

METAMORPHOSIS: From Tondo Squatter To Tondo Settler

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METAMORPHOSIS: FROM TONDO SQUATTER TO TONDO SETTLER

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The socioeconomic characteristics, environmental perceptions, life styles, and aspirations of a sample of squatter households in Magsaysay Village, Tondo are presented to explain the insistence of squatters on remaining in their current urban location. Policy suggestions are made in keeping with empirical reality.

I. INTRODUCTION

Part of the rhetoric of giving people their own piece of land is the use of a new word to denote their more elevated status. Thus, the liberated farm tenant becomes an owner, or at least an amortizing owner. Urban squatters sent to government relocation sites in Carmona, San Pedro Tunasan, or Sapang Palay are squatters no more, having traded in this pejorative designation for the more respectable term "settlers."

But what of urban squatters seeking to remain in their current locations in hopes of owning the land which gives them their security base? Like their amortizing-owner counterparts, they too hope the government will institute land reform, only urban-oriented this time. As "settlers," they can expect to buy their home lots at reasonably low rates and proceed with the struggle to survive and improve their levels of living in the city, free from fear of eviction.

But who are these squatters seeking legitimization of their urban land occupancy? What are their backgrounds, their aspirations and expectations? Why do they cling so stubbornly to their ramshackle huts when an empty lot awaits them if they will agree to move to a government relocation site beyond the metropolitan fringe?

Let us focus on one squatter community seeking to become urban settlers right where they are – in Vitas, Tondo.¹ In 1971, a survey of the entire Vitas residential area was conducted by the author. Among the 250 households covered, 48 were located in Magsaysay Village (MV), the squatter-filled portion of Vitas. They comprised one-fifth of the population eligible for the survey, and

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¹ For a more vivid description of the physical-historical characteristics of the whole Tondo area, refer to *Manila, An Exploratory Survey of Existing Conditions*, College of Architecture, University of the Philippines, September 1969. See also Aprodicio A. Laquian's *Slums are for People*, College of Public Administration, University of the Philippines, 1969.

were selected at random. The respondents were either the male or female heads of the household. The total Magsaysay Village household population was 335.

II. THE FINDINGS

Socioeconomic Characteristics

Origins. Contrary to popular stereotypes, only one-fifth of MV residents were born in a rural barrio. Over half cite as their birthplaces a provincial town, while the rest come from other cities including Metropolitan Manila. Fully two-thirds claim 10 or more years of urban living before their arrival in Manila, while only one-fifth had strictly rural experience. One-fifth are Manila born. The Eastern Visayas remains hometown to over one-third, Manila to one-fifth, with notable mentions made of Bicol and Central Luzon. Accordingly, Waray-Waray (or Samar-Leyte) competes with Tagalog as the dominant language of the home, together with Cebuano and Bikol.

Migration History and Outlooks. For two out of three, the decision to move to Magsaysay Village was made upon the urging of relatives who told them a site was available there: *Kababayan*, or people from the same hometown, provided similar leads as did friends and *compadres*. A few located there by investigating on their own.

The decision to migrate came when most of the respondents were still single. Three trends emerge. The two most dominant patterns start with one adult person in the family making the move first and getting established in the city. But then comes the deviation. Single migrants (usually eldest sons and daughters) eventually find a spouse and set up a new household. At the same time, having established himself or herself in the city, many an original eldest-brother or sister migrant will encourage visits from parents or siblings, which may well lead to the latter group's permanent residence in Manila, too. This is the story for three out of four Magsaysay Village residents. Already married migrants, on the other hand, come to Manila initially without their families but later call for them once some security has been achieved.

The third pattern focuses on the youthful migrants who were children in the moving households eventually summoned by migrant parents or siblings. Only a very small proportion arrive with their entire family intact.

Yet, to say that the majority were single when they moved is not equivalent to saying they came alone, although one out of five did just that. Most were accompanied by other relatives, friends, *compadres*, or hometown-mates, if they did not arrive with their parental families in the first place. Almost half then moved in with relatives; smaller proportions found lodging with parents, siblings, spouse, children, in-laws, friends, or hometown-mates. Only one in seven resided with strangers or by himself.

The story of Filipino migration is a success story attributable to close kinship ties. Assistance from relatives helped ease the transition. Some located jobs for their migrant relatives, while others provided money, food, clothing, and general

support. Still others shared their homes or at least helped find living quarters for the new arrivals. While over one-third of the migrants managed to find jobs in Manila on their own, first jobs were largely obtained through the intercession of relatives. Friends and hometown-mates helped, too. Apparently these brokers were adept at their role, for the majority of migrants report having obtained employment in one week's time or less upon arrival. Moreover, nine out of ten felt the positions thus obtained provided steady enough employment largely as craftsmen, factory workers, domestic servants, vendors, and manual laborers.

Nonetheless over half eventually left these generally Tondo-located jobs mostly for a better paying one or one with better working conditions. Poor health, trouble with employers, the difficulty of the work, termination of a contract or a transfer of residence or workplace induced others to switch jobs. The women left on account of marriage or pregnancy.

Despite the problems of Tondo living, the overwhelming consensus is that Manila is where they must stake their family's future. Compared to the province, they say, opportunities for earning a living abound in the city so long as one keeps trying and does not succumb to laziness. Correspondingly, life in general is perceived as an improvement in Manila over the province, not only because of the availability of work but also because of the promise it brings of progress and upward mobility. Even their housing situation is perceived as better now than before. Six out of ten say this, many of them because they do not have to rent since they own their houses, a few more because their current house is more durable, spacious, and comfortable. Only one-third believe their current residence represents worse living conditions than before.

It comes as no surprise, therefore, that, when asked whether they would like to return to their hometown, over half gave a resounding "no," mostly because their work or their spouse's work is here while their hometown offers little or no such opportunities. Moreover, they are used to life in Tondo and their children attend school there. But not all exhibit so strong a commitment to Manila. While only a few say outright that they would like to return to their hometown, almost one-third place a condition upon this. "It depends," they say, on whether jobs, income, money or capital to start a business are available in the province. A handful dream of returning there or going back once their children have completed their education. Even now their ties with the hometown are being eroded considering that three out of ten have never even returned for a visit, while over two-thirds do so only once a year or less. Nor do their provincial relatives pay them visits with any frequency. Over two-thirds come to Manila infrequently, if at all. Only three out of ten say their provincial relatives visit them "frequently" to "very frequently." Limiting contact with the hometown does not of course mean an actual decline in kin ties. These remain dormant until such time as a current and pressing need reactivates them, such as another citybound migrant coming their way.

Basic Background Information. Magsaysay Village squatters are fairly well educated by national standards, although not by Manila ones. They have their share of college graduates to match the national figures (5 percent). Over half

stopped their schooling at the elementary level, although fully one-third did achieve the status of elementary school graduate. One-third had some years in high school, but only slightly over one-tenth reached graduation.

Forty-four percent out of 99 household heads and their spouses list themselves as employed. Unemployment appears to be extremely low when seen through their eyes, for apparently only 4 percent are listed. The solution to this puzzle can probably be found in the 17 percent who consider themselves sporadically employed. Two out of three are employed by others, mostly the private sector, while one of four lists himself as self-employed. The skills possessed by six out of ten include tailoring or dressmaking, driving, carpentry, upholstery, and various forms of handicrafts. The combined household income per week for half the group is reported as ranging from ₱20.00 to ₱61.00. The other half clusters in the ₱62 to ₱100 per week bracket, with a few scattered in the ₱101 to ₱260 weekly range.

One-half of the 96 MV householders (respondent and spouse) in the immediate area work either at home or, more frequently, somewhere nearby. Consequently half walk to work, while the rest take a jeepney or much less frequently some other form of transport. One-third of those who travel by public vehicle pay one fare (15¢-25¢); another third take two rides (30¢-40¢), and the rest three or more rides (45¢ and above). Slightly over half make one round trip each day, while one-fifth go home for a meal in between working hours. The rest journey irregularly as needed. Almost half need less than 10 minutes to get to work, one-fourth 10-30 minutes, and the rest more.

Leisure time activities for all husbands and wives focus on staying at home and sleeping or playing with the children or fixing things around the house. One in four reads or listens to the radio. Less than one in ten spends his free time drinking, gambling, or hanging around the streets. Going to the movies or to parties is rare.

The Housing Situation

Structure, Facilities, and Occupancy. Two out of three MV houses are a mixture of light and strong materials (wood, nipa, galvanized iron, concrete). One in five residents lives in strong-material structures, while one in ten has a house of light materials. Under the *barong-barong* category of salvaged materials (cardboard, scrap and metal) fall some 6 percent. Slightly over one-third have two distinct rooms or spaces in the house. One-fourth live in a three-room or three-space setting. One in five has four or more, while the same proportion admits to only one room or space. Seven out of ten report ownership of both house and lot. Although the land has not actually been turned over to its occupants, this is the proportion of the population that claims the right to buying the land at low rates if the Tondo Foreshore Law of 1956 (RA 1597 as later amended) is applied under existing laws. Nearly one in four is a renter of both house and lot, while a negligible 4 percent own the house, but rent the lot from a squatter landlord.

Water for drinking and cooking is obtained from faucets at the adjoining city

slaughterhouse, the Vitas multistorey tenement or national pipes in the vicinity. Only one in ten uses artesian-well water. Laundry is usually done at the well or faucet sites to avoid having to haul or buy cans of water sold by enterprising local vendors. Seven out of ten have acquired electric lighting facilities mostly by tapping on to the lines of the few who have government electric connections usually for free. Kerosene is used for lighting by the rest and for fuel by two-thirds of all households. One-fourth use wood or charcoal, or, to a lesser extent, bottled or piped gas. Only 2 percent utilize their electric connections for cooking purposes.

Toilet facilities for two out of three can only be described as primitive, with some 52 percent utilizing the "wrap and throw" method, that is, human waste wrapped in newspaper and dumped in a garbage heap or in nearby Manila Bay, and 15 percent disposing of their wastes directly into the bay. Only one in five uses a water-sealed toilet. City garbage collectors take care of the household refuse of eight out of ten households, while Manila Bay and various *esteros* or rivers take care of the rest.

The majority of MV households are occupied by nuclear families (54 percent). Three out of ten share their quarters with relatives, while the rest are equally divided between sheltering a parent or one of the spouses or one's married children. The single-family household dominates the scene in 8 out of 10 cases. Two or more family households make up the rest. The actual number of occupants ranges from 3 to 14. Over half of the structures house 3 to 6 persons; almost half harbor 7 to 10 occupants, while slightly less than one in 10 accommodate 11 to 14 residents. Most householders judge their household space as just right in size, neither too crowded or uncrowded. Slightly over a fourth rate it as either somewhat or very crowded. Some 15 percent feel it could still take one or more additional persons comfortably.

Assessment of the House and Surroundings. Nearly one-third consider the desirability of the neighborhood as the best attendant feature to their present dwelling. Specifically, they say it is peaceful, has a good view, is conveniently located, and relatives are near. One out of five values his ownership of the house and not having to share it with other families. Apparently even renter status is desirable if one can live in a single-detached rented house as a result. Another one of five stresses the breezy and cool environment that accompanies living by the seashore, the cleanliness and neatness of their house, and the spacious shore area. What 3 out of 10 dislike most about their present dwelling is the disorderly character of the immediate surroundings. The lack of on-site piped water and sewer-drainage facilities makes the area dirty, smelly, insect- and fly-infested, and generally unsightly, they add. The same proportion focuses on the inadequacies of the house itself, derived from its ramshackle, even *barong-barong* state. They remark that their structure is not strong or durable, leaks when it rains, is poorly ventilated, often has no flooring, and generally needs repair. One in ten complains about the lack of privacy, the noise, crowding, and the tendency for vice to proliferate.

Asked to give a numerical rating of their present dwelling, almost half of the

householders indicate a medium rating. Almost one-fourth rate it high and one-fifth low. The satisfied ones elaborate by saying they are contented with their dwelling because it is theirs either through ownership or rental. The gamut of expressions range from "better than nothing" to "just right" to "it is well constructed and clean." The low raters complain mostly of non-ownership, poor construction, and the need for repair, while a few dislike its small size, lack of ventilation, the low flood-prone location, and lack of water and toilet facilities. Ratings of their previous provincial house are slightly higher, the major differences being better construction materials, the spacious and clean setting, complete facilities, and the presence of furniture there.

The research team developed its own rating scale of socioeconomic levels based on the range of housing and possessions evident in Vitas, including the nonsquatter areas. Within this low-income range, the team rated slightly over half the households as clearly destitute, almost one-third as very poor, with the remaining small minority adjudged fairly well-off.

Whatever the state of the house, it represents an important investment or a savings of sorts. Slightly over one-fourth believe they can sell their living units or the rights to its location for up to ₱2,000. One-fifth estimate the range at ₱2,001-₱5,000. Almost another fifth go as high as ₱8,000 and over. The optimism stems largely from their realization that they will have a house, especially a lot, of great value if the government in fact deeds it over to them as the law provides.

MV householders were also asked about their house-type preferences (single-family detached house, an *accessoria* or a multistorey tenement). All these building forms exist in the Vitas area. The overwhelming majority chose the single-detached house as their first preference (85 percent). The *accessoria* (a one or two-floor structure divided into several dwelling units, each of which has its own separate entrance from outside) comes second and the tenement third for half the group. Slightly over one-third reverses the order to tenement followed by *accessoria*. Less than one in ten rates the tenement first.

To see whether the pro-single detached house and anti-tenement positions reflect attitudes about the building design or the tenure status (houses are associated with ownership and apartments with rentals only), the team asked which the respondents would prefer – to rent a single family detached house or to buy an apartment in a tenement building, assuming payment scales and unit sizes were the same. Fully 74 percent opted for the apartment that can be bought. The main reason given is ownership and not having to worry about paying the rent every month. The rented single family detached house appeals to one in five because crowded tenement living with its lack of privacy is simply undesirable.

Since home ownership seems so important to the MV residents, one would think that government relocation sites with exactly this promise appeal to them. But queries on this score reveal definitely negative reactions. Seven out of ten would not move to Carmona or Sapang Palay despite the prospect of land ownership there. The major reason given is the distance from work, school, main

roads, and Manila. Being far from relatives and friends concerns only an insignificant few.

In Vitas, by contrast, over half the families have relatives living in one to three other households in the vicinity. About one-fourth list four to eight or more related households. Less than one in five has no relatives in the area. The majority (61 percent) are located right in Magsaysay Village but a few occupy the multistorey tenement nearby. The same pattern applies to friends.

The attraction of living in Magsaysay Village stems in no small measure from the number of families a typical family knows. Over one-third list 21 or more right in the neighborhood, and another third specify 5 to 10 neighboring households known. "Knowing" includes anything from recognizing by face to home visiting and maintaining long-term, close personal relationships. While occupants of adjacent housing areas like the tenements and the ordinary city block are generally seen as either fairly easy to get along with or simply neutral in reactions, MV residents judged a much larger number of their immediate co-squatter neighbors as "easy" and "very easy" to get along with. Where barriers are perceived, multistorey tenement and ordinary city block dwellers seem more difficult to get along with, according to one in five. In any event, the families to whom the householders feel closest are clustered in the Vitas area (82 percent), the rest being elsewhere in Tondo or Greater Manila. One-third have known these "closest" families since birth, another third for nine years or more. Yet interfamily closeness can be established even after only a few years of friendship judging from the nearly one-fourth of residents who have known their "closest" family for only one to five years. Their presence in the community is shown by two out of three respondents having seen someone in that family that very day.

What does "feeling close" to another family mean, the research team inquired. Helping one another in time of need and being able to ask help without embarrassment, say almost half. Getting along well, seeing, and visiting one another frequently, says one out of five.

The concept of neighbor is strongly dominated by the expectation of mutual help and friendly relations. The good neighbor maximizes these features; the bad minimizes them and in addition adds the negative qualities of troublemaker, cranky, gossipy, quarrelsome, noisy, snoopy, meddlesome, and the like. MV neighbors get high ratings from the majority of respondents (57 percent), medium ratings from 31 percent, and low ratings from 8 percent for their representation of the above characteristics.

Relatives, however, are the group the MV residents show greatest interest in and concern for. They can be relied on to help kinsmen in times of emergency and in ordinary situations involving material aid or help with household tasks or children, and sheer moral support. Relatives are the persons most frequently and regularly visited; for two out of three respondents such visits occur as frequently as every day to once a week.

Shifting now to a perspective of the physical MV community, we note again the residents' dismay over the inadequacy of water and electric lighting facilities. This is the first-ranked problem, according to nearly three out of five. Garbage

and poor sanitation rate that designation, says one in five. The issue of better housing and lot ownership occupies the minds of almost that proportion. The government or, specifically, officials and politicians, should take the initiative to solve these problems, say over four out of ten; community cooperation with the government or pure self-help on the people's part should be the case, say over one in three. The problem is insoluble; nothing can be done, remark 15 percent of the group. One-third see themselves as unable to help solve community problems.

Despite all this, Manila and Magsaysay Village, where residents already have a foothold, remain the most likely places where the householders can achieve their aspirations for themselves and their families (43 percent); only 2 percent see the provinces in this light. About half cannot decide. Manila, then, is seen as the place where the major aspirations entailing a better livelihood through more job opportunities, higher income, better educated children, and a more united family will be fulfilled. While only a small proportion (14 percent) are very optimistic about their own and their family's chances of achieving their aims, only about one-fourth are downright pessimistic on this score. About half adopt a fairly optimistic outlook.

They know they will continue to face similar problems throughout their life, since the cost of living can be expected to rise. Moreover, there is above all the children's education to worry about. Yet they hope that earning more by working hard and saving (one-third) will see them through. Even now the majority (58 percent) believe their destiny lies in their own hands. Few expect to rely on outside assistance. However, 15 percent cannot figure out any real solutions to family needs. In thinking about their aspirations for their children, almost two-thirds stress the need for themselves as parents to work hard and save.

Since Manila is perceived as presenting greater opportunities than elsewhere, it is not surprising that an overwhelming 84 percent prefer to remain in their present residence if given the choice of moving or staying. Most maintain they are used to the place, grew up there, or have their families there. One in five stresses the importance of being near his workplace while a smaller number speaks of ownership either now or in the future, and of low rentals. The prospective movers would search for better environment with facilities and the possibility of ownership. Although four out of ten see no actual change in their lifestyles since moving to Magsaysay Village, half believe their lives have improved and that they are better able to cope materially with their basic needs. Only one in ten assesses their lives as getting more difficult. Thus, nine out of ten actually did not expect to move in the coming year (1971-72).

Summary of Findings

Forty-eight male and female heads in the Magsaysay Village, Tondo squatter community were interviewed on their basic background characteristics and their behavioral and attitudinal reactions to their house, neighborhood, and the people in it. Most are urban-born, first generation migrants, with a substantial minority originating from Manila itself. Migrant histories show a strong propen-

sity for moving with one's family group or moving singly but directly into a receiving relative's or *kababayan's* (townmate's) house. This eases the burden of adjustment since these relatives and townmates help locate a job for the newcomer, provide material support, and eventually help him find a place of his own for his family to join him. This introduction to city life apparently helps develop a positive frame of mind toward remaining in Manila permanently. Visits back to the province are rare, and visits from provincial relatives infrequent. While this indicates a decline in kin interaction, it does not suggest the breakdown of these ties. For as long as one knows his relative's location, he apparently feels at ease about calling on him for help when the need arises.

Although census figures show high unemployment rates for low-income Manila neighborhoods, residents rarely perceive themselves as outright unemployed. Most of them in fact do work at something at least part of the time in order to help raise the money for the next meal. The results may be meager or no money at all, but they have been actively striving; hence, they do not see themselves as unemployed in the sense of not trying to earn something. Nonetheless, many are looking for work or better jobs.

Incomes fall predominantly into a range from below ₱20 to ₱100 per week, indicating a span of virtually destitute households to some fairly well-to-do ones by low-income standards. Most raise money through professional craftsmanship or other activities, but a significant minority is unskilled in terms of work opportunities. They generally work in or near their house premises, with only half having to pay commuting fares. Leisure or idle time is also spent right in the neighborhood; going outside of it for recreation purposes is rare.

Their houses also fall into a range from fairly strong to the low-rated shanty or *barong-barong*. The majority live in houses of mixed light and strong materials, with very few residing in a *barong-barong*. The two-room or two-space house is the modal form. The great majority purport to own both house and lot, although actually "claim" is more appropriate than "own" where the land is concerned. This high proportion stems in part from the sample's having resided in the community longer than the other squatters.

Facilities and conveniences (water, electricity, toilet, drainage, garbage, and household possessions) are extremely rare.² Single-family households predominate; a significant minority shares their quarters with a close relative. Household members range from 3 to 14, yet most judge their residences to be just right in terms of adequacy of space.

Living near the seashore appeals to many, but they also deplore the unkept physical surroundings and unpleasant aspects of it. A significant minority also sees their house as below par, although most perceive the house as much better

² While over half have a stove, radio, or cabinet, less than half have a dining set, a bed, or living room furniture. Real luxuries possessed by less than one in five include a sewing machine, electric fan, television set, stereo or phonograph, private transport, or a refrigerator.

maintained than the environment; others focus on their tenure status rather than the structure in evaluating their dwelling. Whatever its deficiencies, the house and lot represent financial value. Householders believe that if they wanted to sell their house and the claim, they could get anywhere from under ₱2,000 to ₱8,000 and above. However, none broached any intention of selling.

The single-detached house outranks the *accessoria* and the multistorey tenement in desirability, in that order. Apparently, however, this preference stems less from the form itself than the association of tenements and accessorias with perpetual renter status, while houses can be bought. Security of tenure brought about by ownership, then, looms large as a value in people's minds. Yet, it is not the only consideration. Government relocation sites in out-of-town Sapang Palay and Carmona hold little attraction despite ownership possibilities. The distance from work, school, and relatives overrides any considerations of ownership.

For most, living in Magsaysay Village means being near relatives and, of somewhat lesser importance, friends. Most of the families they feel closest to live in the vicinity and they visit them fairly frequently. Neighbors also rate fairly high because most fulfill the norm of helping especially in emergencies. Of course, the area has its share of undesirable neighbors, too.

Again, lack of basic urban facilities emerges as the community's major problem. The government alone in collaboration with the people should solve this, say most. Nonetheless, Manila and Magsaysay Village project an image of greater opportunity than other places in the Philippines. Here is where aspirations can best be attained for oneself and one's family. Centering around a higher level of living and a good education for the children, these aspirations will be achieved by self-reliance, hard-work, striving, and saving one's surplus income, say most. Unlike solutions to community problems, which are seen as proper to government and politicians to confront, family problems must in the householders' minds be basically solved by themselves. Thus, they intend to remain in Manila. While things may not have improved much since their arrival, which is what about half feel, the chances that they will in the city are greatest, as the other half insist based on their actual rise in material status. Nobody, in fact, expects to move out soon.

III. DISCUSSION AND CONCLUSIONS

This study reveals that Magsaysay Village squatters are generally optimistic people who would like to work and improve the level of living of their families. To do this they have moved to Manila where work and educational opportunities abound, at least compared to their provincial hometowns. Living in a squatter area, especially the Tondo foreshore, holds the added advantage of land ownership if existing laws are implemented. With some exceptions, the MV squatters diverge greatly from the stereotyped picture present in nonsquatters' minds of a thieving, shiftless, dangerous slum dweller. The real squatter is the

product of a poor society where the rising aspirations through the development of some sectors encourage the economically disadvantaged to try their luck where the chances of success are greater.

The squatter is no more enthralled by his unkempt surroundings, dilapidated house, or lack of facilities than are appalled outsiders. He does what he can to make this house livable but is always hampered by the lack of water to keep his house, his community, and himself clean. When he knows his tenure status is permanent, as is often the case with the house itself, he invests a great deal of time, energy, and available funds for improving it. The same would apply to his lot if he owned it or had security of tenure.

The squatter's attachment to Magsaysay Village comes not only from the possibility of lot ownership or accustomed residence there but from the close ties he has developed in the neighborhood. Relatives cluster nearby, and friends are all around. The helping norm of neighbors and others gets him through the inevitable difficulties that arise especially in a poor community. Where cash is limited to pay people for various services, the norm of interdependence and reciprocal favors is functional.

Given these observations, the sociologist emerges with certain policy implications for urban squatters like the Magsaysay Village, namely:

1. Reconceptualize the pejorative definition of squatters into a more realistic model of the striving poor in search of a better life for his family and centering his hopes in the city. With this outlook, planners should find it easier to discover ways whereby he can attain these legitimate aspirations *in the city* and become an upstanding citizen in his own country.
2. Improve sites and services right in the city wherever possible to avoid causing disruptive dislocation to thousands of families, many of whom are already hanging on the edge of subsistence. An eviction represents an enormous drain on their meager resources and ultimately a loss to the nation in both economic and social stability terms.
3. Implement land turnovers to make squatters settlers, as is being done to the rural poor. Consideration will have to be given to the possibility of long-term residential leases if outright sale is inadvisable, and a housing finance scheme for really low-income residents should be devised.
4. A variety of housing types should be tried out in urban renewal sites, namely, gradual self-help housing for the new settlers, genuine condominiums in two-to three-storey apartment units involving the sale of the unit to its occupants, and rental units for those who prefer them. On this matter, the people themselves can offer many valuable suggestions. Their participation, in fact, is crucial to the success of any upgrading program in their area.
5. Recognize the psychological and economic components of encouraging relatives and townmates to live near one another in a low-income area. A start in the work world, family security, and tranquility of mind about one's home go far toward creating a responsible citizenry.