

Housing Aid: Co-op Ville's Impact on Housing Initiatives for Typhoon Survivors

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Abstract: The study aims to assess the Co-op Ville of the Federation of Peoples' Sustainable Development Cooperative (FPSDC). The purpose of this study is to showcase the experiences and stories of different typhoon survivors and how they changed after benefiting from a cooperative housing program. A qualitative case study was the research design used in this study. This method enabled the collection of a thorough analysis of the problem. To investigate and gather a comprehensive narrative, a collective method—a one-on-one interview—was employed. The information gathered was analyzed and data was presented to further explain the case. Findings of the study revealed that FPSDC's housing program and the implementation of Co-op Ville demonstrates how cooperatives in the Philippines can effectively and efficiently create solutions for dealing with issues of housing. The findings showed that the cooperative had succeeded in creating sustainable communities for both typhoon survivors and those living in hazardous or life-threatening locations. Moreover, it is noticeable that the cooperative housing initiative had an impact on the lives of typhoon survivors and on the government side. Through the implementation of various considerations, programs, developments, and initiatives for its beneficiaries, the cooperative housing program was able to help the typhoon survivors in meeting their housing needs as well as in areas of livelihood, wellness, health, belongingness, esteem, and safety. Although there are still improvements to be made to the housing facility's assets and infrastructure, a project like this could improve the overall housing issue in the country.

Keywords -- typhoon survivors, housing crisis, FPSDC, Co-op Ville, housing projects, cooperative housing initiatives

I. INTRODUCTION

Typhoons have been found to have a long-term harmful influence on countries. During the 2019 Philippine tropical cyclones season, the Philippine Atmospheric, Geophysical, and Astronomical Services Administration (PAGASA) identified 21 tropical cyclones that occurred inside the Philippine Area of Responsibility (PAR); When compared to the 1981-2010 average, this was close to normal. The most active months of the tropical cyclones season were August, September, and November. Despite disaster risk reduction and management efforts, the National Disaster Risk Reduction and Management Council revealed that the tropical cyclones events of 2019 killed 67 people directly and indirectly. In addition, 691 people were hurting and 19 people went missing. The total cost of damage across the country was Php 11.270 billion in 2019 (Weather Division of Department of Science and Technology-

Philippine Atmospheric, Geophysical and Astronomical Services Administration, 2021).

Tropical cyclones also cause structural damage in addition to population destruction. Low-risk structures include concrete or framed structures, low-density population or housing, and the modern parts of the city or town. Older areas of cities or town centers, timber structures or galvanized iron roofs, and structures belonging to the middle-income category are all examples of medium-risk structures. Squatter or slum areas, zones of mixed development, poor quality housing, warehouses, and old, dilapidated structures, which include old and densely built-up residential areas with light materials and organic roof materials are examples of high-risk structures. (Weather Division of Department of Science and Technology-Philippine Atmospheric, Geophysical and Astronomical Services Administration, 2021). Previous typhoons that have visited the Philippines in recent years have damaged many homes.

Tropical Storm Sendong was the 19th tropical cyclone to reach the Philippine Area of Responsibility (PAR) in 2011. It was the second tropical storm to hit Mindanao in 2011. Typhoon Sendong dumped a usual amount of rain, however, for Northern Mindanao it was exceptional. Cagayan de Oro City, Iligan City, and the remainder of the afflicted areas are all engaged in an area with complicated river systems linked to six major watersheds. People and communities have become susceptible to damages caused by typhoons because of the rapid and uncontrolled growth of major cities, as well as the placement of residential settlements in hazard-prone locations. Based on 28,032 completely demolished residences and 11,439 partially damaged homes, a total damage of Php 1,924,813,928 was estimated (UNCT Philippines, 2012).

Many individuals lose their homes and refuge throughout the tropical cyclone season. On November 8, 2013, Typhoon Haiyan, also known as Yolanda, was landfall in the Philippines' Eastern Visayas area, becoming the strongest typhoon ever recorded to make landfall and the deadliest in Philippine history, killing over 6,000 people and displacing millions. Shelter was an important aspect of the humanitarian response that followed, given the widespread devastation of homes and livelihoods (REACH, 2016).

According to the International Federation of Red Cross and Red Crescent Societies (IFRC), more than 305,000 houses in the Philippines have been damaged or destroyed by a series of deadly typhoons in 2020, laying the groundwork for a long-term humanitarian disaster. The social and economic effects of demolished houses will be felt for months, if not years, in the rural and fishing communities. "CoVID-19 limitations have already caused tremendous social and economic suffering for millions of people affected by these typhoons," the IFRC added. While the massive back-to-back storms have passed for now, Philippine Red Cross chairman and chief executive officer Sen. Richard Gordon said, "we have growing concerns for those hundreds of thousands of families who have lost their homes and livelihoods and are now facing the very difficult realities of picking up the pieces." (Hernando-Malipot, 2020).

Due to the typhoon calamities that have happened many families suffered from disaster and lost houses and some of the survivors became homeless. Homelessness and inadequate housing are a violation of human rights. According to the United Nations 2021 Special Rapporteur on the Right to Adequate Housing, housing is a fundamental human right that is integral to core human rights values: dignity, equality, inclusion, wellbeing, security of the person, and public participation (UN Human Rights Council, 2020). Adequate housing must be available to everyone for it is essential to healthy living. Without adequate housing, the people's wellbeing will be negatively affected. Informal settlers living in the slums are very alarming especially during natural calamities like typhoons because they do not have adequate shelter to protect themselves. In other cases, families whose houses were destroyed by typhoons are also needed to be considered. Therefore, it is important to address the typhoon survivors that turn into informal settlers and housing problems in the Philippines.

Based on House Resolution No. 1468, informal settlers are increasing due to the continuous population growth, migration from rural to urban areas, and the increasing expenses of housing in the urban areas (House of Representatives, 2021). Various studies have been found by different people and organizations in assessing and formulating solutions to this crisis. In the Philippines, the House of Representatives declared a housing crisis that urges the Executive Department to allocate resources for fast-tracking the development of housing programs in partnership with different agencies and the private sector. One of the agencies that were called upon is the Department of Human Settlements and Urban Development, this is because the Philippines is prone to natural disasters that can jeopardize the lives of families under the danger zones.

The Department of Human Settlements and Urban Development (DHSUD) states that the Philippine backlog stands at 6.75 million housing units. This was revealed in a forum conducted and organized by the Manila Times. In a worst-case scenario, if the situation is not effectively addressed now, the number might increase to 22 million units by 2040. In compliance with the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, Creba National

President Noel Cariño suggested the establishment of a housing one-stop processing center or the HOPC, to consolidate the issuance of permits, clearances, and licenses. But in the article released by the Manila Times, it was stated that even if such measures alleviate demand, there are still additional considerations. Other speakers at the meeting stated that the market has a sufficient supply of nationalized housing. The issue is that there are no takers due to the residences' remote location from available jobs (Manila Times, 2020).

Diling from Florida State University under Emergency Management and Homeland Security Academic Program claimed that in the face of overcrowding, economic instability, and climate change, informal settlements within the developing world are not only rising, but deteriorating (Diling, Florida State University, 2011-2015). In a Cooperative way, several cooperatives have been developing housing program initiatives to reduce the number of informal settlers here in the Philippines. Cooperatives like the National Confederation of Cooperatives (NATCCO) had a housing co-op program in partnership with the KooperativaForbundet Project Center (KFPC) in Sweden. The partnership advocated the concept of housing cooperatives internationally (NATCCO, 2021). This may be seen as a steppingstone of the cooperative movement to come to the aid of families without proper shelter and those who cannot avail housing. Cooperatives practice the principle of concern for community which involves creating programs that can help communities, especially with basic commodities. These housing initiatives can also be a big part of the solutions and fast-track the development of programs given by the Philippine Government.

The Philippine Government has been trying to put together solutions on the issues of informal settlers caused by typhoons. Relocation and building of houses and apartments are mostly the solutions that were made to address the issue. This is evident in Kalibo, Aklan as the Yolanda survivors occupied the remaining relocation housing units eight years after. There are about 400 relocation units and 300 of those are being occupied since 2020 the start of distribution of the national government. Despite of challenges because of the pandemic the construction is successfully completed. These housing units were made through the National Housing Authority (NHA) as said by the Municipal Planning and Development Coordinator Engineer Marlo Villanueva. On August 26, 2021, 400 housing units were transferred to the local government of Kalibo by the head of the government's Inter-Agency Task Force for the Unified Implementation and Monitoring of Rehabilitation and Recovery Projects and Programs, Mr. Karlo Nograles. Since 2019 there are 44,000 housing units have been distributed in the municipalities of Western Visayas among these are the housing units in Talon Hills, Altavas, Aklan (Zabal B., Panay News, 2021). However, the government needs to re-evaluate these housing programs as these solutions can be a waste of time and resources if they fail to consider the social, economic, and cultural needs of the typhoon survivors.

Another housing recovery initiative that the government has done for typhoon survivors is the Philippines Shelter

Cluster for typhoon Haiyan survivors. Due to the country's susceptibility and the frequency of natural disasters in the Philippines, national legislation on Disaster Risk Reduction (DRR) was enacted, with clusters at the national, regional, and provincial levels. The Department of Social Welfare and Development (DSWD) was officially recognized as the lead of the Shelter Cluster by the Philippines government in 2007, with the International Federation of Red Cross and Red Crescent Societies (IFRC) and UN-Habitat serving as international counterparts. In 2013, the Philippines' government and the mentioned humanitarian organizations responded to various natural and man-made catastrophes, including Typhoon Haiyan (Davidson, 2016). However, several obstacles were identified during the evaluation of the Philippines Shelter Cluster for typhoon Haiyan survivors. Conflicting recovery requirements for shelter safety, adequacy, accessibility, and appropriateness made it difficult for families to decide what to prioritize with their limited resources. It was preferable to meet some requirements than to meet none at all, but there was little information available to assist families in prioritizing based on a greater understanding of the possible risks and implications of their choices. Also, many coastal households were unable to build secure and appropriate shelters due to a lack of safe lands that are close to services and livelihoods. On top of that, lack of access to safe sites hampered households' efforts to rebuild safer houses on numerous levels, including disqualifying them from the most long-term housing aid and prevented them from legally constructing sturdy structures (REACH, 2016).

Inclined to the developments during the past years, the Philippine Government implemented a range of approaches in dealing with the squatting problems of typhoon survivors in the country. Helping typhoon-affected informal settlers requires more than building housing units and relocating families. Developers of Housing Programs must meet the needs of typhoon-affected informal settlers and consider alternative strategies. Hence why researchers of this study aim to assess the Co-op Ville of Federation of Peoples' Sustainable Development Cooperative (FPSDC) and gather knowledge on the role that Federation of Peoples' Sustainable Development Cooperative (FPSDC) plays in helping typhoon survivors.

This study will help to pave the way in assessing the Co-op Ville of Federation of Peoples' Sustainable Development Cooperative (FPSDC). The data that was gathered in this research can be used as a guide for developing and improving housing programs of cooperatives in the Philippines. This study can also become a catalyst for implementing and offering improved Housing Programs in the Philippines. Likewise, it can be a model for other cooperatives and government agencies in implementing and building housing projects.

A. Research Design and Methodology

The focus of this chapter is on the research methods and procedures that researchers use in order to achieve the specific research objectives set out. This chapter explains the research design and method, population and sampling, research

instrument, data gathering techniques and procedures, and data treatment used for reliable data analysis and interpretation.

- 1) *Research Design and Method Used:* This research employed a Case Study that used a qualitative method to gather data. A Case Study explained by McCombes S. (2020) is a comprehensive examination of a specific subject, such as a person, group, location, event, organization, or phenomena which is used in social, educational, clinical, and business research (McCombes, 2020). To understand the case study in a complex possible way, this study used a collective method such as a one-on-one interview to examine the research problem, analyze, and present information to further explain the case.
- 2) *Population and Sampling Method:* The population of the study was the Federation of Peoples' Sustainable Development Cooperative (FPSDC), and the sample size was composed of 3 key informants and 25 focus group participants. To single out participants in the organization, Purposive Sampling was used by the researchers. This sampling method allows the researchers to select the best representatives of the population and find the right people to interview. In terms of selecting participants for the interview, the researchers relied on the criteria that they created.
- 3) *Criteria and Selection:* The researchers discussed how they select individuals for the interview; they formulated a criterion wherein people would be selected if they fit the said criterion. A schedule for the interview was scheduled after the participants have been chosen. Selection followed for the individuals who fit at least 3 or more of the following criteria for each type of participant. Provided that they agree on the schedule and conditions of the interviewees.
- 4) *Research Instrument:* To meet the study's specific goals, the researchers utilized the following methods and instruments to obtain the data they need to complete their research. (a) Interview – this study utilized an online interview which was conducted through computer-mediated communication (CMC), any type of electronic discussion or communication is referred to as a CMC conversation or communication. Asynchronous and synchronous communication are the two forms of CMC (Leonara, 2016). The researchers used Synchronous Computer Mediated Communication (CMC) to ensure that both participants are involved in the conversation and that data that may be used to advance the research was collected successfully. CMC is not limited in terms of time and location as compared to face-to-face communication. As a result, communication may take place at any time and from any location. A guide questionnaire was used by the researchers in conjunction with this. The use of an online interview approach with the guide questionnaire made it easier and faster to accumulate answers and information that are relevant to the research. The respondents who

answered the questions from the guide questionnaire had a lot of time to think about what they said, which helped them think more clearly and accurately. The researchers were able to stay on track during the interview as they used the guide questionnaire. (b) Construction – the researchers constructed a 16-item guide questionnaire for both the Key Informants and Focus Group Participants that was based on the objectives of the study. The purpose of the questionnaire is to learn more about how the Federation of Peoples' Sustainable Development Cooperative (FPSDC) constructed its Housing Facilities and how they ensured that they were sustainable for the typhoon survivors who availed the service. The guide questionnaire is broken down into parts based on the many subjects the researchers wanted to ask the Federation of Peoples' Sustainable Development Cooperative. (c) Validation – in developing their interview questions, the researchers enlisted the guidance and assistance of their adviser. Similarly, they presented the interview questionnaire to their adviser to ensure that the content is suitable and coherent. Then, the researchers corrected any revisions and errors that were found in the guide questionnaire. (d) Ethical Consideration – the purpose of the confidentiality of this research study is for the authorities and officials of Federation of Peoples' Sustainable Development Cooperative (FPSDC) as respondents to be able to answer the following questions found in the guide questionnaires by the proponents in self-assurance and comfort with their answers. Confidentiality enables the respondents to answer the questions honestly and comfortably without any fear as their answers would only be used for research purposes and not for any other reasons. In confidentiality agreements, any information about identity records will not be retained and data or records of this study was kept strictly secured and not be physically exposed. In the provided questionnaire that took, they were given an opportunity to review and approve the “Informed Consent”. The consent form enables the respondent to fully acknowledge the terms under questionnaires they are going to answer and to fully allow the researchers to use their answers for research purposes. Lastly, the rights of the respondent in terms of asking questions about the study were going to be entertained and were not ignored. The complaints of the respondent were taken down or noted for it may give significant change and benefit to the research paper.

- 5) *Data Gathering Techniques and Procedures:* The researchers gathered information from the Federation of Peoples' Sustainable Development Cooperative (FPSDC) through computer-mediated communication (CMC) via an online interview approach. Likewise, they have allotted time, effort, and cooperation in developing their questionnaires as the instrument. The

questions made by the researchers were created using suitable questions modified from related research and individual questions. Participants were given time to respond and think clearly and accurately about their responses. The information that the researchers gathered is about identifying the role of the Federation of Peoples' Sustainable Development Cooperative (FPSDC) in building sustainable housing facilities for typhoon survivors as the major objective of the research study. The researchers conducted the interview through online sites like zoom, google meet etc. Researchers are also advised to contact the respondent through e-mail or the official website of Federation of Peoples' Sustainable Development Cooperative (FPSDC) to collect data.

- 6) *Treatment of Data:* The researchers used thematic analysis as a method of evaluating the data. In thematic analysis, the researchers grouped the collected data into themes that can help them answer their research questions. Moreover, they prepared first the data for analysis by transcribing the gathered information from the interview and verifying that they are accurate with the recording. Second step, data was deduced and transformed to a simplified format that can be understood to the context of the research questions. Third, the researchers made themes based on the data they have. The fourth step was the data displayed where researchers are free to use graphics or tables. The final step is conclusion, drawing, and verification where the researchers review the findings, interpret, and determine how it helps to answer the research questions.

B. Presentation, Interpretations, and Analysis of Data

This chapter presents all the gathered data in tabular and textual form with the corresponding analysis and interpretation of the different data groups within the constructed interview questionnaire.

Table I. Frequency and Percentage Distribution Of Participants In Terms Of Age

Age	Frequency	Percentage (%)
34-42	7	28
43-51	8	32
52-60	3	12
61-69	6	24
70-78	1	4
TOTAL	25	100

Table 1 displays the frequency distribution of the participants according to their age. Out of the 25 participants, most beneficiaries are between the ages of 43 to 51 years old with the highest frequency of 8 or 32%. While 34 to 42 years old has a frequency of 7 or 28%, followed by ages 61 to 69 years old with the frequency of 6 or 24%, next is ages 52 to 60 years old

with frequency of 3 or 12%, and 71 to 80 years old with 1 appearance or 4% percentile.

Table II. Frequency and Percentage Distribution of Participants in Terms of Years of Residency

Years of Residency	Frequency	Percentage (%)
3-5	4	16
6-8	9	36
9-11	11	44
12-14	1	4
TOTAL	25	100

Table 2 shows the frequency and percentage distribution of participants in terms of years of residency in the Co-op Ville. 9 to 11 years has the highest frequency of 11 or 44%, followed by 6 to 8 years with a frequency of 9 or 36%, 3 to 5 years is next with a frequency of 4 or 16%, with the 12 to 14 years with the frequency of 1 or 4% being the last entry.

Table III. Frequency And Percentage Distribution of Participants in Terms Of Number Of Family Members

Number of Family Members	Frequency	Percentage (%)
1-2	2	8
3-4	11	44
5-6	6	24
7-8	2	8
9-10	4	16
TOTAL	25	100

TABLE 3 displays frequency and percentage distribution of participants in terms of the number of family members. The highest entry is 3 to 4 members with a frequency of 11 or 44%, shortly followed by 5 to 6 family members, which has a frequency of 6 or 24%, and 9 to 10 family members that having a frequency of 4 or 16%, to be followed by 1 to 2 and 7 to 8 family members which both have a frequency of 2 or 8%.

Table IV. Goals Of Co-Op Ville Housing Program

A. Key Informants		
Key Informant (KI)	Role	IMPLEMENTER AND PARTNERS' PERSPECTIVE
1	Chief Executive Officer, Federation of Peoples' Sustainable Development Cooperative	"There are 600 residents, 176 units, and 133 families and all of those are typhoon survivors." "The primary goal is to help, it's a response to those who need help during the time of Typhoon Sendong. The Co-op Ville is a sustainable housing program that aims to build not only physical houses but develop a sustainable community as well." "It's very effective in providing housing assistance because they lost properties, so the housing program is a big help for them, and I think it's very effective."
2	Manager, Kauyagan Savers Multi-Purpose Cooperative	"I know that it's more than a hundred beneficiaries, because they are still building. Some of them are also employed in the City, some also have micro businesses, entrepreneurs, and laborers." "The primary goal is to provide decent housing for the victims, to provide a decent shelter for them." "I think yes, most cooperatives have a heart like the federation to provide housing for those affected by the typhoon. The reason why I think it's effective is that, it's not only them, it was a collaboration of different stakeholders, and helpers. And the federation is very good at mobilization that could help others. They didn't keep it to themselves, because they couldn't handle the costs, so many people also offered their help, but talking about the effectiveness, it was a very effective, sound project."
3	Charter President, Rotary Club of Cagayan De Oro Premier	"I know that they have more or less 100 households" "To provide houses or homes to individuals who do not have such. I were to look into FPSDC's goal I think it's really not just to provide housing units but I think it's really more of transforming the lives of individuals that they relocate, so the second goal would be to provide livelihood programs or livelihood assistance but the third would be for economic enterprise for FPSDC." "Yes, definitely I think effective, but I again it's really not just housing because when you approach like to give you an example, okay the housing facility is at a distance from the center of the city the survivors used to be in no-build zones, Co-op Ville which is a very far from the center, when you relocate people from like people who used to live at the center of the city all the way to mountainous area you'll have to think about livelihood, you have to think about whether they will have the transportation to ferry back and forth to their work area so those are the I think some of the challenges with that were initially met. I think to be truly effective that has to be factored in can you put up a housing project from let's say from where they were initially to where you relocate them you really have to think about their place of work whether they can still ferry themselves back and forth from their work areas to their relocation houses because if their fare, if three or four rides from where they work it might not that effective because they will lose all their money going back and forth from their home to their work, so you know for housing projects to be effective those even the tiniest things should be considered like transportation whether they would have livelihood there whether the kids would be near the schools whether you will have health care facilities from the barangay or whether they would be accessible so for it to be effective it's not just a matter of putting them in houses, work should be considered, the employment, we need to think about the livelihood where the students could study. You can also consider health care because are they near the hospital? Near the barangay Health Center, would they have access to emergency response if there's an accident. It's effective of course yes if they would still have access to livelihood, education for children and even learning adults' healthcare and all these transportation and all these facilities which are necessary for daily living."

B. FOCUS GROUP PARTICIPANTS		
FGP		BENEFICIARIES' PERSPECTIVE
1	Beneficiary A	"Most of them are victims of the typhoon, some are in the danger zone, others are renting." "They just want to help us. Those who live near the sea, danger zone, all the people who need help, sir. For us to have our own house." "For us survivors of Sendong, it is difficult for us all to start again. When coop came into our lives, we came to feel that we can still live our life. Many of us were helped by the coop. Hopefully, they can help more like us."
2	Beneficiary B	"Those in the first batch, most of them are victims of Sendong. Right now, the federation is accepting those who are really in need." "Housing in Co-op Ville is a big help because we get to have a safe home even if it is far from the city" "Housing helps because there are a lot of people who have a need, now it's few, there are only a few who need it, they are those who haven't been given it yet but more than 100 families have received housing assistance."
3	Beneficiary C	"Mostly, Sendong victims are the residents but now there are those who are accepted. They are victims of fire, demolition, danger zone" "To be able to help the typhoon victims, those who live in the danger zone near the riverside. For us to have a permanent house and be safe from the calamities." "Yes, a great help to the Sendong survivors. It was a big help to us because they helped us how to start again. We undergo counseling because we are especially typhoon victims. We are down and here we are given a new chance, new hope to rise again."
4	Beneficiary D	"My answer was the same to them. (Mostly Sending Victims)" "To help us because we don't have a house." "What the coop did to us was good because they gave us a house until now, the house that was given to us is still free. We are very thankful to Co-op Ville. We are given housing."
5	Beneficiary E	"For the poor. Most especially for the victims of typhoon Sendong." "It's a big help. It helped me a lot because when it rains in Cagayan de Oro we can't sleep well. Everything is okay here."
6	Beneficiary F	"The first batch when it started, 145 families were mostly survivors of Sendong but now there are renters and those from in the danger zone area" "One of the purposes of housing is to lessen the number of people who don't have a house, there are others who rent in the city because they don't have their own house, and others also manage the squatters for them to send here. So, the purpose of coop housing is to lessen the number of homeless people, help us to have our own house." "It helped with the housing issue because think of us here, we will reach 145 families from the start. Those 145 families had their own houses. So, that has been deducted from the people on the list of those in need of housing. So, that 145 families are a big number that has been helped by the federation. So, on the government side, it's just a little bit, they have less need to help."
7	Beneficiary G	"Mostly (typhoon survivors), others are from the fire victims and living in the danger zone, and those who are renting a house in the city were accepted here in the coop." "I think for us to be united here in the coop. That's why they gave us housing because they want to form our coop." "It helped because many have been given houses here. It's a big help because many still need a house."
8	Beneficiary H	"The first batch was mostly survivors of Sendong but now some of them are fire victims, renting a house, and living in a danger zone" "To help the people without homes" "When we're there in rental housing, we can't afford that. Here there is no charge so it really helps us."
9	Beneficiary I	"We all come from different cooperatives that are under FPSDC, like groups, or members of churches, CBCP, or victims of Sendong" "The goal of FPSDC is first, to help those without a home, especially those who were survivors of Sendong, washed out, those who're survivors of other calamities." "It's a big help on the issue of housing because we're not renting anymore, and the number of squatters in the city was minimized."
10	Beneficiary J	"The goal of FPSDC is to help those who live here, us victims of typhoon Sendong, and other calamities sir." "It helped on the issue because we used to rent, but not anymore."
11	Beneficiary K	"The primary goal of FPSDC is to help those devastated by the typhoon, and calamities, especially those whose houses were in ruins, were helped tremendously." "It helped on the issue because it alleviated the problem of the government in terms of giving houses because FPSDC gave us houses"
12	Beneficiary L	"90 percent are typhoon survivors. 10 percent is from danger zone, near river, prone of flood" "It's a big help, for us victims."
13	Beneficiary M	"I am endorsed by SSDP, my house was partially damaged by Sendong" "It helped us victims (unintelligible 0:21:50) of Sendong." "Big help as it helped my family."
14	Beneficiary N	"In Co-op Ville, most are victims, but I am from the danger zone" "Just like that sir, FPSDC has a goal sir, to help those who live here that are (unintelligible 0:23:54) the victims of Sendong." "Same, it helped on the issue of housing."
15	Beneficiary O	"Most are survivors, some are also from different cooperatives" "The primary goal of FPSDC is to help people, especially those devastated by typhoon Sendong." "It's a big help as we don't have to rent anymore, as it was costly and expensive, we could now use our income for the studies and food for our family because the housing is free."
16	Beneficiary P	"Most of us here are victims of typhoon Sendong but we were living in a dangerous area, on the side of the road, to be affected by the road widening project, as well as situated on the sea shore"

		"In my opinion, those who doesn't have a house, like us here in Co-op Ville, like what I said earlier, washed out houses, it takes so much time to build a house, if it's only us, that's why were thankful for this program, we are helped, besides my own family." "It's a tremendous help, for those of us whose houses were destroyed, like what my peers said, we didn't have to rent anymore. After that tragedy, we don't have to rent, instead, we have our own house, we're thankful to the Lord sir."
17	Beneficiary Q	"Before, typhoon Sendong's victims usually lived in here but now, the majority who lives in here are from the danger zone, victims of fire and landslide" "Their purpose is to help those who do not have houses to live in because of the typhoon." "It helped a lot because we now have our own house to live in, not just my family but many more. We do not have the struggle anymore of renting a place. After one (1) year, we didn't expect that after the typhoon Sendong, we were transferred by the government to the tent house. It is really hard as our health condition is not good but after 1 year, we were transferred here in the Co-op Ville Ma'am"
18	Beneficiary R	"We were all typhoon victims of Sendong here, now people here came from different reasons like people living here is informal settlers or homeless before" "To help those who do not have houses and are devastated by the typhoon." "The housing program is really helpful because it help me by providing us a house"
19	Beneficiary S	"Before, they were all victims of typhoon Sendong, but right now, mostly who lived in here are victims of fire and is located at the danger zone area" "To provide shelter to those who are needy." "The housing program is very helpful because it helped a lot of people living here by giving us houses."
20	Beneficiary T	"Before, they were all victims of typhoon Sendong, but right now, mostly who lived in here are victims of fire and landslide" "To help the house for someone to live." "It helped us a lot to find a place to live in and for others as well to get help."
21	Beneficiary U	"Us. We were victims of typhoon Sendong, FPSDC let us in" "To help those who do not have houses to live in." "A housing program is really helpful as it helps other people, not only us."
22	Beneficiary V	"Before, mostly are victims of typhoon Sendong but right now, people who live in here are from the danger zone and victims of fire as well" "For me, their purpose is to help those who are devastated by the typhoon and other disasters." "It is really helpful in the issue of housing. Many people like us received housing that revolved around the lack of needed housing."
23	Beneficiary W	"Before, they were all victims of typhoon Sendong, now there are some people living in here from the danger zone like near cliff area and fire victims" "To give sustainable houses" "The housing program really helped a lot just like how it helped us sustain our needs in terms of shelter here in Cagayan De Oro City"
24	Beneficiary X	"Before, almost who lived here is typhoon Sendong's victims, now there are some people living in here from the danger zone area and fire victims" "The purpose is to help those who do not have a house yet, especially those who are devastated by the typhoon." "It is really helpful building a housing program because I am one of those who lost their homes after the typhoon Sendong."
25	Beneficiary Y	"Before, almost of our beneficiaries here are typhoon victims but right now, there are some people who lived before in the danger zone area" "The main purpose is to help those who do not have houses to live in." "It is really a big help for those people who need shelter here in Cagayan De Oro just like us."

Goals Of Co-Op Ville

One of the primary goals of Federation of People's Sustainable Development (FPSDC) in cooperative housing is to build a sustainable community through housing facilities that have livelihood opportunities for the beneficiaries of Co-op Ville. From the implementer's perspective, people living in Co-op Ville composed of 600 residents with 176 units and 133 families and all of which are typhoon survivors. The program's goals are the following: (1) To provide decent housing assistance to individuals in need, particularly typhoon survivors; (2) It aims to build not only physical houses but develop a sustainable community as well; (3) Housing programs must go beyond providing housing units and must also address needs like providing livelihood, education, and even goals of developing an enterprise. Furthermore, the Co-op Ville's contribution in solving housing problems as claimed by the implementers is that the housing assistance is effective because many people lost their homes and do not have the

ability to buy a new house. They also added that it will become effective if they would continue to have access to livelihood, education for children and even learning adults, healthcare, and all of the transportation and facilities necessary for daily living,

As the continuation of the analyzation of the researchers about the goals of Co-op Ville, another perspective was also affirmed. In beneficiaries' perspective, beneficiaries living in Co-op Ville are mostly typhoon survivors; Victims of fire and demolition; Those who lived in the danger zone such as near cliffs, and landslides area; Were informal settlers or homeless before; From different cooperatives that are under FPSDC like groups, or members of churches. The main objective of the housing program is to help those who do not have houses to live in and have been affected by typhoons, especially by Typhoon Sendong. They also added that the program intends to help those who reside in the danger zones, and even those who cannot afford to rent in the city as this program is effective because they no longer have to struggle

with renting a place because the housing facility was permanently given to them. The number of squatters in the city were also minimized since those families residing in the Co-op Ville have been deducted from the people on the list of those in need of housing, on the other government side, it alleviated the problem of the government in terms of housing.

This can also be seen in one of the studies of Alvarez (2019) about People’s Plan which is a legal framework for the Philippine government’s resettlement program that address discriminatory patterns of development. After housing cooperatives such as "Alyansa ng Mamamayan sa Valenzuela and Dario River Alliance" successfully protested outside the

headquarters office of one of the shelter organizations over application approval delays. This barred the mobilization of dissident approaches from possible avenues of redress. Community organizations remained at the mercy of the state since participation was used as both a weapon and a gift. Informal settlers remained beneficiaries of The People's Plan's paternalistic participatory politics; yet APOAMF's exercise of agency undermined this subjectivity. While residents used the beneficiary cliché to extract concessions, they also asserted their position as clients of the government to whom obligations were owed in the interactions with the state and even in their requests for compassion and intercession.

Table V. Rent-Free Housing for Beneficiaries

A. Key Informants		
KI		IMPLEMENTER AND PARTNERS' PERSPECTIVE
1	Chief Executive Officer, Federation of Peoples' Sustainable Development Cooperative	"We know that those who relocated in the housing program is from zero, so we used fracked arrangement with that they don't pay anything, the agreement was they can stay in the houses for as long as they want provided that they can't have it rented or sold, they can live there, the sons of their sons but they don't have rights to sell or to have it rented so they're just living there without any cents being paid."
2	Manager, Kauyagan Savers Multi-Purpose Cooperative	"Actually, they don't have to pay; the housing is provided to them for free."
3	Charter President, Rotary Club of Cagayan De Oro Premier	"I'm not privy to how much the households would cost. I mean if they are like if they're paying for the house. We are not involved in that matter. So, we're really here to provide support services not really on the payment for the houses."
B. FOCUS GROUP PARTICIPANTS		
FGP		BENEFICIARIES' PERSPECTIVE
1	Beneficiary A	"It's very affordable." "Just follow the rules here, cooperate and then don't be stubborn. If you are stubborn, don't be stubborn or else you will be full-out from here. One of the rules here, drunks are not allowed, trouble-makers are not allowed, then 'marites', it is also forbidden but 'marites' are trendy now."
2	Beneficiary B	"It's affordable because everything is free." "I will follow the rules and regulations of the coop because we live in a peaceful compound." "You need to live in the house because if you don't, the coop will close it."
3	Beneficiary C	"It's free. Just follow the policy here, then cooperate, then just support every program here."
4	Beneficiary D	"It's affordable, because it's free, we can live here for free. Lifetime we spare here." "Do good not to get rid of it. Follow the rules and regulations here for good."
5	Beneficiary E	"It's a big help to us because there is no fee, everything is free. We can live here for a lifetime."
6	Beneficiary F	"There is no payment. It's free, it's free, we don't pay anything. That's where we have the MOA, the signed agreement for what policies will be followed to continue living here. And then that's what we can give back to the federation, maybe we will support the programs of the federation, and then we will follow the rules and regulations here inside."
7	Beneficiary G	"Of course, it's affordable, but there are also rules that need to be followed. If you don't follow the rules, you will suffer." "There are many rules here that must be followed because the FPSDC wants to look at peace and joy not chaos. That's all they do here, joy is what they always look for."
8	Beneficiary H	"It's free here. When we stay here, we sign a contract. There you just need to obey what is written there that you have to follow to live here in Co-op Ville. 'Don't break that law'. Also you need to cooperate."
9	Beneficiary I	"It's really within reach because we live here for free and will be followed by our children and grandchildren."
10	Beneficiary J	"I think the housing facility is affordable because it's free at the FPSDC, then the agreement is that you have to be settled in the house, because if you don't they will revoke it. There is an agreement that our beneficiaries will live for 99 years, however given our old age we will not be able to do so."
11	Beneficiary K	"The housing facility is really affordable because everything is free, so the only counterpart to us is to develop and take care of the housing to maintain cleanliness and to develop the house and make it beautiful."

12	Beneficiary L	“The facility itself is cheap, we don’t even have to construct it, it’s expensive, and it’s difficult to find the materials.” “One of the rules here in Coop Ville is that when the house is awarded they must live in it, participate in whatever the FPSDC implements and also cooperate with the community.”
13	Beneficiary M	“It’s affordable, there is no payment, free, living here is cheap, whatever agreement there is we should follow.”
14	Beneficiary N	“It is affordable because the housing is free, and also however you should live there and you must follow the rules, you should cooperate.”
15	Beneficiary O	“It’s really affordable, it’s free, all we have to do is live and take care of it, because that’s all we can do at home and we have an agreement that the beneficiaries can follow that agreement for up to 99 years.”
16	Beneficiary P	“Our facilities are given for free, when we arrived here the house was ready to be occupied, we only needed to live here. FPSDC’s agreement with each beneficiary, it’s just basic, once you are given a unit here, you really need to live there.”
17	Beneficiary Q	“It is affordable like what my co-beneficiaries said. The first rule is to stay and live in the house, not make it a rest house. Second, you should be a member of the cooperative and must follow the policy here and attend the meetings of every program. A beneficiary must not be violent also because if he is, then he will remove and dismiss the contract.” “He will be giving first, second and third offense but if the person gives his promise, he will be receiving counseling. It really depends on our coordinator if he will see that the person is true to his words and actions.”
18	Beneficiary R	“The housing facility of FPSDC is affordable because it is free. It was great and peaceful.”
19	Beneficiary S	“It is very affordable because it was given free to us. We are the ones who maintain the place especially if some parts (house) is broken.”
20	Beneficiary T	“Our housing facility is completely free, if there is something wrong in the house, we will be the one to fix it. All housing facilities are free to all beneficiaries who are qualified to live in Co-op Ville.”
21	Beneficiary U	“The housing is affordable because we do not pay any amount except if we will have to repair or fix the house. We are allowed to repair or develop the house. Our house does not have a division inside. So we can repair it, even the kitchen.”
22	Beneficiary V	“It is really affordable because our house was given for free but if there is a problem, we will have to repair it on our own.”
23	Beneficiary W	“The housing facilities are affordable because they are free. Those who want to live here must be located in the danger zone, victims of typhoons or fire or those who are homeless.” “There is no fee. The house was given for free.” “They will not pay anything as long as they will stay there and will not make it as their temporary house or rest house as part of the rules of FPSDC. If they do not obey, the agreement will be forfeited.”
24	Beneficiary X	“It is free and we are the ones who will maintain the place.” “We have our MOA that we signed. We are not allowed to sell the house or rent it to other people. We will turn over it to FPSDC because it is the one that manages the housing facility or we can give it to our relatives because every year, we have a profiling if who will be our beneficiary”
25	Beneficiary Y	“It is affordable because the housing facility is free except the fee that we have to pay if we will be needing a repair to our house”

Rent-Free Housing for Beneficiaries

In Co-op Ville, the houses are rent-free. According to the Chief Executive Officer of FPSDC, they know that those who were relocated to the village are from zero, so they made sure that the beneficiaries do not need to pay anything. However, the beneficiary signed a Memorandum of Agreement (MOA) containing rules and regulations that they should remember and follow while they are living in the Co-op Ville for free. The beneficiaries with their children and grandchildren can stay in the Co-op Ville for as long as they wanted, provided that they cannot have it rented or sold because they don’t have the right to it.

They don’t have to pay; the housing is provided to them for free, as mentioned by the manager of Kauyagan Savers Multi-Purpose Cooperative. It is an empathic message as to how willing FPSDC is to help the needy. They offered the housing for free, while also offering them jobs inside of the village, where they could start anew, with new people to meet

and create bonds with. However, the charter president of the Rotary Club of Cagayan De Oro Premier said that she is not aware of the cost of the households or if the residents are paying for rent because they focus on support services for the Co-op Ville.

The participants all echoed the same sentiments, they were all thankful as the housing was given to them for free, all they need to do is to take good care of it. The beneficiaries had mentioned that they had signed a Memorandum of Agreement (MOA) which gives them awareness that there are rules and regulations that they need to follow. They stated that FPSDC will revoke the contract and close the house if they try to sell the house or use it as their rest house. They can change anything they want in their respective houses, but it should conform to the design given by the coop, and when their houses need to be repaired, they should shoulder the expenses. Also, they shared their ways to give back to the community, like giving their full support to the FPSDC’s programs and maintaining peace and order in the Co-op Ville by respecting each other and following

the rules and regulations made by the FPSDC. The participants said that stubborn and trouble makers are not allowed in the community because FPSDC wants peace and joy in the Co-op Ville.

The houses are given for free, and that says a lot about the willingness of FPSDC to help them out. This falls under the

Fostering Healthy Families, Individuals and Youth in the article Bruce Woodruff (2014) wrote, wherein they are being cared for and fostered by a community like in Co-op Ville, not just any community, but a community they themselves created because of the free housing. They gradually improving their lives.

Table VI. Livelihood And Considerations for Beneficiaries

A. Key Informants		
KI		IMPLEMENTER AND PARTNERS' PERSPECTIVE
1	Chief Executive Officer, Federation of Peoples' Sustainable Development Cooperative	<p>"We see that all the mothers are studying acupuncture and reflexology, and having eco-tourism is one that we envisioned to develop like a wellness center. The wellness center they can have spa so all the mothers may become therapist so they will be managing the business so that will be a work opportunity for them and also the Bed and Breakfast so maybe they're the one who do the laundry and will manage the canteen and the restaurant and other small livelihood activities that will able to generate employment or work opportunities for the residents."</p> <p>"In phase 1, we built the houses with single detached, quadruplex units, and then we constructed a multi-purpose hall, day care center, health center, covered court, and developed Bed and Breakfast Facilities although this is still a work in progress. In 2011 or 2012 we have livelihood activities, one of which is the HIVE or Hand Holding in Viable Enterprises."</p> <p>"In the area we've noticed that if the mothers already had work, they need to leave their children so we built a day care center, also we need to have multipurpose hall for the activities like summer activities, there is basketball, volleyball, and fiesta and then third we set up a library for the children, so there are donations of books, but of course the biggest investment is the coco sugar mill that generated employment area and we organized cooperatives which they manage the resources, they have water distribution service."</p> <p>"Just add the Bed and Breakfast although this is still a work in progress, we're assessing if this can be an agri-tourism site of the Co-op Ville. Others like I guess private schools which are not exposed in the community. It is good for them to have an immersion in the communities and it is good to offer the Co-op Ville community as an immersion site."</p>
2	Manager, Kauyagan Savers Multi-Purpose Cooperative	<p>"Their production enterprise, they have employment there, because they need work, because I heard from them that women are working in the coco sugar plantation, and the others are working, or have small businesses in the City."</p> <p>"They are focusing on income-generating projects right now, they have a coco sugar plantation, they have gardens with vegetables, which they plant and consume, they also have space where they could chat with each other."</p> <p>"As of now, the program they have is for the livelihood, living there, they have coco sugar processing plant, which is small in size, and they also have a coconut plantation, which is the source of their raw materials for the production, they were also given a water system, where households could buy water from areas with water. They also have a small garden, where they could plant. Actually, they planted coconut. They were also organized to form a primary cooperative business, their livelihood."</p> <p>" We had to look for ways where and how to source water, road to the main market, we also had to search for technical inputs like capability-building for the community, on the organization that they created. We're like the advisor, that's our role."</p> <p>"They have structure, there's a chairman, a vice, a secretary, etc. it is important that they have a structure because they have a cooperative. Way back before forming their own cooperative, they already have structure. They see to it, because it's difficult if they don't have any structure, it's not possible that they don't have a treasurer, or that the president is also the treasurer. There has to be a delegation of work, for the check and balance. They can sustain that because they have regular meetings, and they also have policies and systems in place."</p> <p>"Organizing a cooperative is one of the factors that helps them, they have regular meetings, trainings as well and also from the coop they also have a homeowners association, which is responsible for the security of the community, they have scheduled in guarding the area for 24/7 just to ensure that the area is safe so they have this kind of community activities, then they also have religious activities in the area, because not all of them are Catholic, not all are Muslims remembers it's Mindanao so people have various religious affiliations."</p>
3	Charter President, Rotary Club of Cagayan De Oro Premier	<p>"I understand that the workers for the coco sugar plant are from Co-op Ville. We're trying to build a learning hub the ones that we would hire to carpenters and masons"</p> <p>"They all have houses, a multipurpose area that they use for the meetings and for their activities. They have a healthcare area, they have an admin office and then we're building a learning hub, a Learning Center for the mostly for the kids, the coco sugar plant and they also earn from that we have new livelihood now, the sky hydrant which has the reservoir. There are other facilities that have been added maybe like there's a basketball area"</p> <p>"I know that they were already developing aside from the housing units itself, we were trying to build a Learning Center, we were partnering with them. The Learning Center is not that complete for the young people in the community. We were able to provide the gadgets for the kids so that they could still continue with their learning both synchronous and asynchronous turning despite</p>

		<p>the pandemic but aside from that I know that the coco sugar that has already been around almost completed that I think would lend livelihood to the community."</p> <p>"We've also had legal clinics but for those who have legal concerns. We would continue the partnership regardless of whether it's a pandemic or not regardless of who's the president of our club or of what circumstances. Maybe because they are our communitycore we are committed to helping them in partnering with them so that's what I can add."</p> <p>"I observed at the beginning there are clashes because they come from different areas, they have their different persuasions but later on, as you have more community interaction you get to know your neighbor. You had more activities together you know you work on projects together you belong you really have some sense of belongingness. Now because you're part of an organization they become a cooperative in themselves and then they've also become part of our Rotary community core so they are an adopted community in that sense and we've had a lot of activities together, the problems are being communicated in the area, the misunderstanding is being solved. I think that it really helps that there are constant activities, plans, and programs and it also helps. I think that there are some administrators because FPSDC staff is there and the issues are being monitored and solved."</p>
B. FOCUS GROUP PARTICIPANTS		
FGP		BENEFICIARIES' PERSPECTIVE
1	Beneficiary A	<p>"We already have teachers here."</p> <p>"One of the amenities here is the multipurpose"</p> <p>"We had counseling for those with traumas."</p> <p>"We had free lighting, a livelihood program for the unemployed here and in collaboration with Rotary, we have a feeding program"</p> <p>"We are united, one work, one team, one unity. "</p>
2	Beneficiary B	<p>"Our water sir, we sell it."</p> <p>"Water reservoir, we get our water there"</p> <p>"One of the things that the cooperative helped us with was HIVE. Those who live here, their partner, those who are unemployed are given jobs in HIVE inside our Co-op Ville compound. And we have a water reservoir."</p> <p>" The first is our water supply and then the HIVE is in our coop. But there are still many, many more cases planned to be implemented, step by step, sir, it is not possible at the same time."</p>
3	Beneficiary C	<p>"It's just a small business, just to add income to the loading station. Sometimes I help my sister in her store."</p> <p>"The pathway in the village is already cemented, it's nice for us to walk. Unlike before that rough road."</p> <p>"Medical mission and we also have women's activities. Zumba, fitness to avoid having high blood pressure, 'balik-alindog program' to have a little bit of fun."</p> <p>"Here we now have a basketball court, center, and multipurpose covered court. When guests come here the meeting is held in multipurpose."</p> <p>"Medical mission and we also have women's activities. Zumba, fitness to avoid having high blood pressure, 'balik-alindog program' to have a little bit of fun."</p> <p>"We have a monthly regular meeting, a monthly pahina for everyone to bond. Then there is the coco sugar that is gradually being given jobs to the others, just step by step. For the bayanihan, cleaning the surroundings, zumba, and prayer meetings every weekend."</p> <p>"That is what we are enjoying now that we are united."</p>
4	Beneficiary D	<p>"Here we now have a basketball court, center, and multipurpose covered court. When guests come here the meeting is held in multipurpose."</p> <p>"There is a learning center for children to study"</p> <p>"Here we now have a basketball court, center, and multipurpose covered court. When guests come here the meeting is held in multipurpose."</p> <p>"Our dream to have a house is now fulfilled that we already have a house and then our road here is completely cemented."</p> <p>"Here with us, we are united here to understand everything especially if there is a meeting. Everyone needs to attend to find out what we are going to do here. It will be a big help to us if we are united in a community. Yes, we have unity."</p>
5	Beneficiary E	<p>"Apart from HIVE, there are also various stores, there is one here that has a husband who works as a company driver."</p> <p>"We already have a health center for an annual medical mission"</p> <p>"We now have a learning system (center) for children."</p> <p>"We had HIVE and then water."</p> <p>"It will be a big help to us if we are united in a community. Yes, we have unity."</p>
6	Beneficiary F	<p>"Right now it's just HIVE but the others who live here have jobs in the city. The skilled-workers, the construction workers mostly work in the city because the construction projects are in the city. We have a small business. Those who buy here are only within the community. It's just a small carinderia char. Just cooking food. There are various stores, there are also small snacks because there are workers here who buy snacks like siomai."</p> <p>"We have HIVE for the livelihood of the people here. That is the production of coco sugar that</p>

		<p>will soon become the business of our cooperative."</p> <p>"We now have a learning system (center) for children."</p> <p>"They helped us to have a connection on electricity. Learning center for children, a recreation of children and youth."</p> <p>"The federation has built coco sugar production so that is one of the services they have implemented."</p> <p>"At first, people from different places lived here, the benefactors were different, they didn't get to know each other well, then the characters of each one were different. But so far we are somehow united. The homeowners association has been formed and every month we have a monthly meeting, we have a monthly Bayanihan in our area so, somehow we are bonding and then we also have Zumba with women every Sunday so somehow we get to know each other well. So, now, we live in a harmonious and peaceful community."</p>
7	Beneficiary G	<p>"There is a farm in FPSDC but is still looking for money because the farm needs a lot of money."</p> <p>"There is a covered court sir for children to play."</p> <p>"Our coop and then we already have a little farm."</p> <p>"Most of it was water and then HIVE, 'that's all that happened to FPSDC so far."</p> <p>"We haven't fully united yet because we still need to focus on people or residents in the Co-op Ville. But that's so close to achieving. Some will not be joining us at work, but others are also helping. We have not yet fully achieved what unity is. But soon it will happen."</p>
8	Beneficiary H	<p>"The others who don't have a job are now working at HIVE."</p> <p>"There is an office in the coop."</p> <p>"We have a spiritual gathering here every Sunday and also the counseling for the victims of the typhoon, it's free. And then they also interact with us even when we are poor."</p> <p>"We have a spiritual gathering here every Sunday and also the counseling for the victims of the typhoon, it's free. And then they also interact with us even when we are poor."</p> <p>"We were given HIVE so that our husbands could work and then it was near our home."</p> <p>"Yes, we are united here. At first, the people we met came from different places. But now, little by little because we have a spiritual gathering here and then we also have Bayanihan. We have a coop, and little by little, people here are coming together"</p>
9	Beneficiary I	<p>"There is a job in our area. Like construction workers"</p> <p>"We have a health center here. If there's a medical mission, that's when we use it because we still lack equipment for our health center."</p> <p>"We have organized a cooperative, they are helping us organize our cooperative."</p> <p>"We have organized a cooperative, they are helping us organize our cooperative."</p> <p>"The services that FPSDC has already implemented, first our cooperative, FPSDC helped us organize our coop here in the village."</p> <p>"I can say that we are united here in the community because we have regular meetings for the development here in our community, Bayanihan, spiritual activities, and then we have a women's group, we do Zumba every third Sunday of the month, a return to allure for mothers."</p>
10	Beneficiary J	<p>"I sell outside and inside the Co-op Ville"</p> <p>"The reservoir. That is where our water is stored."</p> <p>"The services of FPSDC here are water refilling, we have water and coco sugar."</p> <p>"The services of FPSDC here are water refilling, we have water and coco sugar."</p> <p>"The service provided by FPSDC is water. It's important for me ma'am that our road is already cemented."</p> <p>"In my neighborhood, there are homeowners meetings, coop meetings, volunteering, women's, Zumba, and prayer meetings. We will never forget the prayer meeting."</p>
11	Beneficiary K	<p>"I sell rice cakes and suman, biko, to different houses just to have an income."</p> <p>"The covered court, that's where our youth play."</p> <p>"We planted coconut trees for the coco sugar inside Co-op Ville, and other places."</p> <p>"We planted coconut trees for the coco sugar inside Co-op Ville, and other places."</p> <p>"The service offered by FPSDC is the coco sugar production, it has been fulfilled and we have already tasted how good it is and then we made biko"</p> <p>"For me, whenever we bond and unite every December, Christmas Party. We are all happy to be involved. There are games, contests, and various games."For me, whenever we bond and unite every December, Christmas Party. We are all happy to be involved. There are games, contests, and various games.</p>
12	Beneficiary L	<p>"I have a carinderia. I am cooking viands."</p> <p>"The multipurpose is where we hold our meetings in the coop."</p> <p>"We have a cooperative, we have water refilling, and HIVE"</p> <p>"We have a cooperative, we have water refilling, and HIVE"</p> <p>"Now everything is cemented in the whole village. We are very grateful to FPSDC for always supporting us here in the village."</p> <p>"In our community there is a monthly meeting. And then in the coop, there is a meeting. It is needed that every family must attend the meeting every month, week of the month, as indicated in FPSDC's law"</p>
13	Beneficiary M	<p>"I have a job far away, the hanging rice, and a laundry woman."</p> <p>"In my opinion, the road is very beautiful, when you walk there is no more mud."</p> <p>"We have water and coco sugar"</p>

		"The service provided is free electricity and that our road is now cemented and not mud." "We have a monthly meeting, we have a Bayanihan."
14	Beneficiary N	"We catch assorted fish sir, there are small fishes, assorted kinds." "There is a learning center " "The services here are the coco sugar, and HIVE" "The services that have been carried out include irrigation and electricity." The services that have been carried out include irrigation and electricity." "We have a prayer meeting. We gather, there is a prayer meeting, a monthly meeting, like that."
15	Beneficiary O	"I work as a babysitter to sustain my everyday needs." "There are residents of the village who hire carpenters, laborers for houses, some sir have carinderias and are sari-sari store owners." "The Bed and Breakfast for the future livelihood of the people here. It is not operational yet. The building already exists, for the future." "The most remarkable thing for me is the counseling, our stress and traumas were relieved." "First of all, the electricity is free, when we install the electricity, it's just free." "First of all, the electricity is free, when we install the electricity, it's just free" "I can say that there is a bond here because of the different organizations that are organized here, first the youth, the women, we have homeowners' officers, and we have coop officers. That is the right reason why we are united here. When our Coordinator calls for a meeting, almost everyone is present. We can see the spirit of cooperation there. They have different activities such as beautifying our village, the youth are assigned to do it. They will represent our barangay in those sports if there is a contest by zone. Every week, especially Sunday they have games like volleyball and basketball."
16	Beneficiary P	"Apart from working here in the village, I also have a job in other places sir, in the city as a volunteer sir and we sell banana que" "We also have a prayer room. Most of them here are part of the religious group, the SSVP Society of Saint Vincent de Paul" "The coco HIVE, we don't have to travel back down for the jobs, the water refilling inside the Village." "The service given by FPSDC that was fulfilled is regarding the connection of electricity and for the installation of wirings. When it comes to water, now, with the help of FPSDC, we have a source of water here" "The service given by FPSDC that was fulfilled is regarding the connection of electricity and for the installation of wirings. When it comes to water, now, with the help of FPSDC, we have a source of water here" "I can even say that the people here in the village are united when there is a call to work together to clean up the whole village. There is the cooperation of almost everyone who lives here. That's actually one instance where I observed everyone in here working together."
17	Beneficiary Q	"The primary job here is construction worker, there are also teachers here Ma'am" "We have a prayer house where we can have a mass and Bible study as well especially every Flores de Mayo in the month of May" "Other benefits that FPSDC gave aside from giving us a house, they also built a committee of officers for them to lead us. We also have a medical mission, livelihood, coco sugar and HIVEs. Lastly, the permission spirituality for the continuations of our counseling" "Some of the programs that were made are cooperatives for the livelihood that were already mentioned by my co-beneficiaries. Also, spiritual gathering. We always have a fund to give right away. We also have a various formation program that NGO and LGU support." "The service given by FPSDC that was fulfilled is regarding the connection of electricity and for the installation of wirings. When it comes to water, now, with the help of FPSDC, we have a source of water here" "We have unity because I can see the continuous development here Sir. We receive continuous help outside and inside the Co-op Ville and the close relationship with neighbors."
18	Beneficiary R	"Yes. We have therapist Ma'am just like me" "We have a sky hydrant that purifies our water so we can drink it." "We have counseling to get rid of the trauma because of the typhoon" "Well, we were given a health center here. We also have medical missions and eye check-up, vitamins, maintenance and legal counseling." "Some of the programs that were made are cooperatives for the livelihood that were already mentioned by my co-beneficiaries. Also, spiritual gathering. We always have a fund to give right away. We also have a various formation program that NGO and LGU support." "There is unity in our community. Because every second Sunday of the month, we have regular meetings. We also have a good relationship with each other."
19	Beneficiary S	"I am one of the therapists and my primary job is construction workers Ma'am. I am also a liaison officer here in our cooperative Ma'am." "We have a covered court where children can play basketball and volleyball. We can also have our zumba there just every Sunday in every month" "We have counseling and a feeding program" "We are given a training center, multipurpose learning center where the children can study every summer." "Well, we were given a health center here. We also have medical missions and eye check-up, vitamins, maintenance and legal counseling."

		"There is unity here because we have regular spiritual meetings. Also the "magpahina" (spirit of communal unity) and also our cooperative here."
20	Beneficiary T	"I am with Ms. Analyn. We cook food for the catering" "We do. We have unity here. We have regular meeting sessions." "We have a vending machine. We put coins in there so that we have a water to drink" "We have counseling to get rid of the trauma" "Well, we have a multi-purpose cooperative here sir where we use it in our meetings and whenever we have a visitor, this serves as our meeting place." "We do. We have unity here. We have regular meeting sessions."
21	Beneficiary U	"I am a cook in the catering department located here. So if there are visitors,I will cook for them then I will have my salary" "We also have a reservoir for water storage. Our sources are sky hydrants and vending machines." "We have a feeding program after the counseling" "They helped us by cementing our road here." "We have unity here in Co-op Ville. We have regular meetings, a spirit of communal unity, women's activity, and bible sharing."
22	Beneficiary V	"I am also a sale woman here at Co-op Ville in our consumer cooperative" "We have a Bed and Breakfast. Actually we have students here taking their OJT at HIVE and their accomodation is completely free" "We have counseling due to the trauma that was brought by the typhoon" "There is an ongoing construction of a bed and breakfast. There will be an establishment to cater them. The catering is now functioning." "We are united because we only have one community and leaders that guide us, our coordinator here like Ma'am Jane."
23	Beneficiary W	"I do "buy and sell" "The facility here is multi-purpose. If there are trainings, meetings and parties for the visitors " "We have counseling, medical mission, bible study, livelihood, production of coco sugar and many more. Cookery, assistants for notaries and building cooperatives. " "We have counseling, medical mission, bible study, livelihood, production of coco sugar and many more. Cookery, assistants for notaries and building cooperatives." "In terms of water supply, we will just go to the common area to get our water supply." "All of us here unite. Especially the youth. We have curfew hours and "magpahina" (spirit of communal unity) that were also mentioned by my co-beneficiaries."
24	Beneficiary X	"I am the only one who sells here in the Co-op Ville" "There are men who own a store and carinderia. Others also sell fish." "Our production is from HIVE. We have coco sugar." "Counseling. We also have medical missions, training, assistance and we also have cooperatives from primary to multipurpose in God's grace. " "We have our farm. We planted coconut trees for the coco sugar" "We do. We have unity in Co-op Ville but there is a circumstance that cannot be avoided like having a little argument with each other but in God's grace, we are all good because we have values formation that is being implemented every week. By doing this, we can let go of all the bad feelings we have for each other. These problems will only stay inside and when we go outside, we will never mention them again."
25	Beneficiary Y	"I am a therapist inside and outside the Co-op Ville" "The facility that we have here is the health center where we can do our services. We have a pre-clinic every fiesta. We give massage service to our patients" "We have counseling and training. " "The service that was offered here by FPSDC is the HIVE. It gives people working opportunities." "We are united here and we also have a barangay police here in Co-op Ville. They are representatives in the barangay."

Livelihood And Considerations for The Beneficiaries

A community can be sustainable when it manages the human, environment, and financial needs of a person. Economic opportunities and safety of a community also contribute to it. One of the responses of the Federation of People's Sustainable Development in building sustainable communities is the Co-op Housing Facility. Their primary focus is directed to food security, renewable energy, and livelihood opportunities. From the implementer's perspective, they affirmed that livelihood opportunities were provided in the Co-op Ville: (1) An eco-tourism that was visioned to develop a wellness center; (2) Ongoing bed and breakfast facility; (3) Production enterprise, as they have an employment wherein

women are working in the coco sugar plantation; (4) Learning hub for the people that they would hire to become carpenters and masons. Meanwhile, there are also amenities and facilities inside the Co-op Ville such as multipurpose hall, daycare center, health center, covered court, bed and breakfast facility, Hand Holding in Viable Enterprises (HIVE), coco sugar plantation, gardens, and personal space where they could talk with each other. They also agreed that there are projects, services or activities that were provided by FPSDC: (1) Library where beneficiaries have the source to read; (2) Coco sugar mill that generates employment and help them to organize their own cooperatives; (3) Necessities such as water distribution service where households can get water, and road cementation; (4)

Coconut plantation that serves as a source of their raw materials for production. Added by the implementers, there are also programs, and wellness and material support given for the beneficiaries. Some of the programs that were implemented are the feeding program, regular meeting, prayer meeting, bayanihan, and cleaning drive, medical check-up including eye check-up and distribution of vitamins and maintenance. Beneficiaries were also given a consultation because of their traumatic experience, the federation ensured that they received debriefing to help them cope. On the other hand, a playground was built for the affected children so that it may distract them from their trauma by playing. The federation also made sure to consider what the recipients wanted by allowing them to complete a survey, the findings of which will be utilized to develop community plans. They also looked for capability-building for the community. They stated that, “they also consulted with other possible partners who have interest in helping the survivors.” which resulted in more funding and technical assistance.

The researchers continued to analyze the livelihood and considerations for beneficiaries of Co-op Ville. As per beneficiaries' perspective, they attested that livelihood opportunities were present inside and outside of the Co-op Ville. Prior to inside livelihood opportunities, they have teachers; they sell water, rice cakes, fish food and other services like laundry; they do "buy and sell"; they have variety stores and carinderias; and workers inside the HIVE. They also stated that the primary work outside of Co-op Ville is construction workers, carpenters, and laborers for houses. Looking back at

the Co-op Ville, amenities and facilities were also provided as claimed by the beneficiaries. They have multipurpose, water reservoir, pathway, learning center for the children, health center where they conduct the annual medical mission, HIVE facility for the livelihood of the people, covered court for children to play, office in the coop, bed and breakfast, prayer room/house, sky hydrant, and vending machine. There are also projects, activities and services that are implemented inside the Co-op Ville. They have training assistance to help beneficiaries to organize a cooperative for the residents, necessities such as water reservoir, connection on electricity, farm, water refilling, production of coco sugar, planted coconut trees for the coco sugar inside Co-op Ville, and other places, built a committee of officers to lead the community, bible study spiritual gathering every Sunday. Wellness and material support were also given to the beneficiaries. According to the beneficiaries, they have counseling to deal with the traumas they have after the typhoon Sendong. To ensure the safety and security in the Co-op Ville, the FPSDC organized a committee of officers to lead and take care of the welfare of the community, providing medical missions to know the health status of the residents.

Making these considerations and understanding what they need creates a better community for typhoon survivors. According to the Foundation of Rural Regional Renewal (2020), understanding community needs is an important step in project development; one of the simplest ways to discover local priorities is through surveys. Involving beneficiaries in the planning process validates the plans and raises the chances of success in developing a better community.

Table VII. Effectiveness And Benefits of Co-op Ville

A. Key Informants		
KI		IMPLEMENTER AND PARTNERS' PERSPECTIVE
1	Chief Executive Officer, Federation of Peoples' Sustainable Development Cooperative I	“It is very effective in providing housing assistance because they lost properties, so the housing program is a big help for them, and I think It is very effective in helping victims of the typhoon or devastated by the storm.”
2	Manager, Kauyagan Savers Multi-Purpose Cooperative	“I think yes, most cooperatives have a heart like the federation to provide housing for those affected by the typhoon. The reason why I think it is effective is that it is not only them, it was a collaboration of different stakeholders, and helpers. And the federation is very good at mobilization that could help others. They did not keep it to themselves, because they could not handle the costs, so many people also offered their help, but talking about the effectiveness, it was a very effective, sound project. It is really effective, and this is really the kind of what the typhoon survivors' need when they lose their house.”
3	Charter President, Rotary Club of Cagayan De Oro Premier	“Yes, definitely I think effective, but I again it's really not just housing because when you approach like to give you an example, okay the housing facility is at a distance from the center of the city the survivors used to be in no-build zones, Co-op Ville which is a very far from the center, when you relocate people from like people who used to live at the center of the city all the way to mountainous area you'll have to think about livelihood, you have to think about whether they will have the transportation to ferry back and forth to their work area so those are the I think some of the challenges with that were initially met. I think to be truly effective that has to be factored in can you put up a housing project from let's say from where they were initially to where you relocate them you really have to think about their place of work whether they can still ferry themselves back and forth from their work areas to their relocation houses because if their fare, if three or four rides from where they work it might not that effective because they will lose all their money going back and forth from their home to their work, so you know for housing projects to be effective those even the tiniest things should be considered like transportation whether they would have livelihood there whether the kids would be near the schools whether you will have health care facilities from the barangay or whether they would be accessible so for it to be effective it's not just a matter of putting them in houses, work should be considered, the employment, we need to think about the livelihood where the students could study. You can also consider health care because are they near the hospital? Near the barangay Health Center, would they have access to emergency response if there's an accident. It is effective of course yes if they would still have access to livelihood, education for children and even learning adults'”

		healthcare and all these transportations and all these facilities which are necessary for daily living. And Beneficial because the housing project addressed an immediate need which was to relocate the internally displaced individuals.”
B. FOCUS GROUP PARTICIPANTS		
FGP		BENEFICIARIES’ PERSPECTIVE
1	Beneficiary A	“For us survivors of Sendong, it is difficult for us all to start again. When coop came into our lives, we came to feel that we can still live our life. Many of us were helped by the coop. Hopefully, they can help more like us. It is very effective for the survivors. It is a great help for us who lost their houses in Cagayan.”
2	Beneficiary B	“Housing helps because there are a lot of people who have a need, now it is few, there are only a few who need it, they are those who haven’t been given it yet, but more than 100 families had received housing assistance. Co-op Ville housing is a big help because in the place we live before in CDO, we are near both the river and the sea.”
3	Beneficiary C	“Yes, a great help to the Sendong survivors. It was a big help to us because they helped us how to start again. We undergo counseling because we are especially typhoon victims. We are down and here we are given a new chance, new hope to rise again. It helps us and it is very effective for us because like us Sendong survivors, we have a new hope to recover, especially in our lives.”
4	Beneficiary D	“What the coop did to us was good because they gave us a house until now, the house that was given to us is still free. We are very thankful to Co-op Ville. We are given housing. Very effective because it gave us a house far from floods, and calamities.”
5	Beneficiary E	“It is a big help. It helped me a lot because when it rains in Cagayan de Oro we can’t sleep well. Everything is okay here. It is a huge help for us because we can’t afford to buy a house.”
6	Beneficiary F	“It helped with the housing issue because think of us here, we will reach 145 families from the start. Those 145 families had their own houses. So, that has been deducted from the people on the list of those in need of housing. So, that 145 families are a big number that has been helped by the federation. So, on the government side, it’s just a little bit, they have less need to help. It can help us effectively. Most especially typhoon Sendong survivors like me. We didn’t have a house before in the city, so we just rented a house but now we have been given a chance to have our own house.”
7	Beneficiary G	“It helped because many have been given houses here. It is a big help because many still need a house. We’re only poor, we don’t have the capacity to buy materials. They gave us houses and it is a big help.”
8	Beneficiary H	“When we are there in rental housing, we cannot afford that. Here there is no charge, so it really helps us. It helps the survivors who lost their homes.”
9	Beneficiary I	“We have a home that was devastated by the typhoon. It is a big help on the issue of housing because we’re not renting anymore, and the number of squatters in the city was minimized.”
10	Beneficiary J	“It helped on the issue because we used to rent, but not anymore. It’s a big help for us because we’re also a victim of the typhoon.”
11	Beneficiary K	“It is effective, as many of us were helped, from the typhoon. It helped on the issue because it alleviated the problem of the government in terms of giving houses because FPSDC gave us houses.”
12	Beneficiary L	“It is a big help, for us victims. The housing helps the victims of typhoon, for example, us devastated by Sendong.”
13	Beneficiary M	“Big help as it helped my family. We were given housing because we do not own one because of the typhoon.”
14	Beneficiary N	“Same, it helped on the issue of housing. It is a big help that we have a house here so, in time if we are kicked, we have a house in n Co-op Ville.”
15	Beneficiary O	“The relocation was a big help, because we can begin immediately, we have a roof on our head, after we were devastated by the typhoon Sendong, and our traumas were also relieved. It’s a big help as we do not have to rent anymore, as it was costly and expensive, we could now use our income for the studies and food for our family because the housing is free. “
16	Beneficiary P	“It is a tremendous help, for those of us whose houses were destroyed, especially for those whose houses were washed out by Sendong, like what my peers said, we didn’t have to rent anymore. After that tragedy, we do not have to rent, instead, we have our own house.”
17	Beneficiary Q	“It helped a lot because we now have our own house to live in, not just my family but many more. We do not have the struggle anymore of renting a place. After one (1) year, we did not expect that after the typhoon Sendong, we were transferred by the government to the tent house. It is really hard as our health condition is not good but after 1 year, we were transferred here in the Co-op Ville. We experienced sadness. We really felt bad but when we were given a house, the sadness we experienced was greatly reduced.”
18	Beneficiary R	“The housing program is really helpful because it help me by providing us a house. Especially when our house was hit and destroyed by the typhoon.”
19	Beneficiary S	“The housing program is very helpful because it helped a lot of people living here by giving us houses, especially the day that our house was destroyed because of the typhoon.”
20	Beneficiary T	“It helped us a lot to find a place to live in and for others as well to get help, we have a house to live in now here at Co-op Ville.”
21	Beneficiary U	“A housing program is really helpful as it helps other people, not only us. It helped us to find a shelter to live in and that is all completely free.”
22	Beneficiary V	“It is really helpful in the issue of housing. Many people like us received housing that revolved around the lack of needed housing. They allow us to live here right after the typhoon Sendong.”

23	Beneficiary W	“The housing program really helped a lot just like how it helped us sustain our needs in terms of shelter here in Cagayan De Oro City. I used to live near the river. We were given a house, especially since we are victims of typhoon Sendong.”
24	Beneficiary X	“It is really helpful building a housing program because I am one of those who lost their homes after the typhoon Sendong. It is really effective because we now have a house to live in.”
25	Beneficiary Y	“The housing program was effective because it helped a lot to those who don’t have a place or house and now have a house to live in. It is really a big help for those people who need shelter here in Cagayan De Oro just like us.”

Effectiveness And Benefits of Co-op Ville

The impacts of Co-op Ville are visible inside and outside of the community. To be effective and beneficial, the housing project required not only houses but also livelihood, healthcare, education, and all of the basic needs of a community. The Co-op Ville considered these projects and programs for the community's residents. From the implementers' perspective, they affirmed that the housing initiative is effective and beneficial as it helps a lot of individuals to start again. As discussed in the previous analysis, the implementers were able to provide the basic needs for a community to be sustainable.

As the researchers continued to analyze the impact of Co-op Ville, on the beneficiaries' perspective, they attested that the housing project was not only effective for the beneficiary; it also addressed the housing crisis in the Philippines. The housing projects of the cooperatives contributed to resolving one of the problems of the government. Although it helps a lot of families affected by the typhoons, it is not an extensive solution, but the results are still advantageous and favorable to many people and the government side.

The Co-op Ville became instrumental to the beneficiaries: (1) They do not have to struggle to pay rental expenses; (2) The burden and worries have lessened, their trauma and mental distress are being prioritized by the cooperative; (3) After the disaster, they did not have to be stressed about where to live since the cooperative gave them a free and permanent house; (4) Typhoon survivors are not the only ones who benefited from the housing facility, but also those who live near the river or in the danger zone, which is a good sign that the Co-op Ville is improving and expanding its

horizons to provide houses to those in need; lastly, (5) Living in Co-op Ville is not expensive, all the expenses are for daily necessities like food and bills, wherein it is not costly at all, parents were able to lend their money for the studies of their children, Co-op Ville also provided employment opportunities inside, so there is an impact on transportation costs.

The Federation of Peoples Sustainable Development Cooperative was able to measure its funds to create a housing project that is effective and beneficial not only to the beneficiaries but also to the rest of the community. Even though the project still has a lot to improve, its impacts are visible enough on the cooperatives' side and on the government's side. If it may be so categorized, it is a win-win situation for all.

Housing aid or assistance was defined as any subsidy from either a state, local, federal, or non-profit administered program that includes, but not limited to, housing assistance and programs or any planned system of projects and services (Lawinsider, 2012). The Maslow's Hierarchy of Needs, physiological needs include the basic needs of a human being to live: air, food, water, and shelter. It is also supported that the instinct of a human being to survive is derived from motivation at this level, which is based on physiological needs. Focusing on shelter as a place where people can live and be protected from danger or even from bad weather. Preserving human life is one of the most essential things to do. FPSDC provides shelter, safety, and affordable housing to homeless people and people who do not have the means to afford housing, like people who are devastated by typhoons and other calamities and would not only be able to help reduce the shortage of housing units, but would also boost all the related industries within the sector.

Table VIII. Building A Strong Communal Community

A. Key Informants		
KI		IMPLEMENTER AND PARTNERS' PERSPECTIVE
1	Chief Executive Officer, Federation of Peoples' Sustainable Development Cooperative	They have regular meetings, trainings as well and also from the coop they also have a homeowners association, which is responsible for the security of the community, they have scheduled in guarding the area for 24/7 just to ensure that the area is safe so they have this kind of community activities, then they also have religious activities in the area, because not all of them are Catholic, not all are Muslims. During the early stages of the development of Co-op Ville one of our big challenges was that we needed to hurry up because the people living in the tent are getting sick and the others, so of course, it isn't fast to develop a housing project, it took us months back then and there were a lot of government requirements so it was very challenging to us because we are a cooperative we're not a housing developer. We're still in a pandemic. So little by little, it has eased up even the travels so we think if this continues our plans to continue the development of other programs there in Co-op Ville will be done in due time. We are also seeing the challenges head-on and one at a time, we know and really acknowledge that it is not easy, so we are ready for that, patience, and we give solutions directly to the challenges.

2	Manager, Kauyagan Savers Multi-Purpose Cooperative	They have structure, there's a chairman, a vice, a secretary, etc. it is important that they have a structure because they have a cooperative. Way back before forming their own cooperative, they already have structure. One of the challenges is its distance from the city, some of the houses were left vacant because people weren't able to move in immediately, because of their livelihood, and it's very distant from the City. Water source, it took some time to get them water, the infrastructure took some time to be instituted, but so far, they have water now. What the Federation did was they delegated staff to see on the operation. It was a big part of why it's successful because there's a pilot in a sense, a captain on the boat, in addition, there are policies systems placed.
3	Charter President, Rotary Club of Cagayan De Oro Premier	I observed at the beginning there are clashes because they come from different areas, they have their different persuasions but later on, as you have more community interaction you get to know your neighbor. You had more activities together you know you work on projects together you belong you really have some sense of belongingness. We had a difficult time talking with barangay for the water source we had a difficult time with the community outside, we have we had to have a one minute, barangay would say yes and the community outside would agree for us to tap into the source of water and then the next minute they would renege on the agreement other challenges would be that obviously the community sometimes not all are on board on the activities you for the community. I think coming up with the solution is number one, you have all for one you really have a set of rules. Having a set of rules having said the guidelines would professionalize that. Having a set of officers that they can listen to that can command members in plan and institutionalized reforms.

B. FOCUS GROUP PARTICIPANTS

FGP		BENEFICIARIES' PERSPECTIVE
1	Beneficiary A	We are united, one work, one team, one unity. We did encounter a problem with electricity but now it's fixed.
2	Beneficiary B	Now, it's okay from the highway entering Co-op Ville, it's already cemented with the help of the FPSDC.
3	Beneficiary C	That is what we are enjoying now that we are united. Plenty of drunkards here. People came from different places and occupied the houses. swindlers before. There were no walls before, there were swindlers but now it's okay.
4	Beneficiary D	Here with us, we are united here to understand everything especially if there is a meeting. The water, the light and then our road here are fine. My husband and I are senior citizens, but now everything is okay.
5	Beneficiary E	It helps us if we are united in a community. The development is step by step.
6	Beneficiary F	At first, people from different places lived here, the benefactors were different, they didn't get to know each other well, then the characters of each one was different. So, now, we live in a harmonious and peaceful community. Today, we have a continuous supply of water. Even though it is not house to house supply, somehow, we will be able to get water every day.
7	Beneficiary G	We haven't fully united yet because we still need to focus on people or residents in the Co-op Ville. We have not yet fully achieved what unity is. But soon it will happen. We have light. We also already have received the other facilities here, for example the multipurpose one already exists.
8	Beneficiary H	Yes, we are united here. At first, the people we met came from different places. But now, little by little because we have a spiritual gathering here and then we also have <i>Bayanihan</i> , the coop has also made them members.
9	Beneficiary I	I can say that we are united here in the community because we have regular meetings for the development here in our community, <i>Bayanihan</i> , spiritual activities, and yes, FPSDC came up with it through hard work and with partnerships such as the LGU, Rotary, and stakeholders.
10	Beneficiary J	In my neighborhood, there are homeowners' meetings, coop meetings, volunteering, women's, Zumba, and prayer meetings. We will never forget the prayer meeting.
11	Beneficiary K	For me, whenever we bond and unite every December, Christmas Party. We are all happy to be involved. There are games, contests, and various games. I was also gradually helped here, little by little.
12	Beneficiary L	In our community there is a monthly meeting. They also helped us; we had free light installation
13	Beneficiary M	We have a monthly meeting, we have a <i>Bayanihan</i> . The problems of all the people are being addressed because the development of FPSDC
14	Beneficiary N	We have a prayer meeting. We gather, there is a prayer meeting, a monthly meeting, like that. Regarding the other things like the electricity is done step-by-step, and the water too.
15	Beneficiary O	I can say that there is a bond here because of the different organizations that are organized here, first the youth, the women, we have homeowners' officers, and we have coop officers. They will represent our barangay in those sports if there is a contest by zone. Every week, especially Sunday they have games like volleyball and basketball. On the problems, they have realized it. It just depends on the budget.
16	Beneficiary P	I can even say that the people here in the village are united when there is a call to work together to clean up the whole village. Just like regarding the light, then the needs of the people were resolved. About the road, the ones I said we can't see at night.
17	Beneficiary Q	We have unity because I can see the continuous development here Sir. We receive continuous help outside and inside the Co-op Ville and the close relationship with neighbors. We also have a voice and manpower that voices out our problems and also the one that gives us a solution

18	Beneficiary R	There is unity in our community. Because every second Sunday of the month, we have regular meetings. We also have a good relationship with each other. Regarding the road, FPSDC coordinated with LGU for the road cement.
19	Beneficiary S	There is unity here because we have regular spiritual meetings. Also, the "magpahina" (spirit of communal unity) and also our cooperative here. out problem was water, it was solved because we have a program made by FPSDC.
20	Beneficiary T	We do. We have unity here. We have regular meeting sessions. And also, FPSDC took some actions like with road problems before
21	Beneficiary U	We have unity here in Co-op Ville. We have regular meetings, a spirit of communal unity, women's activity, and bible sharing. The road is also all cemented, we don't have a problem anymore
22	Beneficiary V	We are united because we only have one community and leaders that guide us, now, they plan to coordinate to have a signal provider.
23	Beneficiary W	All of us here unite. Especially the youth. We have curfew hours and <i>magpahina</i> (spirit of communal unity) that were also mentioned by my co-beneficiaries. I can also say that the problems mentioned were completely solved.
24	Beneficiary X	We do. We have unity in Co-op Ville but there is a circumstance that cannot be avoided. These problems will only stay inside and when we go outside the room, we will never mention them again. We were also given electricity by the help of FPSDC.
25	Beneficiary Y	We are united here and we also have a barangay police here in Co-op Ville. They are representatives in the barangay. The discord, it is resolved because we have a weekly formation here for the kids and even us parents.

Building a Strong Communal Community

Being in a community requires plenty of parts, to function and thrive these could be anything from their unity, to how they are led be it by a group of people or one singular person. Their belonging could be a measuring stick to gauge how close each resident is to each other, seeing if they share sentiments, and bonds which could prove useful in times of need. Challenges can also be a sort of medium to see how people in a community behaves, what culture they perpetuate, and how effectively and efficiently they can overcome discord or issues within the community.

Based on the participant’s recantations, it is evident that they do have the sense of belongingness, amongst each other, with frequent meetings, religious gatherings, even one account also stating that there are weekly basketball and volleyball games for people to enjoy their favorite sports. Although some do say that there are still some residents who are distant from the majority, they also say that in time these people will open up and join with the community as a whole.

Challenges and how they were able to overcome these said challenges are simple, they observed, complained, and

soon enough, fixes and remedies were made. An example would be their electricity, they first moved in without the access to something as simple as a light source, not too long after FPSDC noticed this, they acquired electricity for people to use in their houses, also allowing for light posts to be installed in the community. Another would be their water problem, before they did not have a water source, they requested for it, and got a temporary source where they could gather water, a common area where people will bring pails to collect water.

These challenges were solved by simply having communication and genuinely observant people at the top. FPSDC saw and listened, they delivered, and in turn, the residents gave their cooperation without hesitation. Admittedly, a lot could be improved still, additional facilities, better sewage, and the main problem to be solved for now, the issue of water lines on each house. This might not be satisfied within the near future, as everything at this point still depends on FPSDC, their budget, and the willingness of their partners to support them, however, with the communication that they have, there is no reason to believe that their request would not be satisfied.

Table IX. Co-op Ville’s Future

A. Key Informants		
KI		IMPLEMENTER AND PARTNERS’ PERSPECTIVE
1	Chief Executive Officer, Federation of Peoples' Sustainable Development Cooperative	“We cluster the property into different zones. The plan for the blue zone, the health center is there, the FPSDC office, and also the multipurpose court that is where the YLEAD School will be placed but, we will no longer create a physical school we will just develop a cyber school. They will also have a souvenir shop in the blue zone, the products I mentioned earlier that are from a youth representative from the Co-op Ville. The red zone there’s a wellness area and relaxation area where visitors can enter and enjoy the tranquil living in Co-op Ville. So, they are looking if there can be a glamping site in the area and then the Bed and Breakfast is there which is still a work in progress. We are also talking to one of our partners to have a solar field to provide sustainable electricity. We are thinking of having a restaurant and a kitchen that the residents will manage. The yellow zone, that is where we will house the Hand Holding and Viable Enterprises (HIVE). We’ll have a positivity walk if you want to go to the area to communicate with nature. Then we are thinking of having a butterfly sanctuary and farmacy, this is the farm where herbs and spices can be used for alternative medicine.”

		“I will definitely support this kind of program because we’re not always given a chance to help. I think a program like this is a very good chance for us to help others.”
2	Manager, Kauyagan Savers Multi-Purpose Cooperative	“One of the possible improvements I can see is fencing the community. It isn’t enclosed, so people can walk or pass by on the outskirts. If they can fence the whole area, it will improve their sense of privacy. And also, the establishment of Bread and Breakfast, that’s an enterprise that could be a source of income for them.” “I would really support [this program] because this housing project from the likes of cooperatives, it’s not that expensive, it’s also not the PAG-IBIG type where you have to pay for it for 25 years. This one the FPSDC built, I think this is for free for the masses, there’s no amortization because they are absolutely out of money, you wouldn’t make them pay, if possible, make it free.”
3	Charter President, Rotary Club of Cagayan De Oro Premier	“In the pipeline would be completion of the learning hub because I know the learning will go back to face to face but that still would not prevent the community from having its own library, its own Learning Center. If we see other opportunities, we would be open to other opportunities to partner with the community and with FPSDC.” “I think it would really depend on if we would support it. I think it would also really depend on the cooperative and the community that we’re partnering with because it is hard to say that all the initiatives are okay or coop-led initiatives for housing we would around be open to supporting because it also depends on the community it depends on the cooperative that we’re partnering so yes as an idea yes but a lot of thought and a lot of studies would have to be done to scrutinize the community and the cooperatives that were partnering with.”

B. FOCUS GROUP PARTICIPANTS

FGP		BENEFICIARIES’ PERSPECTIVE
1	Beneficiary A	“Maybe my request [for the future] is that the water has reached the houses because our backs are already painful from lifting gallons. “ “I will support as someone helped by the coop; I also want to help so that others can also experience what we have experienced now that we have our own house.”
2	Beneficiary B	“There is nothing (suggestions for the future) because the FPSDC are always monitored, and they know what we need. They are working on a way to give it to us. Right now, sir, the water, they are doing everything for our water, to come to the houses. “ “I will support the coop housing program because I also want to help other homeless people like me who were helped by the coop to have my own house. I want to share that with others to help them as well.”
3	Beneficiary C	“My suggestions are the same as theirs, I hope, we have water in the houses. We really only need water because our arms are big.” “I will support the good purpose of the coop so that at least the purpose of the coop will expand and so that they can help more, especially the homeless who have a safe house.”
4	Beneficiary D	“Maybe I will only ask the residents to cooperate with the people here so that there is no trouble.” “I will support, to help those who need housing assistance for them to be given a house like us here.”
5	Beneficiary E	“My suggestion is water, really to have it house to house.” “I will support to improve our community here in Co-op Ville and also to help others to have their own house.”
6	Beneficiary F	“Maybe my suggestion is the one at our health center because it is not yet fully functional. So, I hope we have things like a first aid kit, I hope we have something to get in case of emergency. Because she’s not fully functional yet because we need a midwife.” “I will support it because the chance given to us should be given to others as well. If given the chance to help others, that’s a big achievement for us. Now we are the ones helped by the federation to have our own house so, maybe ‘when the time comes, we will also help others.’”
7	Beneficiary G	“I will only ask for one thing for the farm to continue, that is because many people will be helped there if the coconut tree continues on the mountain.” “I will support because that is a big help to the people in need.”
8	Beneficiary H	“We will ask for help to provide water in the houses. Please help us. That’s really the main request.” “I will support, to help other people who are homeless, especially those who came to experience typhoon Sendong in the city, and people who are in danger zone areas.”
9	Beneficiary I	“For me it is also the water. I hope our houses get connected to the—each house here, to the water. “ “I will be supporting this program, because it helped those who were devastated, those living the streets and critical areas, or squatter in tents, yes it had a big impact, to me and my friends, because we used to live in the critical areas, when it rains, there is flooding, our houses become flooded.”
10	Beneficiary J	“For me the water. We want it to be connected to our homes. “ “I will be a big supporter because it has helped so many, as well as those, who don’t have a home.”
11	Beneficiary K	“The playground, the children’s facility, is necessary for our young people to enjoy themselves here.” “I would be an avid supporter of the program, because I’m one of those who benefited, I hope it helps many more people.”
12	Beneficiary L	“I have a suggestion that in every house, the water will reach our houses because I’m already a senior, we can’t carry heavy buckets anymore.” “I will be supporting FPSDC, because they helped us improve our lives, and they could obviously help more.”
13	Beneficiary M	“Our water because we can’t be bothered to keep on transporting our water from there because it’s a distance from us.”

		"I will be supporting it, to help others."
14	Beneficiary N	"If it's okay with FPSDC, every house should have a water meter to have a water line." "I will be supporting this program, why, because it helped me."
15	Beneficiary O	"That is also the first thing we really need here for the water to be distributed to the houses. That is what we will suggest to FPSDC." "I will be supporting a program like this, so that it can help other people in the same situation as us, and when the time comes, we will be the one helping others. "
16	Beneficiary P	"The water we have here now is just in the common area, so we have to go there to fetch water. If it is okay for FPSDC to help us with the water, the water itself would go to every one of our houses." "If I were a millionaire, I would absolutely support it, for now, I could only help out with the cooperatives' programs with my cooperation."
17	Beneficiary Q	"I hope that the level 3 or our water will go directly to every household." "I will support so that they will help more people."
18	Beneficiary R	"I hope the support of FPSDC will continue and the level 3 water will go directly to our house." "I will give my support to help those who lost their homes due to disasters."
19	Beneficiary S	"I hope FPSDC will continue to support us and the level 3 water for every household." "I will support this kind of problem to help the needy people."
20	Beneficiary T	"I think the problem is water. I hope that it will go directly to our house because it is really tiring to go to the common area and collect some water, especially for the senior citizens like me." "I will support this kind of program so that I can help those who do not have their own place to live in."
21	Beneficiary U	"The water also. I hope it is on level 3 so it will go directly to our house because it is really tiring to collect water." "I will support this kind of program for them to help more people."
22	Beneficiary V	"About the signal. The FPSDC has already coordinated the water, I hope there is an installation in every household so that we will not have a hard time collecting water to our common area." "I will support this program so that they can help those who lost their homes, they gave us houses to live in and those who do not have their own house."
23	Beneficiary W	"I hope that the level 3 or our water will go directly to every household." "I will support this kind of program because it really helped us a lot and others as well."
24	Beneficiary X	"I hope it is now on level 3 so the water can go directly to our house and the continuous support of FPSDC. The electricity here is very affordable. " "I will support this kind of program to help others also."
25	Beneficiary Y	"I hope it is now on level 3 so the water can go directly to our house and the continuous support of FPSDC. The electricity here is very affordable. " "I will give my support because it is really helpful to us and to others as well."

Co-op Ville's Future

Federation of People's Sustainable Development Cooperative (FPSDC) and its partners have a lot of plans for the future of Co-op Ville. According to KI 1, there will be plenty of recreational facilities, such as a writer's nook, an overlooking, and a butterfly sanctuary. The federation also intends to create and provide training and skill developments for beneficiaries, such as restaurant or kitchen management. In terms of safety improvements, KI 2 suggested that complete fences could be installed to increase their sense of security. KI 3 on the other hand would like that future developments be concentrated on other projects, particularly the learning center they are now developing. She also stated that as a partner of the cooperative, they are open to new partnership opportunities with the community and FPSDC. The key informants also expressed a few points about whether they would support a cooperative housing program in the future. However, KI 3 highlighted that if they were to support a similar cooperative program, they would need to carefully examine it first since their decision would rely on whether the cooperative and the community, they would collaborate with are acceptable.

When the researchers solicited the ideas of the beneficiaries for the future of Co-op Ville, most of them expressed the same concern: the water lines to their homes. Not only is it exhausting to take pails full of water from the common

area to their house, but it is also rather far from the other houses, requiring them to carry them further. Others suggested the addition of a playground for children, something the FPSDC has already considered but is beyond their means at this point in time. Lastly, the health facility currently lacks general medication and a staff, rendering it inoperable for the time being.

The recipients were also asked if they would support a program similar to Co-op Ville. All the participants agreed that they would support the cause and the program. Some said it benefited them or that they wanted to help others, not just because they understood how it feels to lose a house, but also because it helped them improve their life.

The responses of the beneficiaries fall under the category of Informed Citizen Participation, as noted by Bruce Woodruff (2014) in an article in which he claimed that a successful community should include 11 elements. The fact that they are coming together with the same thoughts and goals in mind, that they should also help people in need by supporting a housing program like this, is an informed decision taken by the individuals included in the entire community.

All the future developments that the implementers and the beneficiaries want to have in the future fall under the category of Community Services, Facilities, and Utilities on the article of Bruce Woodruff (2014). Co-op Ville currently lacks

the services, facilities, and utilities required to be referred to as a community, they are not as successful or complete now, but the future of Co-op Ville in the hands of FPSDC and its partners, will surely improve and flourish.

B. Findings, Conclusions, and Recommendations

This chapter focuses on the findings, conclusions, and recommendations derived from the narrative given by a few of the selected beneficiaries from FPSDC's Co-op Ville. The findings discuss the themes and implications of this study. Conclusions from the findings highlights all the information extracted from the presented narratives in the previous chapter, and the details it provides to the themes. Certain issues regarding the highlighted data are also explained. The recommendations of this study, however, are rooted from the dilemmas, complaints, and requests that stand out and are common among the concerned beneficiaries.

1.) Overview Of The Study: Since is and informal settlers are needed to be addressed as well as the needs of typhoon survivors. The researchers used a case study since there is one (1) specific group, which is the FPSDC. The study is a qualitative method as the main objective is to identify the role of the FPSDC in building sustainable housing facilities for typhoon survivors. To understand the case study in a simpler way, the researchers utilized a collective method which is a reflexive process that includes one-to-one interviews. The researchers used a 16-item questionnaire for both Key Informants and Focus Group Participants, which are the beneficiaries of the Co-op Ville, both followed the set criteria in the methodology. The researchers used an online interview approach that was conducted through computer-mediated communication such as video conferencing like Zoom Teleconferencing and Google Meet. The interviewees are aware that the interview was recorded and analyzed solely for academic purposes.

The answers of selected informants and beneficiaries are arranged into different themes. The themes are extracted from the consolidated answers from the informants and clustered beneficiaries. The ethical consideration was executed and is strictly observed since the beneficiaries had a traumatic and sensitive background.

Findings of this study can be read on chapter 4 of the study, the previous chapter which focuses on the benefits of the cooperative housing program and the challenges encountered in the implementation were solely for the FPSDC and the challenges experienced by the beneficiaries. The questions are clustered into the following;

“WHAT IS THE DEMOGRAPHIC PROFILE OF THE BENEFICIARIES?”

“IS THE HOUSING PROGRAM EFFECTIVE IN PROVIDING ASSISTANCE?”

“WHAT ARE THE BENEFITS OF COOPERATIVE HOUSING PROGRAM IN GENERAL AND THE CO-OP VILLE?”

“WHAT ARE THE PROGRAMS, OPPORTUNITIES, AND SERVICES OFFERED TO THE BENEFICIARIES?”

“HOW IS THE CO-OP VILLE MAINTAINED?”

“WHAT ARE THE CHALLENGES ENCOUNTERED DURING THE IMPLEMENTATION AND IN PRESENT TIMES?”

“WHAT ARE THE FUTURE PLANS FOR THE CO-OP VILLE?”

By conducting the interviews through guided questionnaires with follow-up questions, the researchers were able to obtain and accomplished the following specific objectives;

1. To identify the demographic profile of those who availed the Co-op Ville of Federation of Peoples' Sustainable Development Cooperative (FPSDC).
2. To know the reason for Federation of Peoples' Sustainable Development Cooperative (FPSDC) for executing the Co-op Ville.
3. To identify the challenges experienced in implementing the Co-op Ville.
4. To suggest ways to better the Co-op Ville of Federation of Peoples' Sustainable Development Cooperative (FPSDC).

2.) Summary Of Data: The study formed six (6) themes that are extrapolated from the answers of the key informants and beneficiaries and from the questionnaires. After a thorough analyzation, interpretation, and consideration, the following themes that could be observed are as follows:

THEME 1: Goals of Co-op Ville

THEME 2: Rent-Free Housing for Beneficiaries

THEME 3: Livelihood and Considerations for the Beneficiaries

THEME 4: Effectiveness and Benefits of Co-Op Ville

THEME 5: Building a Strong Communal Community

THEME 6: Co-op Ville's Future

3.) Findings: Themes and their Implications.

THEME 1: Goals of Co-op Ville. There are different beneficiaries living in Co-op Ville but most of them are typhoon survivors. The Co-op Ville's primary goal is to help and assist those who have been directly impacted by a typhoon, particularly typhoon Sendong. As time goes by, the housing facility now serves not only typhoon survivors, but anyone in struggling need of shelter. The housing program has become successful through the cooperation of various stakeholders and partners as it is effective and useful to beneficiaries that lost their houses or other properties. They also have access to all necessary facilities, including a source of livelihood, education, healthcare, and transportation although there are some facilities that are not yet functional and in need of development. In conclusion, housing programs like the FPSDC's Co-op Ville can be a solution to the housing crisis in the Philippines

THEME 2: Rent-Free Housing for Beneficiaries. The key informants stated that the beneficiaries were given free housing

because they were typhoon victims. According to the CEO of FPSDC, during the year of 2012 a single housing unit can cost between Php. 30,000 and Php 50,000. As a result, they considered the possibility that beneficiaries would lack the funds to purchase or construct their own homes. Of course, the beneficiaries were all thankful, as they were able to begin a new chapter in their lives with housing already secured after the typhoon had destroyed their homes. According to the beneficiaries, they felt safe because they were relocated to a safer location, and they felt life's fulfillment because they now had their own house and lot where they could live for as long as they wanted. Furthermore, their income increased because, instead of renting a house, they can use the money to meet important family needs and even save for the future. It also helps them to have good mental and physical health, as well as a better overall quality of life.

THEME 3: Livelihood and Consideration for Beneficiaries. Co-op Ville has provided livelihood opportunities inside for the beneficiaries to sustain their daily needs although there are working facilities that are not yet operational. Beneficiaries also established small businesses inside Co-op Ville. Meanwhile, there are livelihood opportunities outside the Co-op Ville where they can work. Amenities and facilities inside the Co-op Ville were also present. Most of the facilities create employment for the beneficiaries just like the coco sugar plantation and the HIVE. Other than this, they have facilities such as a multi-purpose area and a basketball court for their regular use for their regular meetings and other activities. Other than addressing the needs of the beneficiaries essential to mental health and esteem, they also addressed their physiological and safety needs. Water, electricity, and a decent roadway were initially provided. These make the Co-op Ville more sustainable as they manage human, environmental, financial and economic needs of the beneficiaries. Though accommodations still need some work, even if the assistance hasn't been ongoing, it has nonetheless benefited the beneficiaries. Due to their desire to assist the typhoon survivors, they sought out additional potential partners who are willing to assist them.

THEME 4: Effectiveness and Benefits of Co-Op Ville. Even though Co-op Ville's impacts are visible, it needed a large-scale spotlight for it to become influential. A housing program like Co-op Ville is exactly what the country needs, and it will necessitate numerous considerations, studies, and deliberations from various organizations, cooperatives, and government agencies. But as the data shows, Co-op Ville is functional and instrumental because of all the considerations made by the FPSDC and partner cooperatives and organizations. Those considerations are what make the Co-op Ville unique from other housing initiatives of the government and other cooperatives. Therefore, the housing initiatives of FPSDC had an impact on the residents of Cagayan de Oro City. It shows how cooperatives effectively and efficiently make solutions to the crisis in the country, but this needs a lot of support and improvements, and maybe some assistance from the

government, as well as further studies to make it more reliable, serviceable, and sustainable in the future.

THEME 5: Building a Strong Communal Community. Co-op Ville will soon be a self-reliant community with people coming from all walks of life and agreeing to band together and join a Cooperative, under or partnered with FPSDC. As of now, they still lack a few of the key components to be called a successful community. FPSDC did an amazing job to make sure that residents feel at ease with walls and security, as well as providing them with basic needs like water and electricity, as well as making sure that simple and reasonable misunderstandings are solved quickly, with legal counseling if it ever comes to it. What they have in the sense of belongingness, they lack in facilities, they do have a health care center, but is unusable, as they do not have staves to work, as well as general medical supplies. They also don't have an accredited school to take on the youth, although they are finishing an online form of learning, the lack of facilities like libraries or computer shops will slow their progress. All of these will be solved in due time, with their communication, cooperativeness, and the genuine care of FPSDC at their partners, they would become a perfect community, one that is ideal for everyone to move into.

THEME 6: Co-op Ville's Future. There may have been a miscommunication on both sides; the implementers are currently working to improve the programs offered in the village, but what the beneficiaries want to see materialize as soon as possible is a water line to their homes. In addition to this, there are still structures that must be built and resources that must be acquired to improve their quality of life. Beneficiaries of Co-op Ville are devoid of various facilities which are a hindrance to their development. Regardless of the developments that need to be made in Co-op Ville, the beneficiaries would enthusiastically support a similar initiative if they had the resources to do so. They are eager to support such efforts since they have had a wonderful experience living in Co-op Ville. Due to their personal experience, they also gained a positive impression on cooperative initiatives. As of now, they could only offer labor and cooperation for Co-op Ville, but in due time, they would like to help other people that were in the same situation as them before

II. CONCLUSIONS

The purpose of this study is to identify the role of the Federation of Peoples' Sustainable Development Cooperative (FPSDC) in building sustainable housing facilities for typhoon survivors. Based on the analysis conducted, the following conclusions are drawn:

1. The FPSDC has achieved its primary goal in building sustainable communities for both typhoon survivors, and those who are living in dangerous/critical areas. The Co-op Ville is a tight-knit community that is continuously developing for the betterment of its residents. There are things that are needed to be built, and assets to improve their quality of life. Beneficiaries of Co-op Ville are devoid of various

facilities which are a hindrance to their development. Co-op Ville under FPSDC must make efforts to facilitate the beneficiaries.

2. Water is one of the issues within the Co-op Ville. Although they have a water supply from a pump, it is only in a common area, requiring people to carry pails of water, which is painful for some of them because they are elderly.
3. There are several job options both inside and outside of the Co-op Ville. Cagayan De Oro became a source of income for several of its citizens. However, the majority of the possibilities are located outside of the Village. Meaning, they would have to ride their bikes to work because the city is relatively far away from the village.
4. Most of the residents of Co-op Ville were feel safe in their community for different reasons. Such as them being relocated in an area of elevation, and they are monitored by barangay officials and staves but with an unfinished fencing surrounding the perimeter.
5. The health center is not usable at this point, because there are no midwives and lack of general medicine.
6. There is a sense of community, a sense of belongingness in the Co-op Ville. It is possible because of the different activities they execute. However, some beneficiaries still feel that they still need to work on the unity among residents.
7. The FPSDC and its partners had communication and coordination difficulties with local officials, resulting in noncompliance and plan delays.
8. The FPSDC and its partners have more plans to improve the Co-op Ville However, the suggestions of the residents are not included in it. It is possible that in the future, their complaints will be given an ear to listen to, but as of now, the funding isn't on their side yet.

The final implication of the study suggests that FPSDC's housing initiatives and the execution of Co-op Ville proves that Cooperatives are effective in dealing with the issues of housing. With the right funding, willing partners, and cooperative subjects, a project like this could improve the overall housing issue in any country.

A. Recommendations

In this part, the researchers formulated recommendations based on the conclusions of the study. This is to further improve the Co-op Ville of FPSDC, listed below are the following recommendations;

1. Seek resources and develop methods to obtain solutions on the present challenges for the betterment of the community.
2. Organize a meeting to the Local Government Unit to discuss agreements, development, and implementation of water lines in the Co-op Ville.
3. Integrate other livelihood programs in the village. FPSDC together with Co-op Ville must have more

livelihood programs for the people of Co-op Ville to assess and achieve the goals established for a livelihood program.

4. FPSDC may execute the project properly by continuing the unfinished projects. They may provide fences in every household or within the perimeter so that safety will be ensured in the community.
5. The FPSDC, Co-op Ville together with LGU should collaborate to regulate and monitor the health center that integrates medical, health services, and concerns to function well, obtain more staff, and volunteers for these facilities and utilities to become more accessible to the people of Co-op Ville.
6. Encourage Beneficiaries to interact more and communicate with other residents of the community about the issues and their ideas on Co-op Ville to better understand each other's perspectives on the community. Participate in communal activities held in the community to strengthen relationships with other beneficiaries. Co-op Ville may also provide cooperative program opportunities to the youth of Co-op Ville about participation, broadens ownership, empowerment and knowledge and promotion about cooperative to also gain valuable skills in leadership.
7. Strengthen relationship with the other organizations. Effective sustainable livelihood programs with other cooperatives and other organizations can significantly improve the efficiency of the program.
8. Speak with the beneficiaries about the difficulties that they are experiencing while living in the Co-op Ville and their requests with full disclosure of information about their actions. Also, FPSDC may focus more on the needs of the beneficiaries, especially the problem with water distribution

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Researchers will always be adamant that the aim of this study is to lessen the suffering of typhoon survivors and those who require housing both domestically and internationally.

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