



Terwilliger Center for  
Innovation in Shelter


# Market Systems Approach to Incremental Housing and the Role of Financial Access

July 25, 2019





6.2 Million microfinance clients

 plan to invest

₱ 276 Billion in home improvements

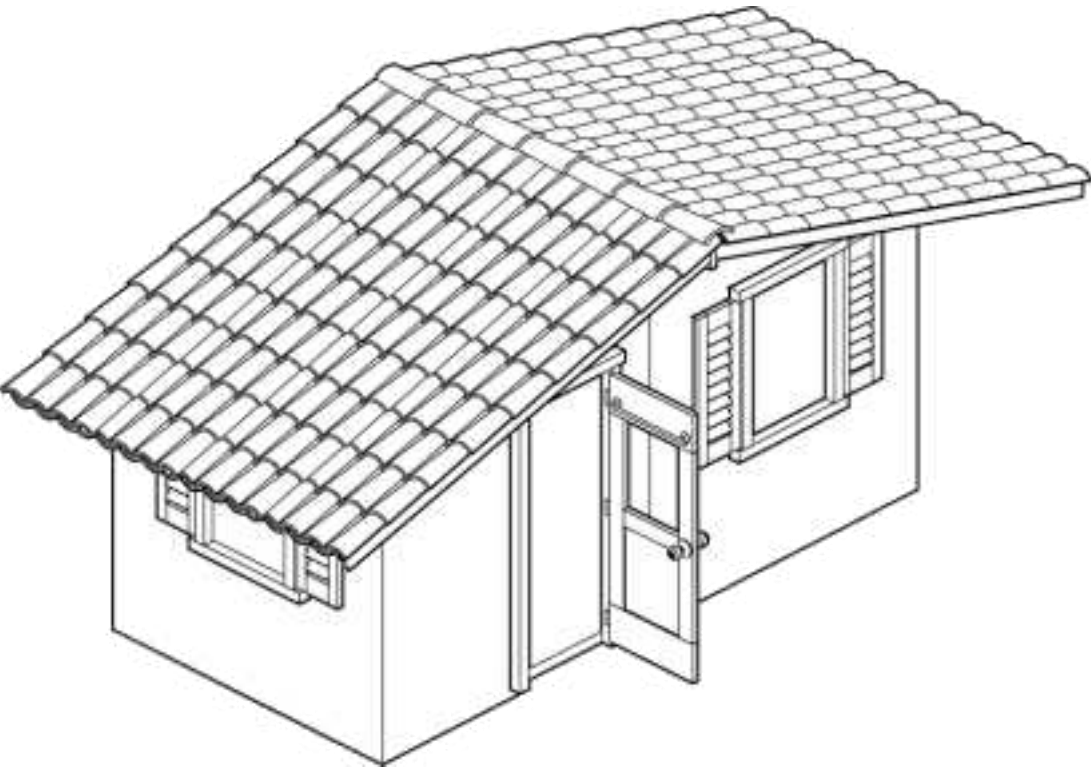


# Meet Ed & Gina

Family Size  
4-6 members

Occupations  
Agriculture  
Self-owned business  
Daily labor

Monthly Income  
PHP20,000



70%  
population access  
shelter through  
incremental  
building

# Intersectionality

# Owner-driven Construction

- Design
- Tools
- TVET
- Customers
- Financial Products
  
- Certification
- Registration
- Codes
- Policies
- Local Government
- Social Insurance



- Beliefs
- Knowledge
- Skills
- Attitude
  
- Associations
- Referrals
- Aggregators
- Coops
- Companies

# Role of Construction Labor

Homeowners hire unskilled and semi-skilled workers to **save money** on **labor costs**.

## Unskilled Laborers

- 0-1 year experience
- Provide labor assistance
- Mentored by a skilled mason
- Often have secondary jobs



## Semi-skilled Laborers

- 1-5 years experience
- Often have specialization, such as mason work or carpentry
- Often consult a foreman for any critical construction decision



## Skilled Laborers

- >5 years experience
- Multi-skilled
- Often called a foreman if they are able to handle resources and manage small to medium construction work



# Construction Labor Practice: Ideation

## PROMOTION



### CAMPAIGN ICON

Create a visual icon to be the cornerstone of the campaign that can be adopted by partners of the "Build it Right" movement.



### TVC ADVERTISEMENT

Use television advertising to build awareness of the Build it Right Campaign, and to look for the icon on quality building materials. Could also look at other mass media opportunities such as print and outdoor.



### PARTNERS PACKAGING

Partners who are committed to offering quality, disaster resilient materials put the partnership logo on their packaging, as well as tips on how to assure quality. For example, bags of concrete would feature the icon as well as the correct ratio for durability.



### IN-STORE MERCHANDISING

Participating hardware stores will display the partnership icon to demonstrate their commitment to supplying their customers with quality materials.

## MEDIA



### SHORT NEWS SEGMENTS ON TV AND RADIO

These are 5 minute news segments that talk about how to assess the quality of materials and construction work. They offer viewers and listeners the chance to SMS or call in questions they want an expert's opinion on.

## TRAINING



### FOREMAN TRAINING OF TRAINERS

Older, experienced foreman are unlikely to leave the community for other jobs. They are ideal trainers of the new "Build it Right" construction curriculum.

## SUPPORTING TOOLS



### BUILD FAIR

This is a showcase of materials and skills from all the campaign partners in one community event. Professional contractors would be demonstrating the correct sequences and build methods, home builders would show how to assess the quality of materials, and there would be the opportunity to sign up for training.



### BILL OF QUANTITIES

An estimating tool for masons and homeowners that is designed to show the correct build sequence, it shows the homeowner clearly which phase they are at in the scheme of a build and provides an opportunity to plan and prioritize spending for home improvements. The show and would encourage people to pick up a B.O.Q. at their Berangay.



# Build-it Right Fair

Partnership with Technical Education and Skills Development Authority (TESDA) Region 7

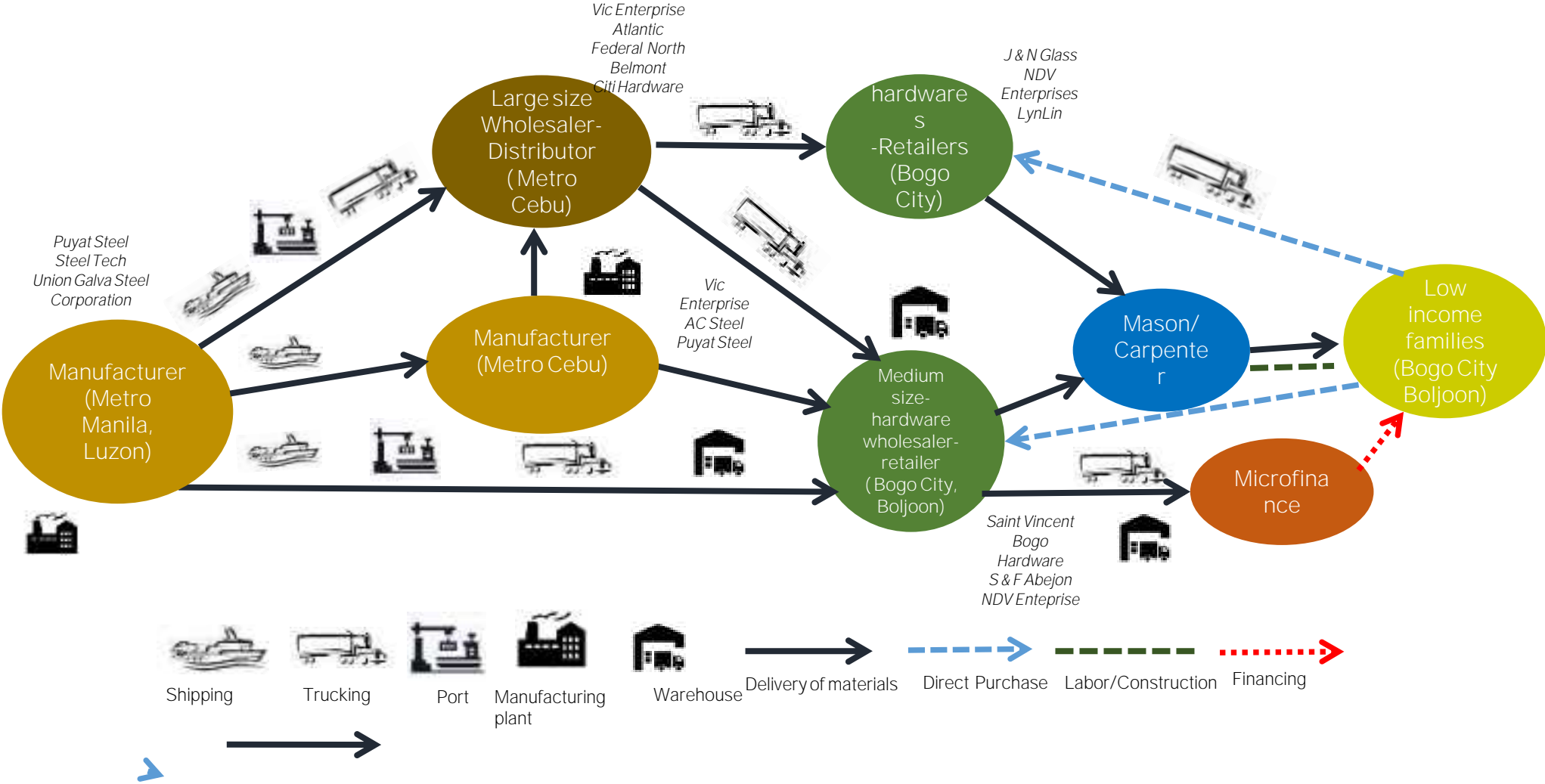


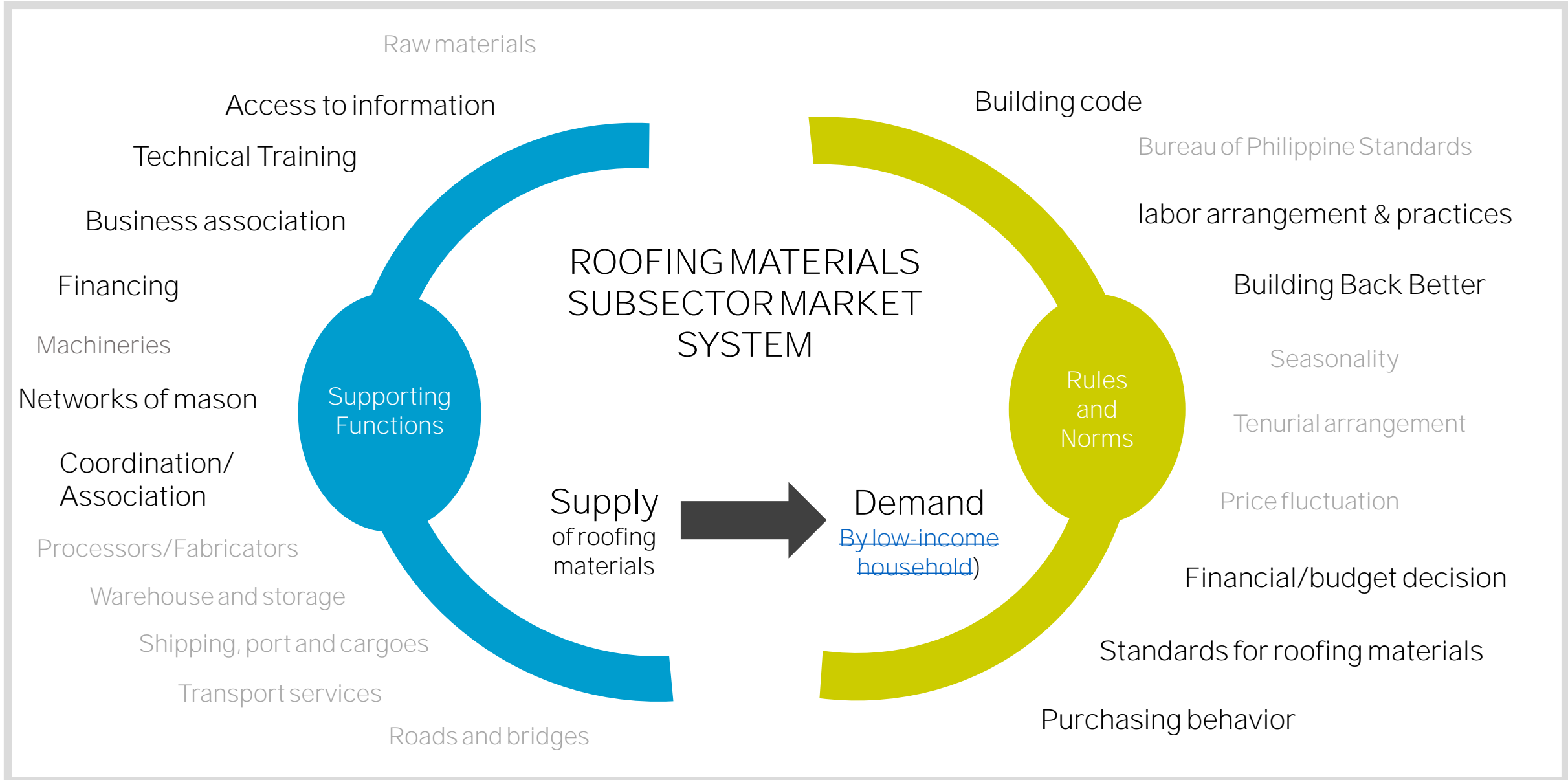
# Roof Sub-sector



# Value Chain

## Roofing Sub-sector in Cebu, Philippines





# Media sub-sector

## Local Radio Trial



Radio show that tackles disaster-resilient home construction: right sequence, materials, tools and skills.

Form: news radio vs. conversational

To test if a radio program is an effective channel to engage homeowners about building for disaster resiliency and to influence media content.

# Media sub-sector

## Reality TV Show

### NUNEZ FAMILY

4 household members  
Primary source of income:  
micro-business



### NADELA FAMILY

3 household members  
Primary source of income:  
fishing



Reality entertainment show concept that intends to educate low-income homeowners on how to build in the right sequence

To test if DR housing content through entertainment video educates homeowners and influences media content

# Build-it Right

## Build-it Right Guide (BRG)

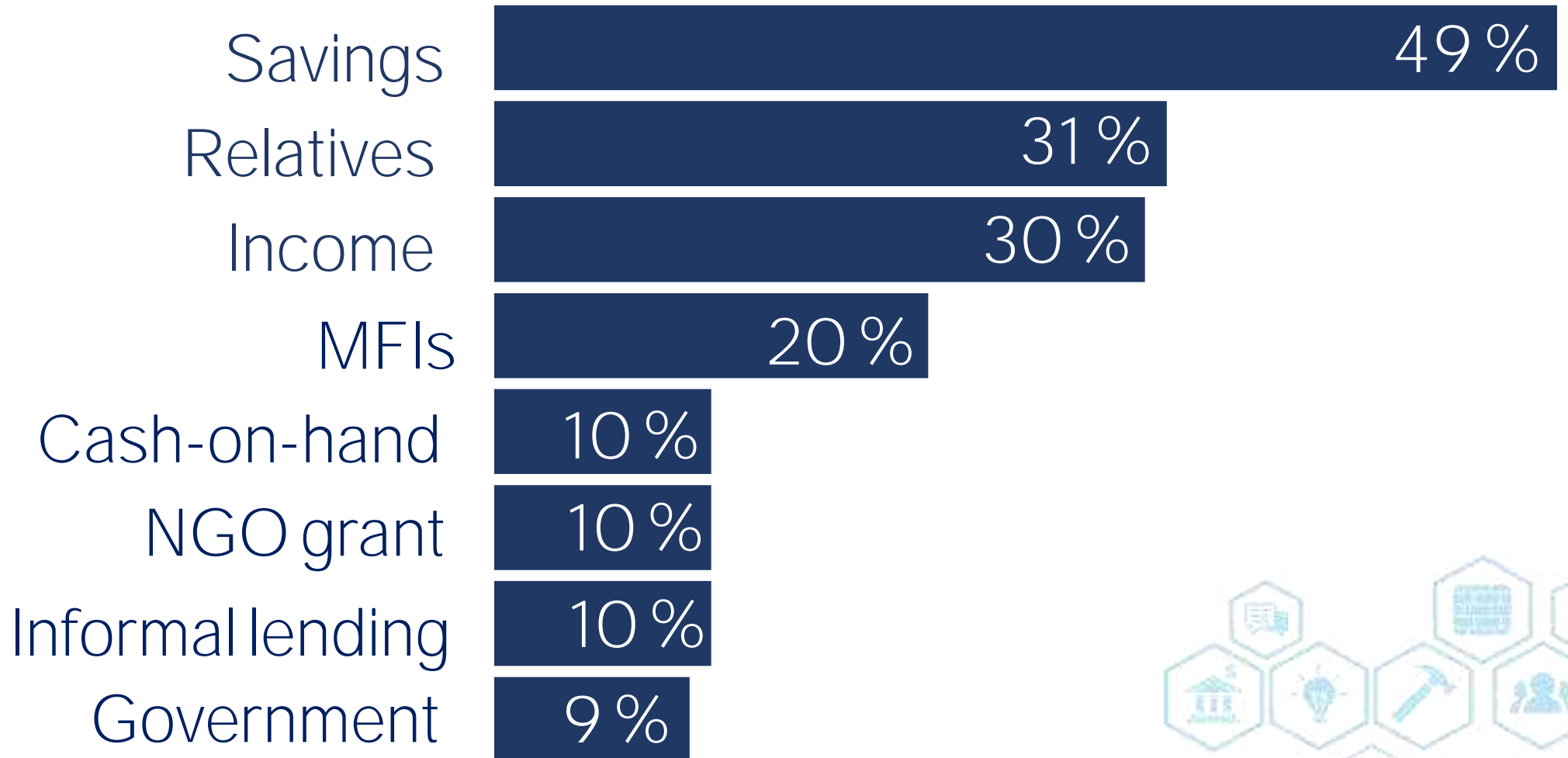


Target: Ed and Gina, Pablo, Hardware stores, MFIs

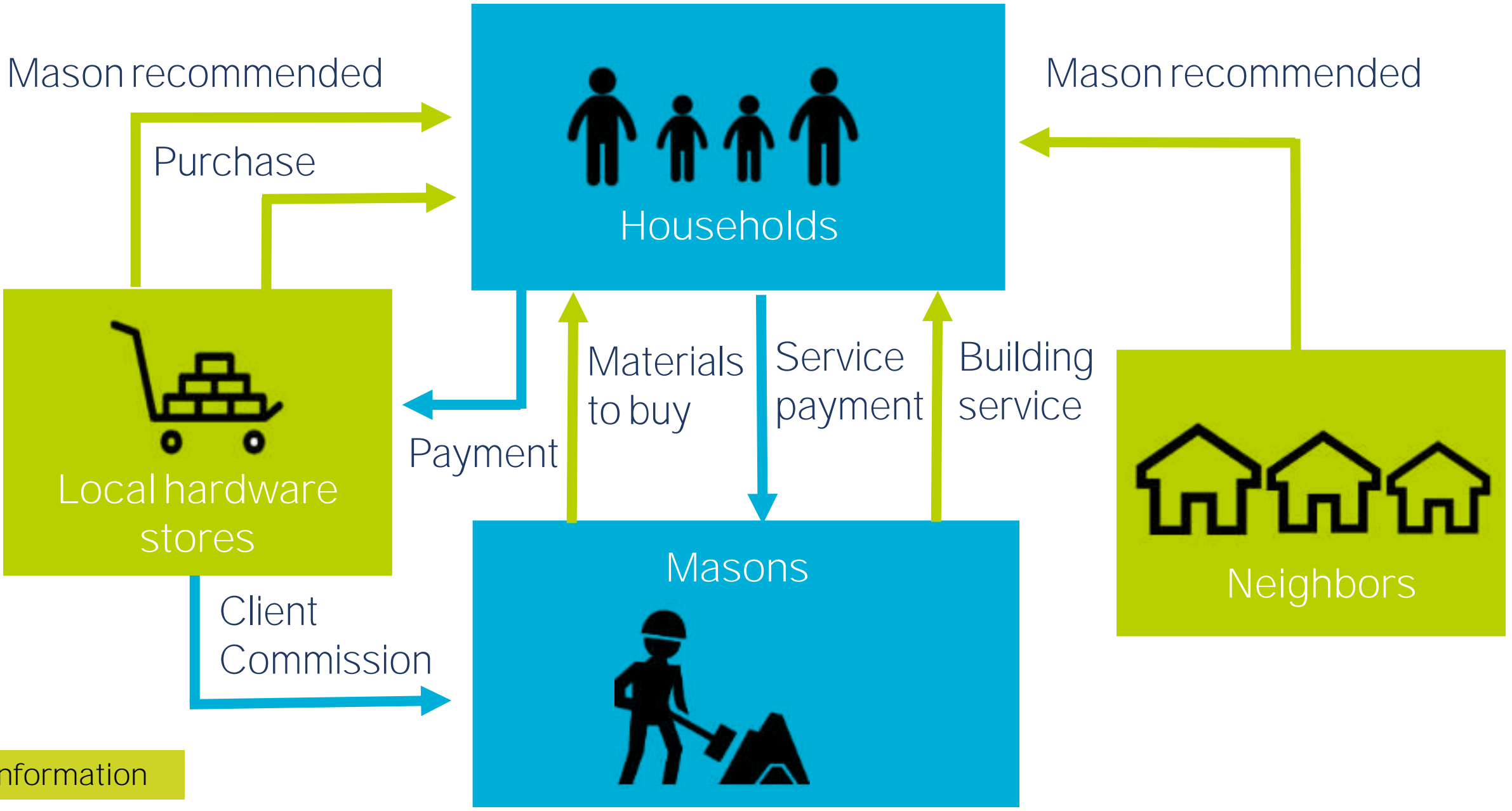
What: An upgraded bill of quantities (BOQ) which helps homeowners identify the right quality materials to buy and / or teaches them the correct sequence to build in and the budget required per build phase.

Why: To test several versions of the guide to see if it can influence the decisions homeowners make, recommendations builders make, materials hardware stores stock, and loans MFIs offer

# Sources of financing

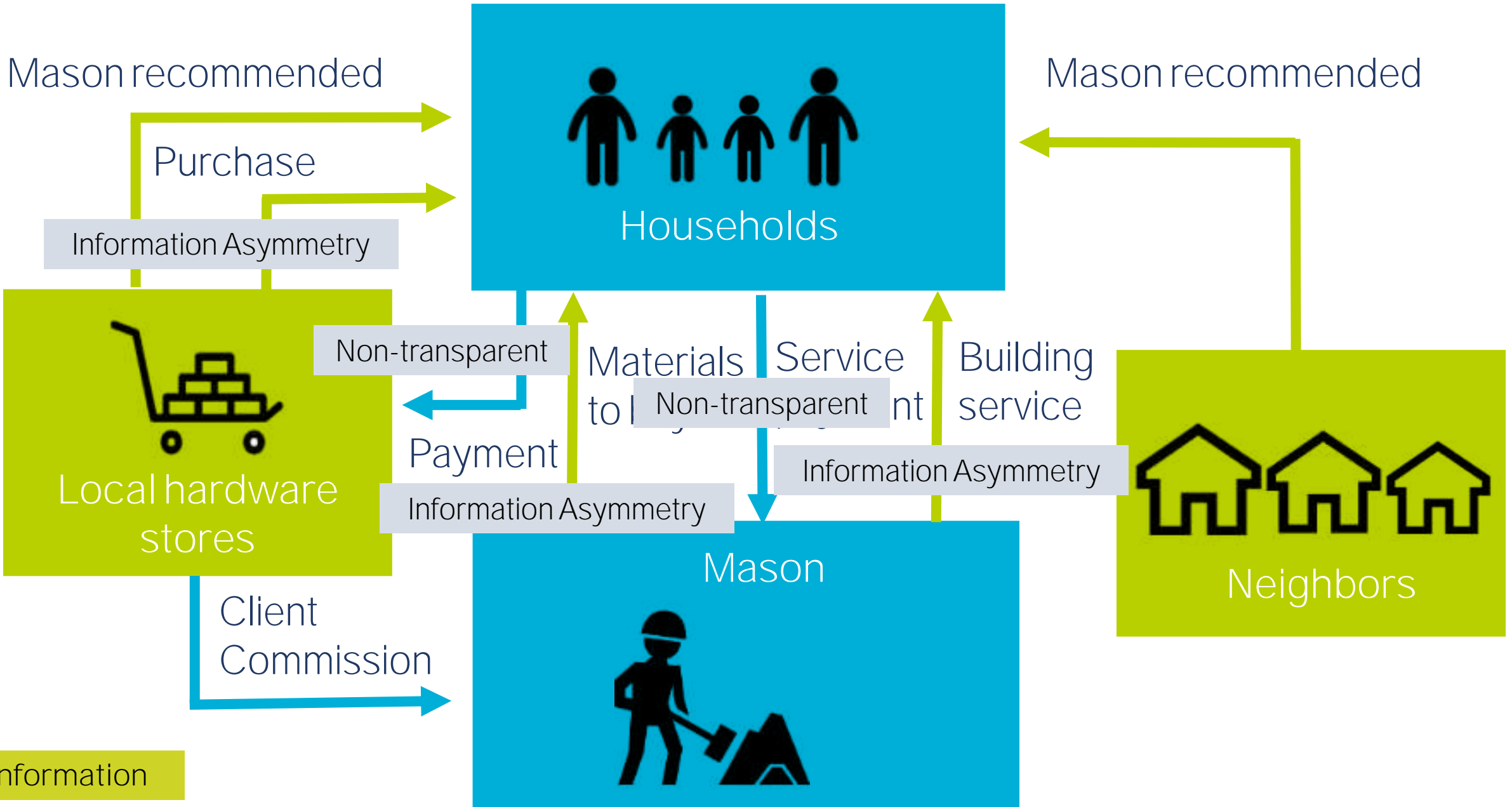






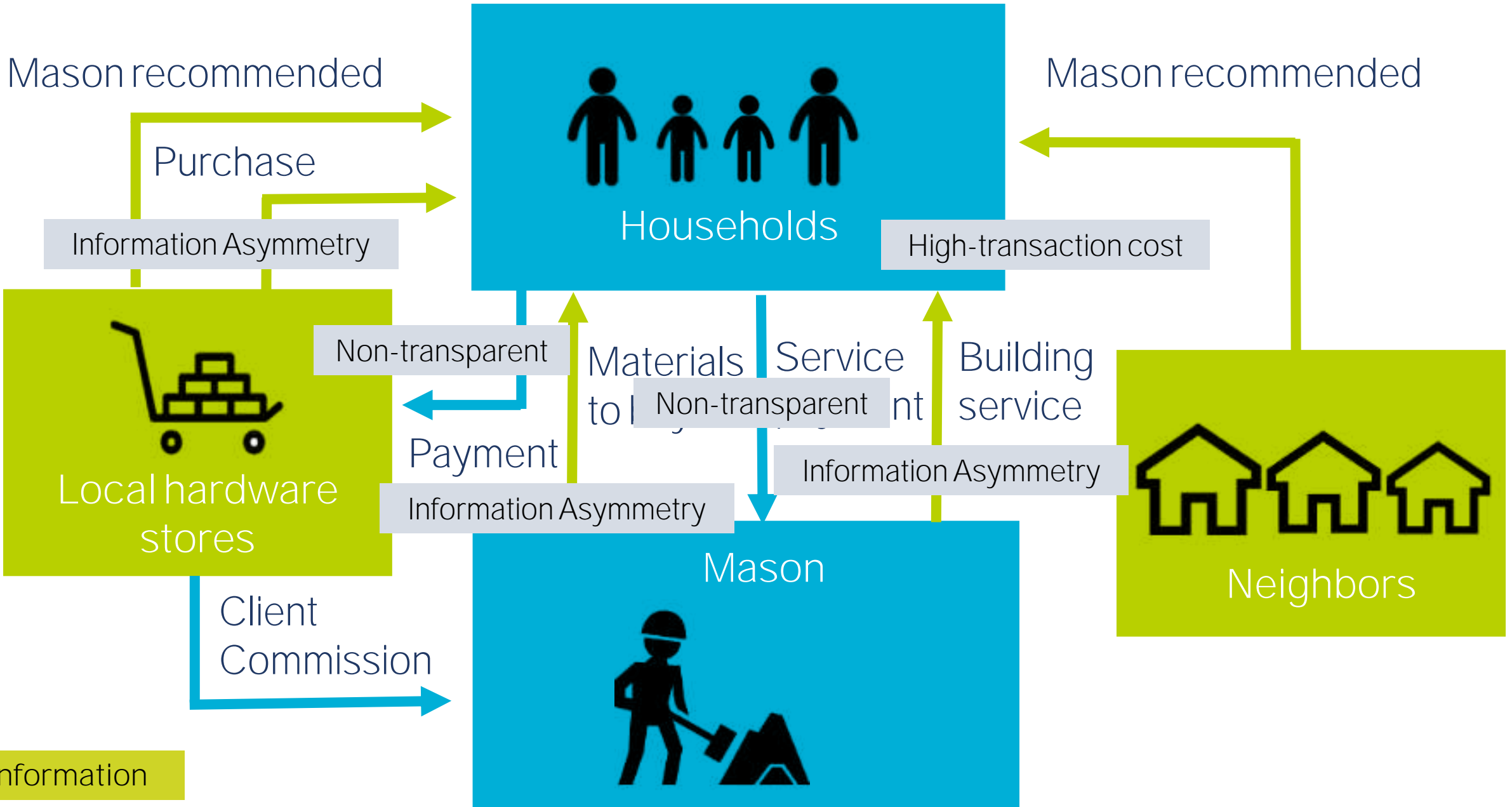
Information

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Information

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Information

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