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Emerging Market Syndicate Group Using Pag Ibig's Country Side Housing Initiative Program (CHI)

Abstract

The Philippine housing crisis requires immediate scalable and inclusive solutions because, by 2030, the housing backlog will reach approximately 12.3 million units. This action research paper investigates how the Pag-IBIG Fund's Countryside Housing Initiative (CHI) of the Philippine government will deliver affordable housing through its public-private partnership with the Philippine Emerging Market Syndicate Group (TPEMSG) in Barangay Ulong-Tubig Carmona Cavite, Philippines. The Pag-IBIG Fund (https://www.pagibigfund.gov.ph) operates under its official name, the Home Development Mutual Fund (HDMF), as a government-run savings and housing finance program in the Philippines (Chiquier & Lea, 2009). The Pag-IBIG Fund serves as a vital program that offers affordable housing loans and savings benefits to Filipino workers while providing accessible financing solutions for the country's housing requirements. Pag-IBIG Fund, short for the Home Development Mutual Fund, is a government program in the Philippines that helps Filipinos save money and achieve their dream of owning a home. It works by pooling small monthly contributions from workers and employers, which members can later use for affordable housing loans, savings, or even short-term financial help. More than just a fund, Pag-IBIG gives ordinary Filipinos a chance to build a more secure and stable future for their families.

The research employed mixed-methods data collection, which included surveys and interviews with 30 participants, as well as observations and document analysis of government officials and developers. The CHI program offers beneficial financing opportunities and expanded homeownership possibilities yet faces multiple implementation obstacles, including loan processing delays, coordination inefficiencies, and prefabrication logistics challenges. The research demonstrates that CHI represents a viable national housing strategy that becomes more effective through digital tool integration, technical

training, and policy reform implementation. The research provides recommendations for duplicating and improving this model throughout rural and peri-urban areas.

Chapter 1: Introduction Rationale

The housing shortage in the Philippines is a severe problem, with a backlog of 6.7 million houses as of 2015, and is expected to rise to 12.3 million by the year 2030 (Ballesteros & Egana, 2016). This housing shortage is most felt by low and middle-income earners, according to the Subdivision and Housing Developers Association, 70% of which is for socialized housing, houses that cost less than ₱500,000. As much as there is a high demand for affordable housing, the construction of such structures is still lagging down. The Department of Human Settlements and Urban Development (DSHUD) records revealed that the issuance of licenses for socialized housing has reduced by 16% in recent years (Cacnio, 2022).

The Philippine Emerging Market Syndicate Group is one of the significant private-sector solutions to this crisis. Their Barangay Ulong-Tubig Affordable Housing Project in Carmona, Cavite, is for the construction of 2,019 affordable houses through prefab housing at a price range that low- and middle-income earners can afford. Nevertheless, the success of such initiatives depends on the availability of adequate funding instruments to close the gap between the cost of construction and the affordability of the buyer.

This paper identifies Pag-IBIG's Countryside Housing Initiative (CHI) program as a potentially disruptive innovation in the Philippine housing financing system (Acosta, 2023). Due to the favorable conditions that the CHI program offers developers and end-users, it eliminates two main challenges: development capital for the builders and mortgage affordability for the buyers (Navarro & Llanto, 2014). It provides low interest rates, an extended repayment period, and easy procedures to fulfill, which is more suitable for the development of non-urban regions. Some preliminary documents of TPEMSG suggest the successful implementation of this program at their Ulong-Tubig project; however, further evaluation of this partnership's success has not been conducted.

This research aims to fill the existing literature gap by analyzing the practical experience and results of PPPs in delivering affordable housing. Although there is a vast amount of literature on housing policies and financing programs, there is scarce literature on how private developers implement government financing instruments to generate sustainable, affordable housing solutions. Thus, this study seeks to assess the strategies used effectively in TPEMSG's CHI program or otherwise as well as learn from the challenging steps and provide recommendations that may help jumpstart affordable housing in the Philippines by channeling them to other housing industries.

Chapter 2: Review of Related Literature

The housing problem is one of the most significant social and economic issues facing the Philippines at present. The projected backlog is expected to reach 12.3 million units by 2030 if no strategic measures are taken to reduce the backlog (Gonzales & Santos, 2024). This crisis can be attributed to the following factors: increased urbanization, increased population, low-income levels, and inadequate housing stock. The high population growth rate in the Philippines has compounded the pressure on the country's limited urban space and housing, resulting in the number of households living in informal settlements and substandard houses (Ballesteros & Egana, 2022). Most of them live in poorly constructed structures, if any, in areas prone to natural disasters like floods and landslides (World Bank, 2016). Adding to this is the issue of the affordability ratios like the 30:30:40 whereby the 30% income is used to pay for rent while ignoring the living standards of the low-income earners and giving a skewed picture of the actual affordability of the houses (Ballesteros & Egana, 2022). In addition, due to the unavailability of affordable housing units within the vicinity of employment centers, people spend more on transport and are socially excluded (Asian Development Bank, 2022). All these factors point out the extent and the nature of the Philippine housing problem.

The Philippine government has not been left behind in addressing this problem through various housing programs such as the Pag-IBIG Fund Countryside Housing Initiative (CHI). CHI was formed in 2015 to provide affordable homes to struggling Filipino workers, particularly in the rural and regional

zones (Development Academy of the Philippines, 2019). The program is multi-sectoral, with cooperation between the LGUs, private developers, and CSOs. It focuses on cooperative housing for the targeted group in order to address the needs of the excluded groups (Rapisura, 2018). The CHI program has also been faced with several operational challenges, although it was designed to meet the needs of the patients. Some of them are bureaucratic procedures, problems in the acquisition of land, and issues of financing that hamper the efficiency of this method (Rapisura, 2018; Development Academy of the Philippines, 2019). Furthermore, inadequate supervision and program evaluation lead to the construction of housing units that are not suitable for the target beneficiaries' location preference and their socio-economic status. However, the CHI has not been very effective in delivering its mandate effectively, and this has called for better coordination mechanisms and support from national and local governments.

The private sector has a pivotal role to play in bridging the housing gap in the Philippines. Through investments and innovation, private firms can complement government-led initiatives to expand their reach and improve the quality of affordable housing (Yates & Wiesel, 2022). Models such as hybrid housing systems, where responsibilities and costs are shared among public, private, and community actors, have demonstrated success in addressing urban housing shortages. For instance, private developers working with community cooperatives have managed to lower construction costs while maintaining habitable standards. A notable example is the Emerging Market Syndicate Group, which exemplifies how private-sector collaboration can improve housing delivery in rural areas. However, such partnerships are not without flaws (Kavishe, 2017). Numerous projects have failed to attract residents due to poor location planning, insufficient consultation with communities, and affordability mismatches (Arcilla, 2019). These shortcomings highlight the importance of participatory planning and needs-based assessment when implementing housing projects with private sector involvement.

The Community Mortgage Program (CMP) provides an illustrative case of successful public-private collaboration in the Philippine housing sector. Under CMP, organized groups of informal settlers are enabled to purchase land and develop housing with the assistance of government-backed financing and technical support (Zhang, 2009). The program has helped secure tenure for thousands of low-income families and is considered one of the government's most successful housing interventions. International case studies also shed light on effective PPP strategies. In Canada, public-private arrangements have facilitated the development of social housing through clearly defined roles and performance-based contracts, ensuring accountability and sustainability (World Bank, 2019). The key takeaway from both examples is that successful partnerships require transparent frameworks, strong public oversight, and equitable risk-sharing among partners. Without these elements, even well-intentioned collaborations risk inefficiency and community resistance.

Affordable housing projects in the Philippines are often impeded by several structural and operational challenges. One major hurdle is the complex and time-consuming process of land titling, which delays project implementation and deters investment (Ballesteros, 2002). These legal ambiguities make it difficult for both public and private developers to secure land suitable for housing construction. Additionally, the regulatory environment is marked by inconsistencies and overlapping mandates across government agencies. Financing constraints further compound the problem. Low-income households often lack access to affordable credit, limiting their ability to participate in formal housing markets (Habitat for Humanity, 2023; Philippine Institute for Development Studies, 2021). Projects are also hampered by limited infrastructure in remote or rural areas, making them unattractive to both developers and potential occupants. Geographic disconnects, especially when housing is located far from job opportunities and essential services, undermine the projects' long-term viability (Habitat for Humanity, 2023). To overcome these barriers, it is essential to streamline legal frameworks, introduce financial instruments tailored to low-income groups, and ensure that housing development is integrated with broader urban and economic planning initiatives.

One of the most promising solutions to address housing shortages in a cost-efficient manner is the adoption of prefabricated construction technology. Prefabrication involves manufacturing structural components offsite and assembling them on-site, significantly reducing construction time and costs (Ganiron & Almarwae, 2014). This method also minimizes material wastage and enhances quality control, contributing to environmental sustainability. Several studies affirm the cost-effectiveness and efficiency of prefabricated housing in emerging markets, including the Philippines (Zhang, 2023). These technologies not only lower labor costs but also ensure faster turnaround times, enabling more housing units to be built in less time. However, challenges remain in mainstreaming this innovation (MDPI, 2023). Initial capital requirements, lack of skilled labor, and resistance from stakeholders accustomed to conventional construction methods are major barriers (Be-Con, 2024). To maximize the potential of prefabricated housing, a concerted effort is needed from both government and industry. Incentives such as tax breaks, training programs, and pilot projects can help build capacity and generate public trust (Asian Development Bank, 2022). Furthermore, integrating prefabricated solutions into national housing strategies can drive innovation, reduce construction bottlenecks, and contribute to meeting housing demand sustainably and efficiently.

Chapter 3: Research Design

Description of Participants

This research involves four major stakeholders who are either implementing or impacted by the Pag-IBIG Countryside Housing Initiative (CHI) program in the TPEMSG's Barangay Ulong-Tubig housing project. The first group includes five TPEMSG executives and project managers aged between 35 and 58 years: the company president, the project director, the financial controller, and two site managers. These participants have adequate information on the company's housing development plan, funding, and issues that may hinder the implementation of the CHI program. All have at least five years of experience in real estate development.

The second group consists of four Pag-IBIG Fund officials (42-55 years old) who are involved in the implementation of the CHI program. The participants are a regional manager, a head of the housing department, a supervisor of the loan processing department, and a field coordinator for The City of Cavite. All of them have a direct connection with the financing of the Barangay Ulong-Tubig project.

The third group is composed of 30 residents/applicants of the Barangay Ulong-Tubig project aged 25 to 60 years old with a household income of ₱15,000-₱30,000 monthly income. This group consists of factory workers from nearby industrial sites, Overseas Foreign Workers, young employees, and small business people who are either living in the housing project or planning to apply for a housing loan.

The last group is composed of three respondents from the local government of Carmona, Cavite, aged 38-52, who have direct involvement in the permitting and community participation of the project: a municipal housing officer, a zoning administrator, and a barangay captain of Ulong-Tubig.

The first, second, and fourth groups are sampled purposively since the participants are directly involved in the implementation of the CHI program. For residents/applicants, the study employs stratified random sampling to guarantee coverage of different demographic groups, types of housing units, and the stages of application.

Description of Data Collection Tools

Multiple data collection instruments are developed to gather comprehensive information from different stakeholder perspectives. For residents/applicants, a 25-item structured survey instrument is created with four sections: demographic information, awareness of and experience with the CHI program, satisfaction with application and financing processes, and perceived benefits/challenges. Questions use a combination of 5-point Likert scales, multiple-choice options, and open-ended response fields. The survey is pre-tested with five respondents who are not included in the final sample to ensure clarity and relevance.

For TPEMSG executives, Pag-IBIG officials, and local government representatives, semi-structured interview guides are developed with 15-20 open-ended questions tailored to each stakeholder group. Interview protocols include questions about implementation processes, challenges encountered, success factors, perceived benefits, and recommendations for improvement. The interviews are designed to last 45-60 minutes and include probing questions to elicit detailed responses.

Document analysis is conducted using a systematic review framework focusing on project financial reports, CHI program guidelines, loan processing documentation, construction timelines, and sales records. A structured document analysis form is created to extract relevant data on processing times, approval rates, financing terms, and implementation outcomes.

Site observation is conducted using a standardized checklist to assess housing quality, infrastructure development, community facilities, and construction progress. Photographic documentation supplements the observation data to provide visual evidence of project implementation.

Data Collection Procedure

The data collection process is executed systematically over a three-month period from June to August 2025, following these steps: First, necessary permissions are obtained from TPEMSG management, Pag-IBIG Fund regional office, and Carmona local government. Ethical clearance is secured by the university's research ethics committee, with particular attention to informed consent, confidentiality, and data protection.

Initial document analysis is conducted to establish a baseline understanding of the CHI program implementation at Barangay Ulong-Tubig, reviewing project proposals, financial reports, and program guidelines obtained with proper authorization. Next, interviews with key informants are scheduled and conducted. TPEMSG executives are interviewed at their corporate office in Makati City, while Pag-IBIG officials are interviewed at their regional headquarters. Local government representatives are interviewed at the Carmona Municipal Hall. All interviews are audio-recorded with permission and transcribed verbatim within 48 hours.

The resident survey is administered through a combination of face-to-face interviews at the housing site and online questionnaires for applicants not yet residing in the development. A team of two trained research assistants conducts the on-site surveys during weekends to maximize participation. Site visits are conducted twice during the data collection period—once at the beginning and once toward the end—to observe construction quality, progress, and community development. Each visit is documented through field notes and photographs. Data validity and reliability are ensured through several methods: triangulation of multiple data sources, member checking of interview transcripts with key informants, peer debriefing among the research team, and maintaining a detailed audit trail of all research activities. All personal identifiers are removed from the data prior to analysis to ensure participant confidentiality.

Chapter 4: Data Analysis and Results

Introduction to Data Analysis

This section presents a structured analysis of data collected from stakeholders involved in the CHI housing project at Barangay Ulong-Tubig. The aim is to assess the effectiveness of PPP implementation in delivering affordable housing through Pag-IBIG's CHI program.

Quantitative Data (Resident Surveys)

Surveys from 30 residents provided measurable insights:

- **Awareness:** 87% of respondents were aware of CHI through developer orientation.
- **Satisfaction (5-point Likert scale):**
    - **Loan Processing:** 3.2 (Neutral to Satisfied)
    - **Housing Quality:** 4.1 (Satisfied)
    - **Community Facilities:** 2.8 (Dissatisfied to Neutral)
- **Perceived Benefits:** affordability (90%), long payment terms (80%)
- **Main Challenges:** bureaucratic delays (70%), unclear eligibility (50%)

Qualitative Data (Interviews)

Themes extracted from interviews with TPEMSG, Pag-IBIG officials, and LGUs:

- **TPEMSG:** Project success is hindered by delayed fund releases and a lack of prefab supply chain readiness.
- **Pag-IBIG Officials:** Acknowledge processing bottlenecks but highlight improved coordination via CHI reforms since 2023.
- **LGU Officials:** Emphasize land use planning and better stakeholder coordination as keys to long-term project sustainability.

Document Review & Observation

- **Findings:** Loan approval took an average of 75 days (target is 45). Infrastructure development was at 65% completion by August 2025.
- **Photographic documentation** supported findings of partial road development and incomplete drainage systems.

Chapter 5: Discussion, Implications, and Recommendations Evaluation of the Study

The study confirmed that the CHI program is a feasible instrument for scaling affordable housing in peri-urban areas. TPEMSG's engagement demonstrated strong project planning but faced systemic execution challenges.

Implications

- **For Developers:** Need to strengthen prefab logistics and align housing designs with community needs.
- **For Government Agencies:** Streamlining Pag-IBIG processes through digital automation could cut loan approval time.
- **For Policy Makers:** CHI's full potential requires synchronized support from LGUs, improved technical oversight, and standardized prefab construction codes.

Recommendations

1. **Digitalization of Loan Processing**: Shift to a web-based system for real-time tracking.

2. **Prefabrication Ecosystem**: Establish public-private training hubs to upskill workers on prefab technologies.
3. **Integrated Land Planning**: Create LGU-level land development boards with TPEMSG representation.
4. **Program Replication**: Use the Barangay Ulong-Tubig model for replication in Visayas and Mindanao.

Conclusion

This action research confirmed that the private sector, in partnership with Pag-IBIG's CHI program, plays a vital role in solving the housing crisis for low-income Filipinos. However, the program's effectiveness hinges on policy streamlining, improved financing logistics, and integrated planning (Acosta, 2023). The research results pave the way for the nationwide adoption of similar PPP-based prefab housing models. The research demonstrates how PPP-based prefab housing initiatives can transform underdeveloped regions through their ability to provide quick and affordable shelter while promoting inclusive economic development. The combination of housing development with livelihood access and infrastructure support and community participation transforms physical structures into a social mobility and economic empowerment catalyst.

The research findings create opportunities for the nationwide implementation of PPP housing models which combine sustainability with community-focused development. The right combination of institutional support and policy innovations will enable CHI-inspired developments to close the housing gap across large populations. Pag-IBIG's mission finds alignment with more private developers which makes dignified housing for every Filipino family an achievable reality. Future research should focus on monitoring the long-term effects of these housing projects because they hold significant value. The long-term monitoring process will provide essential information to policymakers and stakeholders about how housing projects affect household well-being and migration patterns and local economic development. This action research serves as the starting point for an expanded conversation about

housing demand and private sector responsibility and the necessity to transform urban and rural areas through inclusive design and financing innovation.

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Appendices

Appendix A: Peer Review Checklist

(*Attach completed peer review form with comments on methodology, relevance, and clarity.*)

Please review the following items and check the appropriate box:

1. Is the research question clearly stated and meaningful?

2. Is the rationale for the study well-grounded in literature?

3. Are the research design and methods appropriate and clearly described?

4. Are the data collection tools well-constructed and relevant?

5. Is the data analysis thorough and appropriately presented?

6. Are the conclusions supported by the data presented?

7. Are the implications and recommendations practical and actionable?

8. Is the overall structure and flow of the paper logical and easy to follow?

9. Are citations and references accurate and formatted correctly?

10. Are there any ethical considerations addressed in the research?

Appendix B: Research Questionnaire

"EFFECTIVENESS OF PAG-IBIG'S COUNTRYSIDE HOUSING INITIATIVE (CHI) PROGRAM IN THE BARANGAY ULONG-TUBIG AFFORDABLE HOUSING PROJECT"

Dear Respondent,

This research aims to evaluate the effectiveness of the Pag-IBIG Countryside Housing Initiative (CHI) program as implemented in the Philippine Emerging Market Syndicate Group's (TPEMSG) Barangay Ulong-Tubig Affordable Housing Project in Carmona, Cavite. We are conducting this study to understand the challenges and opportunities in affordable housing delivery through public-private partnerships, focusing specifically on your experiences with the application process, financing mechanisms, housing quality, and overall satisfaction. Your honest responses will contribute

significantly to improving affordable housing policies and implementation in the Philippines. Please be assured that all information collected will be kept strictly confidential, with data reported only in aggregate form and no personal identifiers included in any research publications.

Confidentiality Notice: All information collected will be kept strictly confidential. Data will be reported in aggregate form only, and no personal identifiers will be included in any research publications.

INSTRUCTIONS TO RESPONDENTS

This questionnaire aims to gather information about your experience with the Pag-IBIG Countryside Housing Initiative (CHI) program in the Barangay Ulong-Tubig housing project. Please answer all questions honestly and completely. Your responses will remain confidential and will only be used for research purposes.

For questions with Likert scales:

- **Strongly Disagree (1)**: You completely disagree with the statement
- **Disagree (2)**: You somewhat disagree with the statement
- **Neutral (3)**: You neither agree nor disagree with the statement
- **Agree (4)**: You somewhat agree with the statement
- **Strongly Agree (5)**: You completely agree with the statement

For satisfaction scales:

- **Very Dissatisfied (1)**: You are completely unsatisfied
- **Dissatisfied (2)**: You are somewhat unsatisfied
- **Neutral (3)**: You are neither satisfied nor dissatisfied
- **Satisfied (4)**: You are somewhat satisfied
- **Very Satisfied (5)**: You are completely satisfied

Please mark “N/A” (Not Applicable) for items that do not apply to your situation.

PART I: DEMOGRAPHIC INFORMATION

Directions: Please provide the requested information or check the appropriate box.

1. Age: _____
2. Gender: □ Male □ Female □ Prefer not to say
3. Monthly Household Income: □ Below ₱15,000 □ ₱15,000 - ₱20,000 □ ₱20,001 - ₱25,000 □ ₱25,001 - ₱30,000 □ Above ₱30,000
4. Employment Status: □ Employed full-time □ Employed part-time □ Self-employed □ Overseas Filipino Worker (OFW) □ Unemployed □ Others (please specify): _____
5. Status in the Barangay Ulong-Tubig Housing Project: □ Current resident (Move-in date: _____) □ Approved applicant awaiting move-in □ Applicant under processing □ Initial inquiry stage
6. Monthly amortization amount (if applicable): ₱_____

PART II: AWARENESS AND CHI PROGRAM IMPLEMENTATION

Directions: Please indicate your level of agreement with each statement by placing a check mark (✓) in the appropriate box.

STATEMENTS	**1**	**2**	**3**	**4**	**5**
6. I received clear information about the CHI program before applying					
7. The eligibility requirements and loan terms were well-explained					
8. The application process was straightforward and efficient					
9. TPEMSG/San Pyran staff provided adequate assistance					
10. Pag-IBIG Fund staff were helpful and knowledgeable					
11. The documentation requirements were reasonable					
12. The processing time for my application was acceptable					
13. The interest rate and payment terms are appropriate					

14. My monthly amortization is affordable relative to my income					
15. The collaboration between TPEMSG and Pag-IBIG appears effective					
16. I received clear information about the CHI program before applying					

PART III: HOUSING QUALITY AND SATISFACTION

Directions: Please indicate your level of satisfaction with the following aspects by placing a check mark (✓) in the appropriate box. Mark "N/A" if the item does not apply to your situation.

STATEMENTS	**1**	**2**	**3**	**4**	**5**
17. Overall quality of the prefabricated housing unit					
18. Size and layout of the housing unit					
19. Durability and construction quality					
20. Water, electrical, and plumbing systems					
21. Community facilities and infrastructure					
22. Security measures in the community					
23. Location relative to workplace/transportation					
24. Access to schools, healthcare, and markets					
25. Developer's responsiveness to maintenance requests					
26. Value for money of the housing unit					

PART IV: PROGRAM BENEFITS AND IMPACTS

Directions: Please indicate your level of agreement with the following statements by placing a check mark (✓) in the appropriate box. Mark "N/A" if the statement does not apply to your situation.

STATEMENTS	**1**	**2**	**3**	**4**	**5**
27. The CHI program made homeownership accessible to me					

28. The prefabricated housing technology is suitable for my needs					
29. My family's overall quality of life has improved since moving here					
30. I feel secure about my housing tenure					
31. Monthly housing payments are manageable within my budget					
32. The CHI program offers better financing terms than other options					
33. The housing project addresses the needs of low/middle-income earners					
34. I would recommend the CHI program to others					
35. I am satisfied with TPEMSG/San Pyran as a developer					
36. I am satisfied with Pag-IBIG's handling of the financing					

PART V: IMPROVEMENT SUGGESTIONS

Directions: Please indicate your level of agreement with the following statements by placing a check mark (✓) in the appropriate box.

STATEMENTS	**1**	**2**	**3**	**4**	**5**
37. The CHI program needs simpler documentation requirements					
38. The CHI program needs faster processing times					
39. The CHI program needs more favorable financing terms					
40. The housing project needs better community facilities					
41. Financial literacy support would benefit CHI program participants					
42. Better coordination between agencies would improve implementation					

PART VI: OPEN COMMENTS AND FOLLOW-UP AVAILABILITY

Directions: Please provide your comments and indicate your willingness for a follow-up interview.

43. Please provide any other comments or suggestions regarding the CHI program and the Barangay Ulong-Tubig housing project:

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44. Would you be willing to participate in a follow-up interview to discuss your experiences in more detail? □ Yes (Please provide contact details:

_____) □ No

Thank you for your participation in this research. Your responses will help improve affordable housing programs in the Philippines.

Appendix C: Self-Reflection

Throughout this action research, I deepened my understanding of housing development and financing. I faced challenges in aligning stakeholder schedules for interviews and encountered delays in survey administration. However, I overcame these through flexible planning and digital survey tools. This experience improved my data analysis, writing, and stakeholder engagement skills. My future goal is to further study the long-term impacts of CHI-based housing on community well-being. I advise future researchers to focus early on ethical clearance and digital data collection preparedness.

The main obstacle I faced was obtaining stakeholder interview schedules which proved difficult especially when dealing with local government representatives and developers and potential homeowners. The limited availability of key informants needed multiple rescheduling and constant follow-ups to obtain interviews. Survey administration faced delays because participants were hesitant to participate while connectivity problems existed in rural areas. I solved these barriers by creating adaptable plans and implementing Google Forms as an asynchronous digital tool that expanded my

reach. This research enhanced my abilities in data collection and analysis to a significant extent. I developed better skills to convert unprocessed data into strategic insights which could guide effective strategies. I enhanced my academic writing skills by learning to combine literature sources and organize research findings into structured coherent reports. The experience taught me to develop stronger stakeholder engagement skills which combined professional conduct with approachable methods to gain authentic responses from interview participants. The action research demonstrated the critical role of ethical principles especially when dealing with data protection and participant consent. The participants received complete information about the study's purpose and their rights while I maintained absolute confidentiality measures. My upcoming research will expand from this base by conducting long-term studies to evaluate CHI-based housing projects' effects on household stability and economic resilience and community development. Researchers who start new projects similar to mine should follow these two essential recommendations. The researcher should obtain ethical clearance at the beginning to prevent delays which can extend the project duration. Researchers should develop digital data collection methods before starting their work because they need these strategies to reach distant or difficult-to-access populations. Digital tools provide substantial benefits to both efficiency and participant engagement levels. This action research experience has provided both professional growth and academic learning that transformed my perspective about socialized housing and public-private partnerships in development planning.