nuances and their suggestions on how to resolve them. SHFC can also create platforms where communities can engage with other government agencies so that they can assist them to resolve the physical and legal issues with their project site.

  On measurements and partnerships, SHFC should recognise other measurements of success that evaluates the communities capacities, social cohesion and social capital. The SHFC should also provide grants for site development by exploring the possibility of changing the site development loan facility into a matching grant scheme that encourages community savings. In addition to this, SHFC should support the CAs and mobilizers by subsidising the capacity building and community organizing activities pertinent to loan application and accounts management.

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