



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

LIFE IN RESETTLEMENT COMMUNITIES: THE CASE OF TARLAC CITY

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Abstract: The researcher conducted a qualitative case study about the lived experiences of the members of the former informal settler families (ISF) settling in the different resettlement communities in the city of Tarlac. This will be highly beneficial to the researcher's study in gaining insights into the present situation of the relocated families and the obstacles they have encountered within the resettlement community.

The five (5) resettlement communities encompass Sapang Maragul Resettlement, consist of three (3) phases, and stand as the largest among the five communities. The second community is referred to as the San Roque Block 7 Resettlement or the Binauganan Resettlement. Another one is the Allied City, also known as the San Rafael Resettlement. The fourth community is the Juan Paulo Segundo Resettlement, situated in Matatalaib, Tarlac City. Lastly, we have the Zone 5 San Juan Bautista Resettlement, which happened to be the smallest among the aforementioned communities.

One of the goals of the study is to determine and identify the support programs of the local government for the relocated families. Next is to determine the measures that can be proposed considering the resident's various factors about residing in the resettlement communities. And lastly, the implications of the study to Public Administration were drawn.

In order to gather accurate information and analyze the various conditions of the relocated families in the five (5) resettlement communities, the researcher conducted interviews in the said communities. The purpose was to gain insights into the current situations, their lived experiences, concerns regarding the government, and the current state of their homes in resettlement areas.

I. INTRODUCTION

The global situation regarding the rapid increase of number of families living in the informal settlements has worsened, particularly in the cities of our country, the Philippines. Informal settlers, also referred to as squatter settlements, are individuals who rely on their country of residence for support. They are commonly residing in the urban areas: they classified informal settlers as very poor, no access to lots or lands that they can claim as their own, resulting in the development of residential areas without legal ownership or permission from the local government officials or authorized persons. As a consequence of their illegal or semi-legal status, infrastructures and public services are generally insufficient. (Montiel, 2021)

According to the study on UN-Habitat, 1.6 billion people worldwide live in low land and in informal settlements, with around 15 million forcibly forced out every year, which is about one third of the urban population in developing countries is living in informal settlements, with an alarming growth of Filipinos being homeless over the past 10 years. Being homeless is a major violation of human dignity. It affects citizens in both developed and developing countries. (United Nations, 2020)

The fast urbanization of the Philippines has made it faced difficulties particularly in the poor housing conditions of the Filipinos. Informal settlements is one of the biggest problems of our country, it is evident in the cities, especially in the capital city of Metropolitan Manila, which arose approximately to 2 million slum dwellers. This dilemma is the result of both unplanned urban expansion and low income levels. To sum up, the country needs to improve the urban planning, and the cities' structural and spatial development in cities. (World Bank, 2016)

At some point, there has been an increase in the total number of families living in these illegal residential settlements (known as the "informal settlements"). Informal settlements are dangerous and not resilient as they do not comply with housing standards, illegally occupying the lot and are not good in the sight, especially since they lack the basic amenities. Housing and resettlement is necessary to solve this societal problem.

Informal settlements are condensed, unstructured, irregularly shaped communities with houses that are self-built and do not have legal access to land. (Akirso, 2021) In the last decade, informal settlements have become widespread over the past ten years in developing nations, and they are often seen as the result of the urban poor communities' compelled need for shelter. (Matamanda, 2019) In addition, informal urban settlement is not only a result of the poor's lack of access to urban housing in some developing nations, such as Ethiopia (Akirso, 2021; G. Silassie, 2019), but has also grown as a potential source of income for some groups of people. Furthermore, in some countries, the practice of informal settlement intensifies when urban land administration and planning fall short of meeting the community's housing needs. ([Okyere & Kita, 2015](#); [Suditu & Vâlceanu, 2013](#)).

Community finance which includes savings, as well as contributions from development agencies and the government—is helping address housing finance needs in countries including Thailand, Cambodia, Nepal, Sri Lanka, and the Philippines.

To create residential units and/or serviced lots for families who have been displaced from locations designated for government infrastructure projects and those occupying hazardous areas like waterways, train tracks and esteros, Resettlement Programs entail the purchase and construction of substantial tracts of undeveloped land. The National Housing Authority (NHA), the exclusive government organization tasked with building homes, implements the Resettlement Program. (National Economic and Development Authority, 2019)

About 4.5 million people are homeless or living in informal settlements in the Philippines, with its population of about 106 million, according to the statistics office. About 3 million of them are in Metro Manila, possibly the most in any urban area in the world, charities estimate. Many are in Quezon City, which lies within Metro Manila, and mostly came from the provinces who settled in Metro Manila for better opportunities and to raise their family well. (Reuters, 2018)

"People are losing lands and homes as a result of expansion of highways and industries in rural areas," said J.P. Lapid at the nonprofit Urban Poor Resource Centre of the Philippines. "They are moving to urban areas and are forced to occupy spaces that pose risks to their health and safety, and where they constantly face the risk of eviction," he said. The project, which aims to have nearly 700 homes, was funded through a community mortgage program, with residents paying a monthly amortization of up to 2,000 Philippine pesos (\$38). They all received titles. (The Christian Science Monitor, 2018)

A recent initiative under the Resettlement Program is the five-year (2011-2016) 50 billion Oplan Likas (Lumikas para Iwas Kalamidad At Sakit) housing program for the relocation of around 104,000 ISFs residing along danger areas in Metro Manila. (National Economic and Development Authority, 2019)

The resettlement program basically is a sale of developed lots and completed housing units and the approach is straightforward since all of the costs associated with providing the house during a period occur in that period. However, resettlement also involves project-based assistance, primarily operation and maintenance of subdivisions and livelihood assistance that are considered indirect costs and usually difficult to measure because the time path of cost bears no relation to market rents and also because records are often not available. (Philippine Institute for Development Studies, 2013)

Targeting Informal Settler Families (ISFs), the National Housing Authority implements the Resettlement Program through different modalities classified as either by method or by location. Under the by method modality are three approaches: Completed Housing Resettlement Projects or Developer-Constructed projects, Home Material Loan Project or Incremental Housing Project, the Local Government Unit (LGU)-NHA joint venture scheme or RAP-LGU. Meanwhile, by location RP is classified as either, In-City wherein the

resettlement site is within the same LGU, or Off-City where settlements are located outside the administrative boundaries of the LGU. In addition, resettlement by location may involve either completed housing or incremental housing strategies or both.

Thus, the Community Mortgage Program (CMP) is one of the government's responses to the Informal Settlers Families problem. The program provides a mechanism to unlock land for the Informal Settler Families by way of a housing fund specifically for workers in the informal economy. The legal basis for the Community Mortgage Program is found in Section 31, Article VIII of Republic Act (RA) 7279, which states that the primary objective of the CMP is to "assist residents of blighted or depressed areas to own the lots they occupy, or where they choose to relocate to, and eventually improve their neighborhood and homes to the extent of their affordability." In other words, the program gives priority to residents of blighted areas to acquire ownership of the occupied land and legitimize their settlement. Section 31 also articulates the expectation that the CMP will pave the way for the improvement of homes and the community itself. (Official Gazette of the Republic of the Philippines)

The researcher observed that the problem regarding the number of the Informal Settler Families (ISF) living in the government-owned land or in private-owned land is not improving and continues to rise up despite the actions and policies implemented by the local government. This study inspired the researcher to determine the lived experiences of the relocated families and the support programs and actions to be done to support them.

The researcher analyzed the real-life experiences of the former Informal Settler Families (ISF) or relocated families residing in the Resettlement Communities within Tarlac City. Firstly, the study portrayed the lived experiences of families living in various barangays of Tarlac City's resettlement communities. Following that, it identified the support programs currently in place to assist them, along with proposed measures. Lastly, the study's importance for Public Administration was highlighted.

The study comprised of five resettlement communities within the City of Tarlac. This included Sapang Maragul Resettlement, Binauganan Resettlement, San Rafael Resettlement, Juan Paulo Segundo Resettlement, and San Juan Bautista Resettlement. Sapang Maragul Resettlement had 3 phases, which made it the largest resettlement community among them; the smallest was the private-owned land, San Juan Bautista Resettlement, with total area of 2000 square meters.

STATEMENT OF THE OBJECTIVES

The objectives of the study are to identify and explore the situations faced by the informal settler families living in the resettlement communities established by the City Government of Tarlac.

Specifically, this paper seeks to answer the following questions:

1. To narrate the lived experiences of families living in resettlement communities.
2. To identify existing support programs of the City Government of Tarlac to help informal settler families.
3. To propose measures to help relocated families in resettlement.
4. To determine the implications of the study to Public Administration.

SCOPE AND DELIMITATION

The research focused on the analysis of the current lives of the former informal settler families in the resettlement communities provided by the City Government of Tarlac. The resettlement communities are located in the five barangays of Tarlac City. The researcher examined the existing support programs of the local government. The participants in the case study included thirty (30) members of relocated families coming from the five (5) resettlement communities. The study covered the year 2022 to the current date.

The researcher conducted interviews with the participants. The participants were selected randomly based on their availability and willingness to participate in the study. The interview encompassed the topics related to problems encountered while living in the resettlement communities, including their personal life journeys, year resettled, reasons of resettlement, access to public amenities including road network, supply of electricity and water, ownership of the housing, and the government financial assistance or support programs.

THEORETICAL FRAMEWORK

The study aimed to examine the lived experiences of the members of the former Informal Settler Families (ISF) residing in the resettlement communities. The input of the study is the former Informal Settler Families or relocated families that are currently living in the resettlement communities in the City of Tarlac. The research process concentrated on the actual experiences of the relocated families and evaluated the support programs provided by the Tarlac government. Finally, the outputs of the study are the proposed measures to assist the families in the resettlement communities, and the implications of the study to Public Administration are drawn.

II. RESEARCH METHODOLOGY

RESEARCH DESIGN

The researcher of this study utilized qualitative descriptive research method. Qualitative research is a research approach that focuses on understanding and interpreting the subjective experiences, meanings, and social contexts of individuals or groups. It involves collecting and analyzing non-numerical data, such as interviews, observations, and textual analysis, to gain insights into complex phenomena and explore the underlying motivations, perspectives, and beliefs of participants. The researcher's study is a qualitative case study; it is an appropriate type of research approach when seeking comprehensive and specific knowledge about the subject. It provides an opportunity to explore the implications and consequences of the case.

A case study is a thorough examination of a particular situation within a practical setting. Examining a certain group, person, organization, event, or action in depth was required. It also offers a chance to investigate in-depth a particular circumstance, probing its complex details and consequences. It provides insightful information that may be used to fully comprehend and assess the circumstances or events. (Wikipedia, 2023)

LOCALE OF THE STUDY

The study was conducted in five (5) resettlement communities in Tarlac City, which is also known as the City of Tarlac and is the capital of the Philippine province of Tarlac. Tarlac City is a first-class component city. The city is located alongside Tarlac City in the province of Tarlac. The first resettlement community is the Sapang Maragul Resettlement, the largest of the five communities. It consists of three (3) phases. The San Roque Block 7 Resettlement, also known as the Binauganan Resettlement, is the second community. The Allied City or San Rafael Resettlement comes next. The Juan Paulo Segundo Resettlement, which situated in Matatalaib, Tarlac City, is the fourth community. Last resettlement community is the Zone 5 San Juan Bautista Resettlement, which is the smallest among them.

RESEARCH INSTRUMENT

Simple random sampling is a technique where every item in the population has an even chance and likelihood of being selected. Here, the selection of items entirely depends on luck or probability; therefore, this sampling technique is also sometimes known as a method of chance. This method was implemented in the study to guarantee a diverse sample, regardless of the number of participants from each resettlement community. The researcher's aim is to obtain a wide range of lived experiences and situations within the communities.

DATA GATHERING PROCEDURE

Interviews (oral and written), and documentary analysis are some of the methods that will be utilized to gather data for the analysis of the lives experienced by the former Informal Settlers Families (ISF) living in resettlement communities in the city of Tarlac.

Interview. An alternative term for "interviews" in this context can be "in-depth interviews." The researcher intended to conduct interviews for the accuracy of the lived experiences of the relocated families settled in the resettlement communities in Tarlac City. Interviews are a qualitative research method that involved conducting detailed and comprehensive individual interviews with a small number of participants. These aim to explore the participant's opinions, experiences and perspective related to a specific situation. The researcher maintains control over the overall interview process and can ask follow-up or supporting questions or seek clarifications as needed. (Business Research Methodology)

However, it is important to note that conducting interviews is time consuming and may experience difficulties with setting up a time with the participants for the interviews. The researcher went to the five resettlement communities in the city of Tarlac to conduct the interview within the participants. Then, the researcher presented a consent letter to the Home Owner's Association officials and asked some residents for the participation in the researcher's interview. After the officials have informed and gather some residents in the resettlement community, the researcher began to perform the interview among the residents.

The interview process finished smoothly as the residents answer most of the interview questions listed, the researcher recorded also the interviews for any further corrections.

Documentary Analysis. Document analysis is a form of qualitative research that uses a systematic procedure to analyze documentary evidence and answer specific research questions. Similar to other methods of analysis in qualitative research, document analysis requires repeated review, examination, and interpretation of the data in order to gain meaning and empirical knowledge of the construct being studied. (Sage Research Methods, 2022)

Data Analysis. Activities in data analysis are: grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, doing calculations to answer the problem formulation, and doing calculations to test the proposed hypothesis.

Percentage. A percentage frequency distribution is a display of data that specifies the percentage of observations that exist for each data point or grouping of data points. It is a particularly useful method of expressing the relative frequency of survey responses and other data. In the research study, percentage is used to compare the satisfaction level or to show the proportion of respondents in different categories within the case study.

III. RESULT AND DISCUSSION

Synthesis

To assess the residents' responses, the researcher utilized sentiment analysis. An automated approach called sentiment analysis can discern the thoughts or feelings that underpin a text. It is one of the most fascinating areas in Natural Language Processing (NLP), a division of Artificial Intelligence (AI) that examines how computers interpret human language. It examines the subjective information contained in a statement, such as opinions, assessments, feelings, or attitudes about a subject, person, or object. Expressions can be categorized as neutral, positive, or negative.

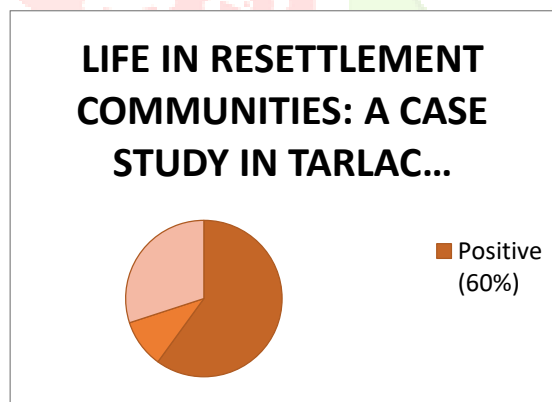


Figure 7. Sentiment Analysis

The figure displays the sentiment analysis results from the study participants' responses. It is clear that 18 respondents, or 60% of participants, gave favourable comments, whereas 9 respondents, or 30%, gave negative responses. Based on their responses, the remaining 10% (3 respondents) were deemed neutral.

The majority of respondents were grateful to the local government and other government organizations for helping and encouraging them to construct their own homes in the resettlement area that was made available. However, there were also grievances and requests made to the government, particularly because it can

A word cloud of the residents' responses is shown in Figure 8. Word clouds, often referred to as text clouds or tag clouds function in a simple way: the more frequently a given term appears in a textual data source (such as a speech, blog post, or database), the bigger and bolder it will appear in the word cloud.

A grouping of words shown in various sizes is called a word cloud. The more often and how important a word is mentioned in a document, the bigger and bolder it appears. These are excellent methods for extracting the most important portions of textual material, including blog posts and databases, and are also referred to as tag clouds or text clouds. They can also help business users compare and contrast two different pieces of text to find the wording similarities between the two.

The words that appeared to be the most frequently used from the resident's responses are "resettlement", "resident", "children", "community" and "government". Resettlement (community) is the most used word because this is the topic of the study, and it is the study of the lived experiences of the respondents. Next is the resident, they are the ones who lived in the resettlement. Children are the ones who are most affected in the situation of their lives in the resettlement. Finally, the word government, for they are the ones who assisted and provided relocation sites for the residents living in the government-owned lands.

Table 2
Age

Age	<i>f</i>	%	R
18-30	5	16.67	4
31-40	7	23.33	3
41-50	10	33.33	1
51-60	8	26.67	2
Total:	30	100	

In resettlement communities, residents range in age from newborns and early children to adolescents, adults, and even the elderly. In order to provide the right support, services, and resources to satisfy their specific needs, it is crucial to consider the diverse age groups within these communities. The age groups of the thirty respondents among the former informal settler families (ISF) living in the resettlement communities is shown in the table above. Thirty percent of the respondents or 33.33% (10 respondents), are between the ages of 41 and 50. However, 8.26% (2 inhabitants) of the population is between the ages of 51 and 60. The remaining 5 residents (16.67%) are in the younger age range of 18 to 30 years old, while 7 (23.33%) are between the ages of 31 and 40.

Table 3
Gender

Gender	<i>f</i>	%	R
Female	24	80	1
Male	6	20	2
Total:	30	100	

Both males and females can be found living in the resettlement communities, as well as those who might identify as non-binary or with alternative gender identities. It is essential to consider the variety of gender identities present in resettlement groups and to guarantee that their specific needs, concerns, and rights are taken into consideration and respected. Table 3 shows the gender distribution of the thirty respondents or former informal settler families (ISF) in the resettlement communities. Eighty percent of the responses, or 24 respondents, are female. Mothers, housewives, working mothers, and single people are all included in this. However, six of the remaining 20% of residents are male.

Table 4
Civil Status

Civil Status	<i>f</i>	%	R
Single	5	16.67	2
Married	18	60	1
Common-Law Partnership	4	13.33	3
Separated	2	6.67	4
Widowed	1	3.33	5
Total:	30	100	

The diverse backgrounds and circumstances of those who live in resettlement communities are reflected in the civil status of those who live there. To provide the right assistance, services, and resources that meet the distinct needs of each person or family, it is crucial to contemplate the various civil statuses within these communities. Table 4 indicates the civil status of the relocated families or former informal settler families (ISF) in the resettlement communities. Around 60% (18 respondents) have been married. Five persons, or 16.67% of the population, are still single; two of them are still young and the other three have made the decision to stay that way. 4 residents (13.33%) are also involved in common-law partnerships. Finally, one respondent has already experienced widowhood, while two people have split up with their partners.

Table 5
Duration of Residency

Years	<i>f</i>	%	R
1-5	3	10	4
6-10	3	10	4
11-15	5	16.67	3
16-20	11	36.67	1
21-25	7	23.33	2
26-30	1	3.33	5
Total:	30	100	

Table 5 illustrates the duration of residency for relocated families or former informal settler families (ISF) in the resettlement communities. Resettlement communities are meant to offer long-term housing solutions, therefore residents may stay there for a long time or even permanently. The availability of basic amenities, access to employment prospects, and the success of community development programs can all affect how long residents stay in resettlement communities. Approximately 36.67% (11 residents) have been living in the community for 16 to 20 years. In addition, 7.23 percent (23) of the population has lived there for 21 to 25 years. In addition, 5 residents (6.67%) have lived in the neighbourhood for 11 to 15 years. Six residents were moved over a one to five-year period, while another six were moved within a six to ten-year period. Finally, a participant indicated that they have lived in the resettlement community for roughly 29 years, starting when they were teenagers.

Table 6
Occupancy / Source of Livelihood

Occupancy / Source of Livelihood	<i>f</i>	%	R
Construction Worker	4	13.33	2
Vendor	5	16.667	1
Store Owner	3	10	3
Launderer	2	6.667	4
Tricycle Driver	3	10	3
Factory Worker	1	3.33	5
Scrap collector	1	3.33	5
Manicurist	1	3.33	5
Technician	1	3.33	5
Mechanic	1	3.33	5
Clerk	1	3.33	5
Housemaid	1	3.33	5
Insurance Agent	1	3.33	5
Beautician	1	3.33	5
None (Housewife)	4	13.33	2
Total:	30	100	

Table 6 depicts the sources of income or occupation of the participants in the researcher's study about the relocated families or former informal settler families (ISF) living in the resettlement communities. In terms of sociological features, the majority of households in informal settlements belong to the lower-income, with many

residents working as wage laborers or running informal sector businesses. On the table above, the respondents' primary source of income comes from selling goods both inside and outside the resettlement community.

With a percentage of 13.33%, the respondents' second most frequent source of livelihood is also their second most frequent source of income. These stay-at-home spouses rely on their husbands' salary as well as additional income from their siblings and other family members.

In order to provide for their family, some respondents have opted to run sari-sari shops or work as tricycle drivers in the resettlement neighborhoods where there are many families. While 2 of the respondents (6.67%) are employed as launderers, there are nine (9) other jobs included in the table above, bringing the total number of sources of income among the respondents in the communities to 30.

Table 7
Reasons for Resettlement

Responses	<i>f</i>	%	R
Demolition of their former homes	21	70	1
No enough money to own/buy their lot	6	20	2
The lot was given by those listed in the Master list (e.g. siblings, family, auntie, uncle etc.)	2	6.67	3
Resident of the community	1	3.33	4
Total:	30	100	

Table 7 shows the reasons for the resettlement of the relocated families or former informal settler families (ISF) before living in the resettlement communities. It is important to remember that while resettlement programs seek to address a variety of concerns, they can at times bring difficulties and complexity. To ensure the successful integration and wellbeing of the relocated residents, there should be thorough preparation, community involvement, and support in addition to the reasons for the resettlement. The main reason for the relocation of 21 residents was the demolition of their previous homes. While 20% (6 residents) stated that they lacked the financial means to acquire or own a lot. However, 2 residents (6.67%) mentioned that their current homes and lot were provided to them by those in the master list (such as siblings, or other family members). Lastly, 1 respondent mentioned that they have been residing in the resettlement community since childhood.

Table 8
Problems Encountered

Problems	<i>f</i>	%
Frequent power interruptions and lack of water supply	17	56.67
Limited access and not well-maintained public amenities (drainage, health center, court, chapel, CCTVs etc.)	6	20
Flood entering their homes	9	30
Not enough street/alley lights, PUV within the community	10	33.33
No communal wells, water pumps at their homes	3	10
Accident prone area	1	3.33
Not enough source of livelihood	24	80
Lack of programs/activities in the community	5	16.67

Table 8 presents the challenges faced by the relocated families or former informal settler families (ISF) while living in the resettlement communities. The government plays an important role in resettlement programs which can affect the resilience of the housing units, like monitoring and improving the common facilities such as drainage, power supply, water supply, and support in the construction of the houses.

Among the residents, 80% (24 residents) have expressed their request or desire to the government to furnish them with more livelihood opportunities that have minimum qualifications. In addition, 56.67% (17 residents) of the respondents indicated that frequent power outages and a shortage of water supplies were their biggest complaints about living in the community. In addition, 9 respondents said they had previously experienced floods in their homes, while 6 said they had limited access to some neighborhood amenities. Some people mentioned a lack of community programs or activities. Additionally, 10% of the households don't have their own water pumps, and one of them told me that their neighborhood had an accident-prone area.

1. Government Assistance Programs for relocated families

Table 9 reveals the government assistance programs provided to the former Informal Settler Families (ISF) or the residents in the Resettlements within the city of Tarlac. The table shows that only 4 respondents indicated receiving financial assistance from the government. This includes the "ayuda" that surfaced when the pandemic hit our country, the Pantawid Pamilyang Pilipino Program, or the 4Ps, of which 14 participants were beneficiaries, the Tarlac Kaisa Women's Organization (KWO), and finally, all 30 respondents are covered by the Community Mortgage Program (CMP), of the government agency Social Housing Finance Corporation (SHFC) with the partnership of the city government of Tarlac. It is the major government support programs that the participants will receive. Some of them received the "ayuda" but not enough to sustain their daily expenses for their business and for the basic needs of their families.

Table 9
Government Assistance Programs

Government Assistance Programs	<i>f</i>	%	R
Ayuda	4	13.33	3
Pantawid Pamilyang Pilipino Program (4Ps)	14	46.67	2
Kaisa Women's Organization (KWO)	3	10	4
Community Mortgage Program (CMP)	30	100	1

The table amply demonstrates that all thirty (30) respondents received financial assistance from the Community Mortgage Program (CMP), a program run by the Department of Human Settlements and Urban Development (DHSUD), while residing in the resettlement communities.

It is a housing finance and community development program implemented by the SHFC, or Social Housing Finance Corporation. It is the head agency of the executive department, or DHSUD, of the Philippine government. The program seeks to aid lawfully constituted low-income group associations in purchasing and developing an area of land in accordance with the idea of community ownership.

These findings highlight the importance of financial assistance for our relocated families or residents, emphasizing the needs and rights of those living in the resettlement communities to the local government. Some of the participants received or a member of two (2) of the government support programs included in the table above. Some have recently applied to the aforementioned programs, some were former beneficiaries.

Table 10
Monthly Income

Monthly Income plus other source of income (in pesos)	<i>f</i>	%	R
1,000 - 5,000	3	10	4
5,100 - 10,000	12	40	1
10,100 - 15,000	11	36.67	2
15,100- 20,000	4	13.33	3
Total:	30	100	

The data presented in Table 10 indicated the monthly income of the thirty (30) participants in the study. Notably, several of the respondents listed in the previous table also got additional income from a variety of sources, such as support or remittances from their family members, or revenue from farms, etc.

The government and relevant organizations must make sure that the welfare and living conditions of moved families or ISFs are given first priority in all relocation activities. In order to improve their quality of life, this involves giving them access to essential services, possibilities for employment, safe and sustainable housing, and community development assistance.

According to the summary in the table above, only three out of the 30 respondents, or 10%, had a monthly income of less than 5,000 pesos, which is obviously insufficient for them to meet their basic needs as newly moved families. It is clear from the second row that 12 respondents, or 40% of the total, have monthly incomes between 5,100 and 10,000 pesos. Additionally, 11 respondents, or 36.67%, reported having an annual income of between 10,100 and 15,000 pesos. The fourth row showed that the greatest income range of 15,100 to 20,000 pesos is held by 4 participants, or 13.33% of all responses.

2. Proposed measures to support or help the relocated families in the resettlement communities

Based on the interview with the former Informal Settler Families (ISF) by the researcher, the following measures were proposed in a tabulated form.

The needs of the former Informal Settler Families or relocated families who have been residing in their current resettlement communities in the city of Tarlac are specified in Table 11, along with the proposed measures and the issues and challenges they have experienced.

Table 11
Proposed Measures

Problems	Proposed Measures	Objectives	Strategies	Expected Outcomes
Lack of livelihood opportunities for the members of the relocated families	Provide skills development programs, seminars/trainings /vocational programs once in a while.	Enhance their skills and talents while being productive. Increase the employment rate. Additional income for the relocated families.	Establish partnerships with local businesses, industries and organizations. Facilitate access to markets and strengthen value chains by connecting relocated families with suppliers, buyers and distributors.	Improve their standard of living, meet their basic needs, and have opportunity to invest in their future.
Not receiving enough financial support from the local government	Conduct a needs assessment in the community. Apply to government support programs or loan assistance from government institutions like SSS, GSIS, PAG-IBIG and SHFC about their program, CMP.	Identify the reasons and underlying factors contributing to lack of financial support of our relocated families from the government. Support their basic needs or proposed business (sari-sari store, repair shop)	Collaborate with Non-Governmental Organizations (NGO) and community-based organizations. Engage with local government officials and elected representatives.	Upgrade housing conditions, education of their children, sustain their basic needs. Foster positive relationships, social cohesion, and reduce stigmatization or marginalization.
Frequent power interruption	Improvement/upgrade or repair of the	To propose and evaluate alternative	Collaborate with private entities or NGOs to	Enhance the well-being and comfort of

ns and lack of water supply	infrastructures, monitoring and maintenance of power and water infrastructure like conducting inspections, maintenance schedule. Implement rainwater collection systems for non-potable uses.	solutions, provide good source of water and electricity to the resettlement communities and to improve the availability of water and electricity.	implement solutions for power and water supply. Install backup power systems like generators. Upgrade power lines, transformers to minimize power interruptions.	residents' living conditions. Enables proper hygiene practices to reduce the risk of diseases.
Limited access and not well-maintained public amenities within the community	Regular maintenance and cleaning schedule and also proper awareness campaigns for the residents to promote responsible care and use of public amenities provided within the community.	Address and identify the issue and lack of public amenities. For the government to provide budget for the construction of the public amenities needed by the residents.	Collaborate with the Local Government and implement infrastructure projects within the community.	Develop the overall progress and development of the community. Provide more pleasant and safer living environment.

3.1 Provide livelihood opportunities to the less fortunate families and residents

According to the residents' responses that belong to the former Informal Settler Families (ISF), the primary difficulty they face is the local government's ability to offer livelihood opportunities that requires minimal qualifications or jobs that rely on physical strength and skills or the ones suitable to them and to their community. Residents suggested that the government educate them about these employment prospects and hire locals who are qualified or eager for these positions. To improve their skills, they can also encourage training courses, vocational programs, and programs for skill development. Selling items, operating a sari-sari store, or being a rice dealer are some of the most well-liked occupations available in the resettlement community. This kind of income is in high demand because the resettlement is home to several families. Making pottery, soap, handicrafts, or designing and selling handcrafted goods like bags, baskets, and decorative items are a few of the livelihood options that individuals can start. Additionally, they could begin selling produced locally food like pastries or processing food. Inquire about cleaning services from their neighbours as well. This will aid the inhabitants with their bills and future savings while also fostering their abilities or skills. Actions or methods like strengthening partnerships with local businesses and industries are required to attain this goal since they will create value chains among buyers, sellers, and contributors. Improvements in their level of living, skill development, and the promotion of job prospects for other relocated families are all anticipated consequences of this effort.

3.2 Provide financial support to relocated families

One of the wishes of the relocated families was financial support to help them with everyday expenses for the necessities of their households, for educational costs, and for other necessities depending on the circumstances of the residents. The majority of them can establish their businesses or other desired sources of

income thanks to the financial assistance provided by various government organizations and agencies. In addition, families are able to seek loan help to pay for their lots and rebuild their homes. They can work together with non-governmental organizations (NGOs) and other community-based organizations to further implement the suggested initiatives. The Pantawid Pamilyang Pilipino Program, also known as the 4Ps program, is a government initiative that helps the poor and children aged 0 to 18 with conditional cash grants in order to improve their welfare as well as that of its beneficiaries. Many of the respondents are participants in this program. Its objective is to eradicate poverty and the significant percentage of kids who miss school due to parents' tight budgets.

The Kaisa Women's Organization (KWO), an organization of women in Tarlac, promotes women's independence, competence, and participation in environmental cleanup and planting projects. They also hold seminars and run programs that have a big impact on the growth of the city. They also received some financial and in kind assistance, which has greatly benefited their families.

One of the main assistance initiatives of the Tarlac City Government is the Community Mortgage Program (CMP), which is run by the government organization Social Housing Finance Corporation (SHFC) under the Department of Human Settlements and Urban Development (DHSUD). The program's main goal is to assist locals or families who have relocated from blighted or poor neighborhoods in becoming owners of the lots they currently occupy or have chosen to move to. By doing this, the initiative seeks to build resiliency and sustainability in communities, working with local government bodies like Tarlac City Hall. The Community Mortgage Program (CMP) is intended to offer housing alternatives that are adaptable, affordable, innovative, and responsive (FAIR).

Low-income groups or Informal Settler Families (ISF) can obtain affordable financing through the Community Mortgage Program to buy and develop land for housing needs. The program also gives localities the tools they need to take control of their homes and collaborate to create livable, resilient communities. The Community Mortgage Program supports inclusive and equitable housing alternatives for low-income communities by encouraging community ownership and growth.

The primary role of the DHSUD and the city government employees in the housing division is to assist and guide the members of these relocated families in navigating the loan application procedure. They aid with the completion of the required paperwork, guaranteeing that all conditions are satisfied and easing communication between the families and the government body in charge of managing the Community Mortgage Program.

These employees want to help the relocated families get the funding they need to take ownership of the home lots that have been allocated to them by helping them evaluate loans through the Community Mortgage Program. The families' long-term security and well-being are enhanced by this process, which gives them the ability to claim legal ownership of their brand-new residences.

3.3 Improvement of power and water supply throughout the resettlement community

Families that have been transferred to the resettlement community deal with serious problems with frequent power outages and insufficient water availability. Some of the suggested solutions to this issue include routine inspections, repair, or monitoring of the water and power systems, as well as the collection of rainwater for non-potable purposes. This will give the study's included resettlement sites a reliable source of electricity and water. They can cooperate with NGOs to carry out or provide solutions for power and water supply in order to put this into practice. To reduce disruptions, upgrading transformers and upgrading electrical lines might also be considered as solutions. When this issue is appropriately addressed and fixed, some potential outcomes include an improvement in the community's residents' well-being, convenience, and safety. Additionally, this will decrease water-borne illnesses and enhance residents' personal hygiene.

3.4 Improvement and provide public infrastructure and amenities

Most of the relocated families' responses to questions regarding their experiences in the resettlement community focused on the power outages, abrupt water shortages, the lack of streetlights in some parts of the community, and the drainage system. Some residents requested that their covered court be renovated, as well as better access to nearby health facilities, especially for those living in the resettlement areas without access to their own transportation, and the installation of CCTVs around the resettlement's dangerous areas.

One of the residents claimed that because there are so many inattentive drivers who break the rules frequently and hit youngsters playing outside, speed bumps and street lighting are essential in their region. Due to poor drainage, several members of the family who were relocated frequently experience flooding before it even reaches their homes. In order to discourage inhabitants from littering, they can also place garbage cans at every corner for their use.

Furthermore important in a resettlement community are covered courts and chapels. The announcements and seminars for the residents can be held on the covered court by the Home Owner's Association (HOA) authorities and the local government who occasionally visit the resettlements.

3. Implications of the study to Public Administration

Despite existing and planned programs and projects to aid and support these Filipino families, one of the biggest issues the Philippines is now facing is the rise in the number of informal settler families. The significant increase in population, notably in the year 2023, which is now 117 million, up 1.54% from 2022, is one of the factors contributing to the sudden surge in the number of informal settlers.

Another factor is the ineffective execution of government initiatives and plans, as well as the dearth of urban planning ideas. Through this study, government employees and other government agencies will be able to identify and specifically consider the needs and worries of the families living in the resettlement communities, enabling them to better serve and take into account their constituents.

When they can offer alternatives and solutions to the requirements of the families, local government officials will have positive relationships with their citizens towards the members of the Informal Settler Families (ISF). Both the government and the people of the Philippines will gain from this because the citizenry will follow the laws that have been put in place to reduce crime and constituent rebellion. This would also help when elections come around since the general public will more or less have faith in the administration and hope that it will be able to carry through the promises it made to the Filipino people.

Most importantly, the public, the nation, the region, or the city do not favor or consider it advantageous to have illegal settlers on government-owned public lands. Furthermore, as the number of Informal Settler Families (ISF) declines, government budget and additional funds for resettlement projects can be diverted to other government initiatives to strengthen our nation's laws and regulations and enhance the beauty of our landscapes in different regions of the Philippines to attract more tourists and foreigners for our country's economy. This research will also help evaluate whether resettlement laws and policies are being properly implemented and followed, as well as whether the rights and needs of the relocated families are being heard and met, as it is the responsibility of the government to provide for its citizens.

Furthermore, given that we live in a democratic nation, effective service delivery necessitates that the government recognize the significance of supporting citizen-centered administration. To ensure that public goods and services are accessible to Filipino citizens as well, good governance should be prioritized as a policy goal and continuously carried out.

IV. ACKNOWLEDGEMENT

The researcher's study would not have been possible without the guidance and knowledge shared by advisers, colleagues, professors, families, and friends. Their support and encouragement have played a crucial role in the researcher's academic achievement.

To **Dr. Edwin T. Caoleng**, thesis adviser, the researcher would like to recognize and appreciate all the knowledge and guidance given to the researcher for the overall completion of the research paper, and for investing time and effort in reviewing the entire researcher's study. The researcher is beyond grateful for all the encouragement and motivation Dr. Caoleng has shared.

To **Dr. Grace N. Rosete**, chairman of the panel, the researcher is grateful for the valuable insights and helpful suggestions for the improvement of the researcher's study. The researcher would like to express gratitude for the guidance and unwavering support throughout the thesis journey.

To **Dr. Patricia Ann D. Estrada**, **Dr. Myrna Q. Mallari** and **Dr. Roswald G. Fermin**, members of the panel, the researcher deeply values and appreciates the suggestions, corrections and opinions for the development and progress of the study. Their feedbacks and insights contributed a lot and are gratefully acknowledged.

To the **City Government of Tarlac (Architect's Office)**, the researcher would like to express her heartfelt gratitude and appreciation for the necessary data and information that has given to help the researcher fulfill her study and for the support and assistance in the researcher's thesis.

To the **Participants of the study**, the researcher would like to show appreciation to all the respondents who have provided her all the needed data and information about the study.

To **family and friends**, the researcher is grateful for the inspiration; constant support and encouragement throughout the master's thesis journey. The researcher truly appreciates the love, patience and understanding during this challenging period.

To the **LORD GOD ALMIGHTY**, the researcher acknowledges that all of these achievements and progress was made possible by our Lord, God. Starting from the decision to pursue this study, to the continuous nurturing of knowledge, and unwavering guidance throughout the entire journey, the researcher is beyond grateful and blessed for the never-ending love and guidance that has been bestowed upon me. May His blessings continue to guide me in all my future endeavors.

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