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The Social Impacts of Tropical Storm Ondoy and Typhoon Pepeng: The recovery of communities in Metro Manila and Luzon

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The Social Impacts of Tropical Storm *Ondoy* and Typhoon *Pepeng*

The recovery of communities in Metro Manila and Luzon



Photo by John Paul del Rosario

INSTITUTE OF PHILIPPINE CULTURE

ipc

School of Social Sciences, Loyola Schools

Ateneo de Manila University

December 2011



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Foreword

Many studies like the IPC Rapid Social Impact Assessment (SIA)¹ have been done after *Ondoy* (Ketsana) and *Pepeng* (Parma) devastated many vulnerable communities in Metro Manila and Northern Luzon in September-October 2009. Two years later, the IPC Social Impacts Monitoring (SIM) study allows us a glimpse of how the urban and rural poor households have survived the hazards posed by storms, typhoons, floods and other climate change-related effects.

Conducted in 21 communities in Metro Manila and Luzon, the study provides very rich and highly textured data regarding the socio-economic and political conditions of urban and rural poor communities. It also provides us a glimpse of the various paths that they have pursued over the past two years from disaster to recovery. The report gives insightful assessments of the short- and long-term impacts of the disaster and the implementation and effectiveness of the disaster response programs of both government and civil society organizations (CSOs). It enriches our spirit with narratives about how the poor tried to deal with their trauma and fears amid limited institutional aid/support, their attempts in recovering their losses and their hopes for building a better future. It weaves a rich tapestry of the stories of the men, women, and children their psychological responses and household coping mechanisms for livelihood and survival after the onslaughts of Ondoy/Pepeng.

The findings and insights of this study can be very useful for LGUs and CSOs formulating and/or refining their local disaster risk reduction management plans and programs. These plans and programs will refine further reconstruction efforts in both urban and rural areas and possibly, the development of a more effective urban renewal strategy. In constructing effective management plans and programs, local officials and leaders need to construct vulnerability and capacity profiles of their constituents. They need to identify, among others, 1) the ecological, socio-economic and political locations of the poor, 2) the level of vulnerability of their economic activities and livelihood bases to climate change-related hazards/risks, and 3) the socio-political and cultural adaptation patterns devised by the poor in response to disasters.

Finally, this study serves as another milestone in IPC's institutional journey as a knowledge producer and broker to support the efforts of NGOs/POs, government agencies and multilateral agencies in crafting responsive community disaster planning and programming.



Emma Porio, PhD

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The views and opinions expressed in the report are solely those of the research team from the Institute of Philippine Culture.

ACRONYMS

AFPSLAI	Armed Forces and Police Savings and Loan Association, Inc.
AKAP	Alay sa Kapatid Foundation
AusAID	Australian Agency for International Development
BDRRMC	Barangay Disaster Risk Reduction and Management Council
CARD	Center for Agriculture and Rural Development, Inc.
CIDSS	Comprehensive and Integrated Delivery of Social Services
CSFI	Congressional Spouses Foundation, Inc.
CSWDO	City Social Welfare Development Officer
DPWH	Department of Public Works and Highways
DRMMC	Disaster Risk Reduction and Management Councils
DSWD	Department of Social Welfare and Development
DTI	Department of Trade and Industry
DVD	Digital Video Disk
FGD	Focus Group Discussion
GK	Gawad Kalinga
GSIS	Government Social Insurance System
IPC	Institute of Philippine Culture
KII	Key Informant Interview
KV1	Kasiglahan Village
LGU	Local Government Unit
MBA	Mutual Benefit Association
MDRRMC	Municipal Disaster Risk Reduction Management Council
MFI	Microfinance institutions
MSO	Marikina Settlements Office
MSWDO	Municipal Social Welfare Development Officer
NAWASA	National Water And Sewerage Authority
NDCC	National Disaster Coordinating Council
NGOs	Non-Government Organizations
NHA	National Housing Authority
OSY	Out-of-School-Youths
4Ps	Pantawid Pamilyang Pilipino Program
PAG-IBIG	Pagtutulungan sa Kinabukasan: Ikaw, Bangko Industriya at Gobyerno
PCSO	Philippine Charity Sweepstakes Office
PDNA	Post-Disaster Needs Assessment
PhilSSA	Partnership of Philippine Support Services Agencies, Inc.
RA	Republic Act
SACDECO	Sta. Cruz Credit and Development Cooperative
SEA-K	Self-Employment Assistance-Kaunlaran
SIA	Social Impacts Assessment
SIM	Social Impacts Monitoring
TESDA	Technical Education and Skills Development Authority
TSPI	Tulay sa Pag-unlad Incorporated
TV	Television
UNICEF	United Nations Children's Fund
UPAO	Urban Poor Affairs Office
UP PLANADES	UP Planning and Development Research Foundation, Inc.
WBF	West Bank, Floodway

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1. Executive Summary

The Social Impacts Monitoring (SIM) study provides an overview of the long term social impacts of typhoons Ondoy and Pepeng, which hit the Philippines in 2009. It builds on the initial analysis of the social impacts on affected communities carried out in the immediate aftermath of the disasters. Data was collected in a total of 21 sites in four cities in Metro Manila and nine provinces in Luzon. In addition to the qualitative analysis carried out in 19 sites (nine urban and ten rural areas), a short survey was conducted in two additional communities (Eusebio Bliss and Southville 5A). This enabled the research team to collect information on the living conditions of communities resettled post Ondoy/Pepeng. The data obtained enabled the team to compare the outcomes of “in-city” (Eusebio Bliss) and “off-city” (Southville 5A) resettlement.

Ensuring that research questions and recommendations feed into policy discussions on Disaster Risk Reduction and Management as well as on the Metro Manila Urban Renewal agenda was an important part of the SIM exercise. A SIM Reference Group comprised of representatives from government agencies, civil society groups and development partners working on the issues outlined above was convened. The group’s inputs were instrumental in: (i) validating and finalizing research questions, and (ii) assessing the relevance and feasibility of the study’s recommendations presented in the final section of this report.

The SIM collected information on the following themes: (i) livelihoods and socio-economic impacts; (ii) social relations and cohesion, and (iii) resettlement options and housing conditions. Particular attention was also paid by the research team to understanding coping strategies taken by affected households, which often included a growing reliance on credit.

Livelihoods

Communities targeted by the study reported an overall reduction in income since 2009.

Sources of income and the types of jobs available have remained the same before and after Ondoy/Pepeng in all of the sites visited. While sources of income were more diversified in urban areas, reductions in income in both rural and urban areas were attributed to the loss of assets and capital caused by the disasters. Wage workers (primarily in urban areas) were the only “occupational category” whom respondents considered as having fully recovered from the losses caused by the typhoons. For the remainder (farmers, fishermen, small business owners and informal sector workers), the disaster had long term impacts. The overall trend observed across research sites had been for available capital to be diverted away from livelihood activities to meet more urgent housing reconstruction or basic consumption needs. Affected households, therefore, tended to shift to less capital intensive, less secure and less profitable occupations. This pattern was observed in rural areas: “*[Ma’am, my observation is before Ondoy, most of the people in the neighborhood had farms and planted sayote, but after the typhoon, they lost their farms and were forced to work in others people’s farms]*”, as well as urban areas: “*[Now they have to work as mere vendors, selling in town stuff they didn’t make, or work in construction sites. In the past we had our own capital, our own materials; now even capital we don’t have].*”

Livelihood assistance was provided to the vast majority of the communities covered in the study. Within the 20 month period that followed Ondoy and Pepeng, 18 of the 21 areas visited had received some form of financial assistance. The primary sources of support mentioned by the respondents were: (i) existing social protection and livelihoods programs implemented by the Department of Social Welfare and Development (DSWD), (ii) Cash or Food for Work implemented by local governments in partnership with international development partners, and (iii) emergency grants or loans (ranging between Php 2,000 and Php 8,000) made available to the most severely affected households by local governments and civil society organizations.

With the exception of two areas visited, all of the communities considered that the support they received did not respond to their long-term livelihood recovery needs. The most frequently mentioned factor behind the inability to resume a profitable livelihood activity was the lack of capital. The research team systematically observed that funds set aside for livelihood activities were diverted to cover basic household needs: (i) basic consumption, (ii) medical expenses, and (iii) urgent housing repairs. Participants in the study also highlighted the importance of ensuring that livelihood training programs implemented are relevant to their context and local markets. In particular, communities pointed out that the training provided did not, in the majority of cases, lead to employment or better livelihood opportunities.

Coping strategies

The most commonly adopted coping strategies were consistent with the trends observed in 2009 and remained: (i) taking on additional or temporary jobs where available; (ii) reducing consumption, and (iii) taking on multiple loans, including for basic expenditures. Income was found to be very uncertain, requiring households to be highly opportunistic in pursuing livelihood opportunities. In spite of the multiple jobs held by household members, however, income remained in most cases insufficient to cover basic consumption needs.

Reducing the number of meals and the quality of the food consumed was observed in all urban sites, without exception. Significantly, only half of rural communities explicitly referred to reduced food in-take as a coping strategy. Close ties with neighbors and the ability to grow food for home consumption were the main reasons put forward by respondents to explain these patterns. As observed in 2009, children continued to go to school without an allowance to purchase food. The household budget could often not cover both the cost of transportation and of food. While removing children from school was seen as a last resort, the number of sites where households reported they could no longer afford schooling expenses increased from 2009 to 2011, as did the instances of children working.

Access to credit and levels of debt

Financial support from relatives continued to be rare in line with the research's team 2009 findings. The practice of borrowing from multiple sources seems to have intensified in all research areas. Overall, sources of credit have remained the same with only slight variations across rural and urban areas. While Micro-Finance Institutions were marginally more prevalent in urban areas, informal lenders were more frequently mentioned as sources of loans in rural areas. In addition, no

significant changes were noted in lending terms. In 17 of the sites visited, interest rates have remained the same for both formal and informal lending sources.

While credit continued to be available, respondents systematically reported that their level of indebtedness had increased. Reports of at least some households with unpaid debts were found across all 19 sites. Significant delays in making payments were noted in over half of the areas visited. In addition, the inability to repay outstanding debt led to the loss of assets in urban and rural areas. While the practice of borrowing from multiple sources (*“pubunan”*) was a coping mechanism pre-dating the 2009 disasters, respondents indicated that the practice had intensified. It was reported in more than half of the sites visited: *“Usually, those who borrow, do not borrow just from one source. If you borrow Php 2,000 from one source, Php 5,000 from the other, sometimes they all just add up and with the problem of not being able to borrow...because what you earn is not enough”* [...] *“While this has long been the practice, it is more aggressive today. In fact, many take this option now.”*

Social relations and cohesion

The general perception of communities consulted during the SIM was that the gender division of labor had returned to its pre-Ondoy situation. The SIM further indicated that households were increasingly reliant on the income generated by small businesses and temporary work, primarily undertaken by women. The research team found a clear concentration of women in a more restricted number of occupations. These were also typically lower paid jobs and less skilled jobs. Women were also more commonly drawn to home-based activities that would enable them to continue performing domestic tasks. The research team encountered isolated instances where the disaster response seemed to encourage greater engagement by women in community activities.

The research team encountered a widespread sense in targeted communities that youth were making significant contributions to the recovery effort. Young people contributed more to household budgets by taking on temporary work. This was accompanied by a change in communities' perception of the role of young people, now considered more trustworthy. This perception did not, however, translate into greater voice for youth in decision-making at the household or the community level.

The analysis conducted in 2009 indicated that collaborative behavior was widespread among affected communities. Overall, instances of community-level recovery activities were rarer during the SIM. Informants systematically reported that after the initial rehabilitation efforts, community members provided support almost exclusively to their extended family. These close-knit networks were important in providing information about recovery programs and sources of support. They replaced the broader community as the main focus of collaborative behavior. Where instances of community-wide support mechanisms were observed, informants reported they had already been strong prior to the disasters. This was primarily observed in rural and peri-urban areas.

Increased tensions within the community and greater levels of insecurity were observed in a reduced number of sites, mostly urban. Overall, relationships within villages and urban neighborhoods remained positive. In communities with a significant number of new settlers there was a tendency to attribute law and order problems to “new-comers”, informal settlers or neighboring communities. Where an increase in crime and violence was noted, respondents indicated links to the

difficult post-disaster economic situation. Respondents considered that youth were the group at greater risk.

Resettlement options and housing conditions

Reports from communities on the provision of housing assistance were mixed. In-kind and cash assistance had been provided to all significantly affected sites. However, participants systematically reported that assistance had not been sufficient to meet the needs of all affected households within these communities. Respondents also highlighted the delays between the initial needs assessment and the provision of assistance: *“Here people went from house to house and checked the damage of the house and the capacity of the owner to repair it. But they just did interviews. I saw no help coming in here in our place. We just thought we probably didn’t qualify but if you look [you will see that] the houses of our neighbors were totally wrecked. But nothing [...] they took photos and then nothing [...] A year has passed and then nothing. Until it was my neighbors themselves who took care of the repairs. Because they couldn’t wait anymore.”*

Residents in two study sites, Botolan in Zambales and Tublay in Benguet, remained in temporary shelter two years after they were moved from their homes. Feedback from residents revealed how living conditions and access to services had deteriorated over time in these areas. Residents attributed their stalled recovery to difficulties in securing a suitable resettlement site and to slow progress with the needed construction work for new developments.

The qualitative research module indicated that communities in 12 study sites were reluctant to resettle in areas outside their barangay. The main reason for this was the risk of not being able to find a suitable livelihood in the resettlement areas. Fears of losing their current social support mechanisms were also critical, followed by concerns about access to services in resettlement areas and about risks in proposed resettlement areas.

The short surveys conducted in Southville 5A (off-city resettlement area), and Eusebio Bliss (in-city resettlement) enabled the research team to compare living conditions and gain a sense of the impact of these two approaches on the welfare of resettled households. Overall, respondents from both areas reported an improvement in living conditions: (i) better housing, (ii) improved access to safe sanitation, electricity, and garbage disposal. Access to piped water constituted a significant exception and was considerably lower for resettled households in both sites. Access to livelihoods remained a challenge for resettled households. Negative impacts were, however, stronger in the off-city resettlement area (Southville 5A), where two out of three households reported a decrease in income. Those resettled off-city also experienced increased expenditures, particularly in transport costs to get to jobs and to school.

In addition, there were certain social costs associated with resettlement. Household living arrangements changed significantly for those resettled off-city. While the vast majority of households lived together prior to resettlement (93%), only 63% did so after resettlement in Southville 5A. In contrast, no such changes were observed for those resettled in-city (Eusebio Bliss). Resettlement has also had an impact on households’ ability to ask for assistance from informal networks. Again, the impact was strongest for households resettled off-city, with a third of households in Southville 5A reporting difficulties in finding assistance for their daily needs.

Data collected through the SIM (from both the qualitative and quantitative modules) indicated that information regarding resettlement was inadequate or unavailable during the relocation and resettlement of affected households. A significant proportion of those resettled did not have access to critical information on: (i) the location of the resettlement site, and (ii) on the cost of housing and payment schemes. Given the lack of information about the resettlement process, it was, therefore, significant that a large proportion of households attributed their decision to relocate primarily to the local government unit.

A still significant proportion of households in both Southville 5A and Eusebio Bliss were considering leaving their current place of residence (26% in Southville 5A and 39% in Eusebio Bliss). For those resettled off-city the main reason put forward was the limited access to employment. For households resettled in-city, the main concern was the difficulties in making payments on their housing units.

Local governance and recovery

Communities systematically highlighted the role played by the Municipal Social Welfare Development Officer (MSWDO) during both the relief and recovery phases. Being able to rely on community-based organizations and local leaders was essential for the implementation of recovery activities. Sites where respondents were satisfied with the distribution of recovery assistance tended to have put in place targeting systems that involved barangay and municipal city officers in collaboration with civil society or community-based organizations.

In nine of the study sites visited, respondents said that the system put in place for the provision of recovery assistance had led to inequitable outcomes. In these areas, participants indicated that certain sub-groups in the community had been excluded. The communities believed that most of these gaps in the provision of assistance were not politically motivated. The research team did, however, find a number of instances where the grant of recovery assistance was highly personalized (i.e. direct cash or in kind assistance given by local government officials).

Lack of information both about the targeting process and about the existing sources of assistance were consistently observed. Respondents often considered that differences in access to information partly explained the uneven distribution of support. Communities also highlighted a “monopoly of knowledge” by community leaders.

Barangay and community level disaster preparedness measures need further strengthening. The research team noted uneven progress with the roll-out of the Municipal and Barangay Disaster Risk Reduction and Management Councils. While the research team observed greater awareness of the disaster risks in targeted areas, there were few community-based disaster prevention initiatives in place. These were observed in four of the sites visited and had limited linkages to wider city or municipal level activities.

Recommendations from communities

One of the key findings from the discussions with communities was that the livelihood support provided was often unsustainable. The availability of **capital** was the key “missing element” in recovery according to respondents.

Respondents highlighted the need to improve communication among sub-groups within their communities. A number of suggestions were put forward, primarily from urban areas, of activities that could promote greater civic engagement and improve security within targeted neighborhoods.

Except for the higher amortization rates, communities considered in-city resettlement as the best option to: (i) enable households to retain access to livelihood and employment opportunities; (ii) minimize disruptions to essential social support networks. Where “in-city” resettlement was not a viable option, communities highlighted the importance of: (i) ensuring that basic services are available in new development sites, and (ii) to promoting access to sustainable livelihoods.

Both urban and rural communities focused on the importance of strengthening local disaster preparedness activities with a focus on the following: (i) acquisition of basic material and equipment of relief operations; (ii) implementation of disaster preparedness training to cover the broader community (and not only local officials), and (iii) putting in place a local system for relief and recovery operations (considered lacking in the majority of the areas visited).

2. Introduction

2.1 Research themes and site selection

The Social Impacts Monitoring (SIM) study of communities and households adversely affected by Ondoy and Pepeng in 2009 provides an overview of their recovery and of the long term social impacts of these disasters. The SIM builds on the initial analysis of the social impacts carried out in the immediate aftermath of the typhoons¹ and focuses on the following central themes of: (i) livelihoods and socio-economic adaptations (including an analysis of indebtedness); (ii) social relations; (iii) local governance, and (iv) resettlement and relocation (please see Table 1 for additional details). The insights provided by the study are intended to inform reconstruction efforts with a particular focus on the Metro Manila urban renewal strategy.

Table 1: Focus areas and data sets

Focus areas	Data sets
Livelihoods and socioeconomic adaptations	<p><i>Socioeconomic impacts</i></p> <ul style="list-style-type: none"> • Employment and livelihood (re-establishment, new opportunities, loss of employment and/or income) • Alternative/complementary sources of income • Changes in intra-household allocation of resources • Recovery of productive assets (focus on small/home-based businesses) • Coping strategies • Contributions to family care and income • Changes in access to basic services (disruption and re-establishment of access) • Sources of recovery assistance and support (government programs, civil society/private sector interventions, family support, including domestic/foreign remittances) • Credit needs and changes in uses

¹ The SIA was conducted in the aftermath of Ondoy, which hit the Philippines on September 26, 2009, causing widespread flooding in Metro Manila and surrounding areas, and Pepeng which affected, in particular, Central and Northern Luzon from October 3 to 9, 2009. The Institute of Philippine Culture conducted the assessment of the social impact of Ondoy on urban poor communities in Metro Manila, Rizal, and Laguna. The full text of the report can be found at http://pdf.ph/downloads/PDNA/PDNA-Social_Impact_Assessment_FINAL_20100725.pdf. A team from the World Bank and the Department of Social Welfare and Development conducted the social impact assessment of peri-urban and urban communities affected by Pepeng. Both studies were conducted in November 2009. A summary of both reports was included in the Post-Disaster Needs Assessment (PDNA) commissioned by the Government of the Philippines in November 2009. The PDNA text can be accessed using the following link <http://www.worldbank.org.ph/WBSITE/EXTERNAL/COUNTRIES/EASTASIAPACIFICEXT/PHILIPPINESEXTN/0,,contntMDK:22405100~menuPK:3968175~pagePK:64027988~piPK:64027986~theSitePK:332982,00.html>

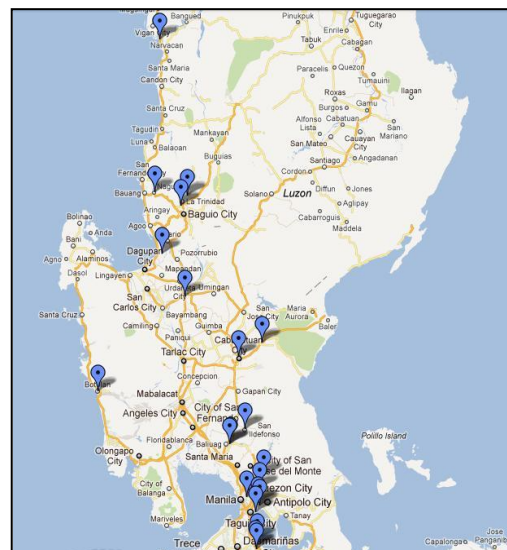
Focus areas	Data sets
	<p data-bbox="431 323 748 354"><i>Access to credit and indebtedness</i></p> <ul data-bbox="431 373 1284 516" style="list-style-type: none"> • Sources of credit (formal and informal, changes in availability of credit) • Conditions of loans (changes in rates, re-payment periods, collateral) • Ability to repay and consequences of defaulting • Savings
Social relations	<ul data-bbox="431 558 1459 730" style="list-style-type: none"> • Changes in gender and intergenerational relations • Social support networks, family-based, community-based, or otherwise • Community mobilization and response in the reconstruction phase (role of community associations and instances of collective action) • Sources of conflict within the communities in the recovery and reconstruction phase
Local governance	<ul data-bbox="431 741 1459 1121" style="list-style-type: none"> • Response/assistance given to affected communities/individuals by national government agencies and city/municipality/barangay LGU • Forms/modes of response/assistance/help rendered when, how, to which communities/groups/individuals in the community • Exclusion of particular groups from reconstruction support (or perception of inequitable distribution of benefits) • Quality of response • Sustainability of response • Problems, concerns, issues • Community recommendations on how to improve recovery and reconstruction efforts; role of (i) government, (ii) civil society, and (iii) community
Resettlement and Relocation (“in-city” and “off-city”)	<ul data-bbox="431 1131 1459 1442" style="list-style-type: none"> • Current housing conditions • Changes in residence (location, living arrangements – sharing, renting, alternative living arrangements for other family members) • Share of income spent on housing/rent, ability to pay and consequences of defaulting • Recovery assistance received for loss of housing/damage to housing (source of support, adequacy, and equity) • Perception of risk of further disasters in current location • Impact of resettlement/relocation intervention on access to basic services, and access to employment and livelihoods (income)

Data was collected in a total of 21 sites in four cities in Metro Manila and nine provinces in Luzon. Qualitative research was undertaken in the same 18 sites studied in the 2009 SIA (eight urban and ten rural/peri-urban communities). In addition, the SIM qualitative module also covered Taguig City, where a social impacts assessment had been carried out in 2009 by an AusAID team. Finally, quantitative data was collected from Southville 5A (Biñan, Laguna) in Eusebio Bliss (Maybunga, Pasig). These two sites were selected to provide insights into the living conditions of communities resettled post-Ondoy/Pepeng. In particular, the information obtained helped to compare the outcomes of “in-city” (Eusebio Bliss) and “off-city” (Southville 5A) resettlement.

Table 2: Research sites

Research method	Urban	Rural and peri-urban
Qualitative	1. Barangay Malaban, Biñan City, Laguna	10. Barangay Puguis, La Trinidad, Benguet
	2. Southville 4, Barangay Caingin and Barangay PooC, Santa Rosa City, Laguna	11. Barangay Ambassador, Tublay, Benguet
	3. Gawad Kalinga Camacho Phase II, Nangka, Marikina City	12. Barangay Poblacion, Baliuag, Bulacan
	4. Barangay Caudillo, Cabanatuan City, Nueva Ecija	13. Barangay Poblacion, Bustos, Bulacan
	5. Barangay Sapang Buho, Palayan City, Nueva Ecija	14. Barangay Pulong Tamo, San Ildefonso, Bulacan
	6. Westbank Mangahan Floodway, Maybunga, Pasig City	15. Barangay Natividad, Naguilian, La Union
	7. Barangay Doña Imelda, Quezon City	16. Barangay Tabucolan, Santa, Ilocos Sur
	8. Kasiglahan Village 1, San Jose, Montalban, Rizal	17. Barangay East Carmen, Rosales, Pangasinan
	9. Barangay Wawa, Taguig City	18. Barangay Longos Central, San Fabian, Pangasinan
Quantitative	20. Eusebio BLISS, Maybunga, Pasig City	19. Barangay Carael, Botolan, Zambales
	21. Southville 5A, Langkiwa, Biñan, Laguna	

Figure 1: Map of study sites



The selection of sites was based on the premise that the pace and quality of recovery will be at least partly influenced by the following factors: (i) the severity of the storms' impacts (linked to geographical location), and (ii) the community's degree of social cohesion and social capital which is likely to influence their ability to mobilize resources. The research team, therefore, looked at a range of settlements exposed to different types of environmental vulnerability: coastal, lakeside, riverine and mountainous communities. In addition, the areas selected provided information on how recovery progressed in formal versus informal settlements. The research team focused on the existence or absence of community organizations as well as on the linkages with groups and institutions outside of the community. **Additional details on site selection and typology can be found in Annex I.**

The SIM used a combination of qualitative and quantitative research methodologies (please refer to Annex II for additional details). Community walkthroughs and participant observation were used to gain a fuller understanding of the everyday lives of households affected by Ondoy and Pepeng. A set of standard Focus Group Discussions (FDGs) and Key Informant Interviews (KIIs) were conducted with

different sub-groups within selected communities. Separate discussions were systematically held with women and youth² with additional interviews carried out with vulnerable households identified by the communities themselves. In addition, the team also collected the perspectives of national and local government representatives as well as those of civil society groups. Finally, a short survey was implemented in the two selected resettlement areas to enable the research team to quantify some of the patterns observed.

Table 3: Distribution of key informants

Unit	Type/Number	Total
Key informants from the community (Number of communities: 19)	<i>In all study sites except Southville 4A, Biñan City, Laguna and Maybunga, Pasig City:</i> Household with the worst level of vulnerability to Ondoy/Pepeng (1) Household with high level of indebtedness (1) Community organization leader (1) Barangay captain (1) <i>In Southville 4A, Biñan City, Laguna and Maybunga, Pasig City:</i> Resettled households (2)	80
Key informants at the municipal/city level (Number of communities: 19)	Municipal/city mayor/relocation and resettlement officer of local government units (1) Municipal/City Social Welfare Development Officer (MSWDO/CSWDO) (1) Community organization leader at the city/municipal level (1)	57
Key informants at the regional/national level	Leaders of various urban poor umbrella organizations in Metro Manila National Housing Authority Administrator of a government-owned lot partly occupied by informal settlers Credit providers	8
Total		145

Ensuring that research questions and recommendations feed into policy discussions on Disaster Risk Reduction and Management as well as on the Metro Manila Urban Renewal agenda was an important part of the SIM exercise. A SIM Reference Group comprised of representatives from government agencies, civil society groups and development partners working on these issues was convened.³ The reference group's inputs were instrumental in validating and finalizing the research questions and approach used by the research team.⁴ These consultations aimed to ensure that the questions asked during data collection would generate information relevant to the stakeholders responsible for implementing different aspects of these two agendas. Secondly, the draft report and key findings were presented in a second

² Aged between 14 and 18

³ The Reference Group met on April 4, 2011 and on July 29, 2011. It included representatives from the following offices and groups: Department of Social Welfare and Development, Department of Interior and Local Government, National Housing Authority, National Disaster Risk Reduction and Management Council, Philippine Association of Social Work, Community Organizing Multiversity, Urban Poor Associates, and Partnership of Philippine Support Service Agencies, Inc. AusAID provided additional comments in separate consultations.

⁴ An orientation workshop of field researchers was held on April 14 to 15, 2011 at the IPC, Ateneo de Manila University, and was attended by 20 of the 29 members of the field research teams. Two separate orientation meetings were conducted in Santa, Ilocos Sur (for Ilocos Sur field research team), and in Baguio City (for the Benguet/La Union/Pangasinan field research teams) on May 3 to 4, 2011 and May 14, 2011, respectively.

meeting of the Reference Group. The round of discussions was primarily geared towards assessing the relevance and feasibility of the SIM's recommended strategies for change. It enabled the research team to further refine the recommendations presented in this report.

The data collection and data analysis activities also included feedback sessions with: (i) communities that participated in the analysis, and (ii) mayors and municipal councils. These sessions gave the community and its LGU officials a sense of the data the research team was able to gather and made officials aware of the expectations of their constituents regarding the recovery process. Finally, they were an avenue to validate findings and collect additional feedback.

2.2 What do we mean when we talk about recovery and reconstruction?

What communities understood by “recovery” and “reconstruction” differs from the use of these terms by Government institutions and development practitioners.⁵ The questions: “What does recovery mean to you?” and “What does reconstruction mean to you?” were asked systematically during FDGs. For communities, “recovery” implied the restoration of their quality of life to pre-disaster levels. “Reconstruction” was above all understood as the rehabilitation of physical infrastructure. Participants in the study illustrated their understanding of these terms with reference to the support received post-disaster although the “self-help” dimension of recovery (“*sariling sikap*”) was also frequently mentioned.

The elements of recovery and reconstruction that were considered most significant varied across rural and urban areas. The severity of the disasters' impact and the perceived environmental vulnerability were the two other relevant factors influencing community responses.

The dimension of recovery assistance more frequently mentioned by the participants in the study was livelihood restoration. In rural communities, the emphasis was on the provision of agricultural inputs (with seeds and pesticides commonly mentioned), access to capital, and additional training. In urban areas the focus was on access to jobs and support for small businesses. Capital was considered essential for recovery across all sites. Informants consistently stated that recovery “*boils down to the money issue*” (La Trinidad, Benguet) and referred to overcoming “*the trauma of the pocket*” (West Bank Floodway, Pasig). **The second critical element of recovery in both rural and urban areas was housing assistance.** This was particularly true for communities most severely affected and where a permanent resettlement solution had not yet been found. This was the case in Rosales (Pangasinan) and Botolan (Zambales), where respondents stressed that recovery meant “*having a place to live.*”⁶ Given the severity of the disasters' impacts in some areas⁷, recovery

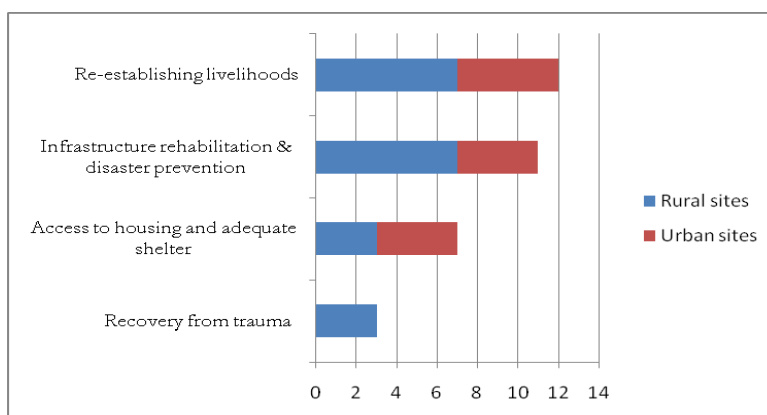
⁵ Recovery is defined by United Nations Strategy for Disaster Reduction as: “The restoration, and improvement where appropriate, of facilities, livelihoods and living conditions of disaster-affected communities, including efforts to reduce disaster risk factors.” Reconstruction, according to the same source, is typically defined as a sector under the Recovery framework (<http://www.disasterassessment.org/section.asp?ID=22>, accessed on June 23, 2011). The recovery task of rehabilitation and reconstruction begins soon after the emergency phase has ended, and should be based on pre-existing strategies and policies that facilitate clear institutional responsibilities for recovery action and enable public participation (http://unisdr.org/files/7817_UNISDRTerminologyEnglish.pdf, accessed on June 23, 2011).

⁷ This was observed in Botolan (Zambales), Rosales (Pangasinan) and Tublay (Benguet). Similar reactions were observed in Tublay where some of the residents report still being traumatized by their experiences during the typhoons: “*Hay naku! Siya ka ti permi. Haan kami garud nga makaturug. Uray dagidiay uubing mi, natrauma da kiti di ah.*” [Mine is worst (referring to her experience after the typhoons). I cannot sleep. Even the children experienced trauma.]

from trauma was also raised as significant. Respondents in Rosales defined recovery as: “*when we can sleep soundly at night again without worrying too much about another impending danger.*”

On the other hand, the key dimension of reconstruction highlighted in all sites was the rehabilitation of infrastructure that would help minimize further damage caused by disasters. Communities, particularly in rural areas, expressed concern over their ongoing vulnerability: ⁸ “*Ngem syak talaga ti kayat ko, rehab kuma ngay idiy ayan mi. Tapno dakami idiy baba, haan kami nga magaburan, dagiyay ada idiy ngato, haan da nga matinnag.*” (For me, what I really want is rehabilitation in our place for us living in the lower portion not to be affected in case there is landslide and those living in the upper portion not to fall due to landslide.)⁹ Respondents stressed what they understood as the additional infrastructure needed to make their place of residence safer. This commonly involved the reinforcement of seawalls and the construction or rehabilitation of dikes. In particularly vulnerable coastal areas (such as Santa Ilocos Sur) respondents put forward the possibility of moving the entire community to safer, higher ground.

Figure 2: Community priorities for recovery and reconstruction (number of rural and urban sites)



⁸ In the neighboring towns of Bustos and Baliuag in Bulacan, communities stressed the need to finish the existing dike to protect low lying areas from flooding, particularly when water is let out of nearby dams. Respondents from Botolan, Zambales, stressed that the existing dike needs to be rehabilitated and reinforced.

⁹ FGD participant in Tublay, Benguet

Table 8: Community understanding of recovery and reconstruction

Recovery	Reconstruction
<ul style="list-style-type: none"> • “<i>Umaangal</i>” or improving – community leaders perceive recovery as involving some form of long term assistance, including the provision of reconstruction materials to rebuild homes, livelihood programs, employment scholarships and housing. (Doña Imelda, Quezon City) • “Loans” when someone is sick (Camacho II, Marikina City) • Relief goods (Wawa, Taguig City) • Food, clothing, kitchen and house ware, medicine, temporary wooden footbridges, cleaning and clearing activities, tree planting, food donation, relief goods, basic needs (San Fabian, Pangasinan) • Livelihood, borrowing money, agricultural crops as recovery strategies, <i>pubunan para sa negosyo, pinansyal</i> (San Ildefonso, Bulacan) • Short-term and uses fewer resources (Baliuag, Bulacan) • Livelihood, financial assistance (Tublay, Benguet) • Livelihood (Puguis, Benguet) 	<ul style="list-style-type: none"> • Pumping of floodwater, construction of elevated concrete path walks, jobs (Wawa, Taguig City) • Repair of infrastructure such, roads, earth dikes, housing repairs and donation of construction materials and tools (San Fabian, Pangasinan) • Capital intensive activities and infrastructure repair (Baliuag, Bulacan) • Living in less affected areas or resettlement (Tublay, Benguet) • Settlement of all financial obligations from loans, housing repairs and livelihood activities, overcoming the traumatic experience (Rosales, Pangasinan)

3. Livelihoods and Socio-Economic Impact

3.1 Long-term impact on household income

While communities targeted by the study reported an overall reduction in income since 2009, households did not attribute their financial difficulties solely to Ondoy and Pepeng. They also linked their present difficulties to the current economic situation (i.e. increased prices of goods, fuel).

“Hindi na dahil sa Ondoy...Kung sa Ondoy, naka-recover na talaga. Kaya lang iba na kasi talaga ngayon, mahirap na talaga. Pero hindi na yun dahil sa Ondoy.” [It is not because of Ondoy. People have already recovered from Ondoy. It is different this time; life got harder.]. Doña Imelda, Quezon City

“Oo kaya lang, malaking pagbabago kasi po noon, hindi matumal, hindi ano...minsan pagbebentaban mo, matumal na. mahirap nang kumita.” [Yes. There was a big change because before things were not slow...most times what you sell is slow, it is hard to turn a profit.]. (Botolan, Zambales)

In particular, communities reported that specific lines of activity and sources of income had been in decline prior to 2009. This was clearly observed in two of the sites visited during the SIA, with a continuing downward trend confirmed by the SIM in: (i) Malaban, Laguna, and (ii) Santa, Ilocos Sur. In Malaban, participants in the study said that the shoe industry in the area had been experiencing difficulties over a number of years. Local producers reported a limited ability, even before Ondoy and Pepeng, to compete with larger manufacturers. The disaster and the resulting loss of assets and capital, therefore, aggravated an already difficult situation. Similarly, in Santa, Ilocos Sur, income from fishing had been progressively diminishing prior to 2009. The community reported that *ipon* (goby fry) catches had been predictable in previous years, peaking from October to February. These typically ensured a steady income that helped meet family consumption needs.¹⁰ At the time of the assessment, however, *ipon* catches had become unpredictable and the amount of other fish caught insufficient to meet daily consumption needs.

Focus Group Discussions and interviews, therefore, focused on identifying those impacts on income and livelihoods considered by the communities to have been brought about by the 2009 disasters.

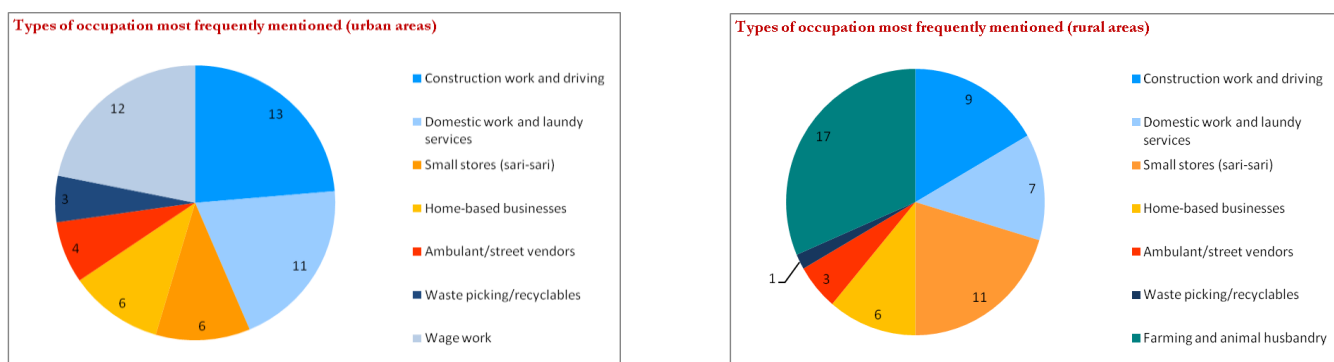
Sources of income and the types of jobs available have remained the same pre and post Ondoy/Pepeng in all sites visited.

Following the initial reconstruction work of damaged homes and small businesses, no new types of occupations were observed in the research sites. The main sources of income remained: (i) on-farm work in rural areas, and (ii) small scale enterprises and informal sector jobs in urban areas, as outlined in Figure 3 below.

¹⁰ *Ipon* or goby fry is a small translucent (newly hatched) fish, which can fetch from Php 100.00 to Php 200.00 or more per kilo.

As was noted during the SIA, the types of jobs and small scale business opportunities continued to be more diversified in urban areas. In addition, wage work was also more frequently cited as a source of income in these sites. This is particularly relevant as salaried workers were considered the most likely to have recovered from the impact of the 2009 disasters, according to the participants in the study. Jobs in sales, services and factories were highly desired. They were, however, mentioned as available only to the more qualified young people in the community in Wawa (Taguig), Southville 4 (Laguna), GK Camacho (Marikina) and West Bank Floodway (Pasig). Informants noted these selection criteria were strictly enforced by recruitment companies, leaving older, less qualified residents to continue engaging in small-scale enterprises and in contractual and informal services sector. These included construction work, driving, providing domestic and laundry services – as was the case prior to the disaster. Residents continued to resort to this type of temporary work to supplement their family income: “*Ganun pa rin [ang mga trabaho sa barangay]. Kasi yun ang alam nilang trabaho.*” [The types of jobs in the *barangay* are still the same. It’s because these are the jobs that they are familiar with.] (taxi driver from Doña Imelda, Quezon City).

Figure 3: Types of occupations most frequently mentioned (number of sites)



Significant long term impacts on farmers and the self-employed (unskilled workers and small-scale business owners)

Reductions in income were attributed to the loss of assets and capital caused by the typhoons and from which some categories of respondents (farmers, fishermen, small business owners and informal sector workers) did not fully recover. Obtaining data on income using qualitative methods is challenging. The research team was able to collect information on the average earnings of the main occupational groups in urban areas.

Table 9: Average earnings in main types of occupations

Occupations	GK Camacho Phase II	KV 1 Rizal
Self-employed		
Skilled workers		
Construction (carpenters, electricians, mason and painters)	Php 200 to Php 500/day	Php 250 to Php 400/day
Jeepney drivers	Php 60 to Php 100/day	
Taxi drivers	Php 100 to Php 300/day	
Unskilled workers		
Pedi-cab driver	Php 60 to Php 100/day	Php 50 to Php 100/day
Tricycle driver	Php 100 to Php 150/day	Php 60 to Php 200/day
Unskilled construction worker		Php 150/day
Domestic worker		Php 300/day (irregular)
Home-based businesses		
Beautician	Php 200 to Php 500 (irregular earnings)	
Laundry services	Php 300 to Php 350 (one or twice/week)	
Piece work (bags)	Php 10 to Php 15 per piece (Php 150 to Php 300/day)	
Sari-sari stores	Php 500/day (gross value of sales)	
Ambulant sellers		Php 150/day
Salaried workers		
Qualified workers (LGU, stores and services)	Php 4,500 to Php 12,800/month	Php 4,000/month
Unskilled workers (LGU street sweepers)	Php 500 to Php 1,000/week	

In all urban visited, the loss of capital and stock caused by Ondoy had a long term impact on small businesses and reduced their profitability. In a number of instances, small businesses closed and could not resume their activities due to heavy losses or to the need to divert capital to meet basic expenditures or conduct urgent housing repairs. *“Malaki po talaga, hindi tulad noon na wala pang Ondoy na maluwag pa ang paghanap bubay namin. Hindi pa kami naubusan ng pubunan tsaka lalo na tumaas yung mga presyo ng bilibin. Ngayon kung gusto naming gumawa ng paraan minsan nalulugi pa kami dahil maliit lang ang pubunan. Magpubunan ka na*

ng limang daan banggat maubos na ubos hindi nakaikot.” [The effect has been big. Before Ondoy, it was easier to make a living. We never ran out of capital. The prices of goods have gone up and this has made it more difficult because the capital is small. If you raise Php 500.00 for capital, it is next to impossible to turn a profit.] (Baliuag, Bulacan). Participants in the study noted that they now sold fewer and cheaper products, partly due to their inability to replenish stock lost during the floods and purchase new equipment. *“Naglalako po siya [asawa] ngayon hanggang isang libo na lang, pagkasyabin yung pinamimili niya ng DVD... mga charger [para sa cellphone], hindi na naibalik.”* [My husband works around a capital of Php 1,000.00 for the DVD that he sells. He does not sell cell phone chargers anymore.] (A vendor’s wife, Doña Imelda, Quezon City). In addition, street vendors resorted to selling in less secure locations (using *karitons* or pushcarts) to avoid the costs of obtaining a fixed site for trading their wares. This was the case in Doña Imelda (Quezon City), for example.

In addition, even when local businesses were not directly affected or damaged, the fact that customers no longer had sufficient income to spend, severely reduced earnings and led to further closures. This was a pattern observed across all sites and can be illustrated with reference to the West Bank Floodway site in Maybunga, Pasig City. There, the location of small businesses enabled them to escape most of the damage. However, extensive destruction of homes in the area meant that a large number of households either moved to other sites or drastically reduced consumption. Demand for services such as tricycles, for example, dropped with more people willing to walk long distances in order to save. Similar reductions in profit were reported for sari-sari stores and other small business across urban sites: *“Bago mag-Ondoy, tatlong radio nare-repair ko sa isang araw pero di naman nila tinutubos, minsan inaabot pa ng isang linggo kaya wala din ako gasino nakukuha.”* [Before Ondoy, I get to fix three radios in one day, but now they don’t get them back. Sometimes, they don’t get them for up to a week (Malaban, Laguna)]. *“Kapag may order, gagawa kami, pero minsan kabit yung order di naman kami binabayaran.”* [If there is an order, we make it but sometimes the customer does not pay (Malaban, Laguna)].

In rural areas, the destruction of the means of livelihood fields, gardens, fishponds, crops, animals (e.g. carabaos, fowls, pigs), and equipment (e.g. boats, fishing and farming equipment) had significant long term impacts on rural and peri-urban communities. (Botolan, Zambales; Naguilian, La Union; San Fabian, Pangasinan). In highly affected areas such as Botolan, Zambales, the size of arable land decreased following the typhoons¹¹ as did overall land productivity (the yield is currently only about 80% of what could be harvested previous to the 2009 typhoon season). Across¹² nearly half of the rural sites, the damage caused to low-lying areas meant that a number of households permanently lost all or part of their land. In addition, in these severely affected communities, respondents noted that: (i) hiring of agricultural laborers was reduced as land owners attempted to recover from the losses brought about by the disasters, and (ii) farming can become a secondary source of income if soil erosion has been extreme. This resulted in exceptional cases of migration to urban areas: *“ We go to the city so we can get hired and earn”*. (Sabang Buho Nueva Ecija)

¹¹ The October 2009 records of the Municipal Agriculture Office (MAO) in San Ildefonso, Bulacan, on damage caused by Ondoy and Pepeng, as well as by the flooding caused by the release of water from Pantabangan Dam, showed that a total of 273.89 hectares of rice farms in the municipality were affected with no chance of recovery.

¹² Botolan, (Zambales); San Fabian (Pangasinan), Tublay (Benguet), San Ildefonso (Bulacan) and Sapang Buho (Nueva Ecija)

Similar to the trend observed in urban areas, the lack of capital to recover from these losses has required significant adaptations in the way affected households earn their living. Those engaged in capital-intensive livelihoods resorted to modified forms of their previous line of work that again required less inputs and investment. This was noted across all rural areas and can be exemplified with reference to Tublay (Benguet), where those who lost their land now work in neighboring farms, earning approximately Php 200.00 a day. *“Syak met mam kasla observation ko mam, idi di awan pay ti ondoy mostly dagjay karkarruba mi saysayote da kasla da kami ngem idi syempre di nalpas dyay awan ti pagsayotean kapilitan ag per day a kami,” one woman-resident disclosed.* [Ma’am, my observation is before Ondoy most of the people in the neighborhood had farms and they planted sayote, but after the typhoon, they lost their farms and were forced to work in other people’s farms.]

Fishing was no longer a primary source of livelihood in any of the costal or riverine sites visited (as noted in the SIA) due to a steady decrease in catch. Fish farming did, however, play an important role as a complementary source of income. As with farmers, the loss of the investment made in fish farming equipment had long term negative effects. Where fish-pens were destroyed by Ondoy, fish farmers were unable to secure the capital needed to return to their initial line of activity.

Across all rural sites, respondents highlighted that available capital had been diverted away from their income generation activities to meet basic consumption needs. There was a widespread shift to less secure occupations. Participants reported working as daily laborers at markets, construction workers, tricycle drivers, domestic workers or *labanderas* (doing laundry), with the amount earned remaining insufficient to meet daily needs:

“May palaisdaan po ako (noong bago ang Ondoy). Inutang ko po ang ginamit ko doon. Sa pagdaan ng Ondoy ay na-wash out po labat. Para ho akong nagbalik sa zero...” [...I had a fish pen before Ondoy. The capital I used in putting it up just came from a loan. Then Ondoy came and washed everything away. Now, it feels like I’m back to zero.]

“Ngayon ay kailangan pa nilang mag-tindera na lang, nagtitinda na lang sa bayan ng hindi sariling yari o kaya mamamasukan sa konstruksiyon....dati may sarili silang puhunan, sariling gamit, may tindang sariling materyales....ang puhunan nawala!” [Now they have to work as mere sellers, they sell in town stuff that they didn’t make, or they work in construction sites. In the past, we had our own capital, our own materials; now even capital we don’t have!]

Within communities: different recovery trajectories.

Wage workers in urban areas and in exceptional cases, households with family members working abroad, had a sufficiently steady stream of resources to offset the impact of the 2009 disasters. Regular income enabled these households to continue borrowing and making regular debt payments. These cases, however, constitute a minority of respondents. The research team found only two instances of communities households with connections to overseas workers (Wawa, Taguig, and Gawad Kalinga Camacho Phase II) and a reduced number of sites where wage work in services and sales was reported as a source of income. The latter were all urban areas: Malaban, Biñan City, Laguna; Southville 4, Santa Rosa City, Laguna;

Gawad Kalinga Camacho Phase II, Nangka, Marikina City; Westbank Mangahan Floodway, Maybunga, Pasig City; Kasiglahan Village 1, San Jose, Montalban, Rizal, and Wawa, Taguig City

In two of the rural communities visited, increased prices of agricultural commodities had played an important part in the recovery of some of the affected households. In Sapang Buho, Nueva Ecija, respondents indicated that their recovery process started in 2011 as “*it was only this time that the price of onion went high*”. Some households in Tublay (Benguet) were also able to take advantage of higher prices of cut flowers to generate additional income. As with wage work in urban areas, this constitutes the exception to the overall trend of decreased earnings observed across sites.

Communities were consistent in their views of who the most vulnerable among them were. These were the households that had suffered the most serious losses. In rural areas, these were without exception residents who owned land in low-lying areas. In urban areas, they were primarily small business owners in “danger areas” of the community. The fact that households’ means of livelihood have become increasingly insecure also means that residents consider those with elderly or sick relatives as particularly vulnerable. With household income being fully absorbed by spending on basic needs, unforeseen medical expenses can have a critical impact on the family’s budget. **In addition, across rural and urban areas, the overall perception was that the widespread move to less profitable occupations made women more vulnerable.** Skills mostly held by men (in construction, for example) tended to be higher demand for the repair of damaged houses. Demand for the type unskilled work mostly carried out by women, including domestic work or laundry services, tended to drop, as this was one of the areas in which households could save. “*Mga karpintero, hindi nawala. Pero yun mga kababaihan nawalan ng trabaho po.*” [The carpenters did not lose their jobs. But the women lost their jobs.] (Botolan, Zambales).

3.2 Limited assistance for livelihood restoration

Livelihood assistance was provided to the vast majority of the communities covered in the study. Within the 20-month period that followed Ondoy and Pepeng, 18 of the 21 areas visited had received some form of financial assistance. The exceptions were Poblacion (Baliuag), Malaban (Biñan), and Southville 5A, where households (96.8% of those surveyed) indicated receiving no livelihood support directly related to post Ondoy/Pepeng recovery. The primary sources of support mentioned by respondents were as follows:

- **Existing social protection and livelihoods programs implemented by DSWD.** While these are not emergency or disaster response programs they were seen by participants in the study as providing key resources during their recovery. The existing Conditional Cash Transfer program, Pantawid Pamilyang Pilipino Program (4 Ps)¹³ was mentioned by respondents in two of the sites visited. The

¹³ “The Pantawid Pamilya is a conditional cash transfer (CCT) program which provides cash to beneficiary households, subject to compliance with program conditionalities. The Pantawid Pamilya is targeted at chronically poor households with children aged 0-14 years who are located in poor areas. The cash grants range from P500 (US\$11) to P1,400 (US\$32) per household per month, depending on the number of eligible children. To qualify for the grants, beneficiary households must undertake certain activities that are meant to improve the children’s health and education such as visiting health centers regularly, sending the children to school, and undertaking preventive check-ups for pregnant women.” By January 2011 the program had approximately one million beneficiaries, World Bank (2011), Social Protection Note Overview of the Philippines’ Conditional Cash Transfer Program: The *Pantawid Pamilyang Pilipino Program (Pantawid Pamilya)*

Self- Employment Assistance program (SEA-K)¹⁴ was present in 12 communities, primarily rural and, in all cases, pre-dating the disaster.

- **Cash or Food for Work** was implemented by local governments in partnership with international development partners (World Food Program), civil society organizations and, in some instances, the private sector. Communities in ten of the 19 sites covered reported receiving this type of assistance. The amounts or in kind support provided to beneficiaries, the type and duration of work and the targeting system used varied significantly across sites.
- **Emergency grants or loans were also made available to the most affected households by local government and civil society organizations.** This type of support was noted in 12 of the sites covered, with the amounts provided varying from Php 8,000.00 to Php 2,000 (approximately US\$186 to US\$45). The conditions, intended uses of the loans or grants, and the criteria used for targeting varied greatly as did the repayment conditions (where applicable). In a significant number of cases the capital made available through these schemes was diverted away from livelihood activities, and was used instead for housing reconstruction. As highlighted in Table 11 below instances were also noted where funds normally used for running small businesses were needed to meet basic consumption expenses.

¹⁴ The SEAK Program is a community-based, credit assistance program utilizing people's organizations called SEA Kaunlaran Associations (SKAs). The program supports poor households to develop and implement micro-enterprise projects providing capital and technical assistance. In 2009, there were 1,389 SEA-K projects established benefiting 28,939 families nationwide. Funds amounting to Php143,089,000 million had been released as seed capital for the livelihood projects. (<http://www.dswd.gov.ph>)

Table 10: Assistance received for livelihood recovery

Urban			
Target Area	Short-term	Longer Term	Gaps and community observations
1. Barangay Malaban, Biñan City, Laguna			Participants outlined the lack of support for livelihood rehabilitation Reports of capital used for small businesses used for basic consumption
2. Southville 4, Barangay Caingin and Barangay Pooc, Santa Rosa City, Laguna	Emergency Grants/Loans provided by municipal governments (Php 5,000)	Livelihood training provided by TESDA for relocated households	Participants outlined the lack of capital and continued technical assistance for livelihood rehabilitation. These gaps limited the usefulness of the vocational training provided
3. Gawad Kalinga Camacho Phase II, Nangka, Marikina City	Cash for Work implemented by CSOs and the city LGU (approximately 300 beneficiary households with Php 100/day or Php 500-1,000/week depending on the work carried out) Emergency Grants/Loans provided by municipal governments *		
4. Barangay Caudillo, Cabanatuan City, Nueva Ecija	Food for Work/Training (limited number of beneficiaries)	Self-Employment Assistance (Php 3,000 to 5,000)	Participants stressed that the assistance received had been very limited. They highlighted the importance of capital for livelihood restoration as well as on-going technical assistance
5. Barangay Sapang Buho, Palayan City, Nueva Ecija	Emergency Grants/Loans provided by municipal governments *	Self-Employment Assistance (Php 3,000 to 5,000) Seed and fertilizer subsidies (DA and Local Governments)	Participants stressed that the assistance received had been limited and highlighted the lack of capital for livelihood restoration
6. Westbank Mangahan Floodway, Maybunga, Pasig City	Emergency Grants/Loans provided by municipal governments (Php 5,000) * Conditional Cash Transfers (<i>Pantawid Pamilyang Pilipino Program</i>) with 200 beneficiaries Cash for Work (28 beneficiaries) Food for Work (100 beneficiaries provided with 25 kg of rice for four hour daily work during a three day period)	Vegetable selling business initiated by a barangay counselor (15 beneficiaries) Livelihood loans provided by the San Miguel Corporation (Php 5,000 to 10,000) for 200 beneficiaries	Unsustainability of livelihood interventions as capital is diverted to meet basic livelihood needs

7. Barangay Doña Imelda, Quezon City	Cash/Food for Work Conditional Cash Transfers (<i>Pantawid Pamilyang Pilipino Program</i>)		Participants outlined the lack of longer term support for livelihood rehabilitation
8. Kasiglahan Village 1, San Jose, Montalban, Rizal	Cash/Food for Work (300 to 400 beneficiaries receiving between Php 1,000 to Php 1,200 as well as rice for two weeks' work) Livelihood loans and livelihood training (provided by CSOs) to an estimated 30 beneficiaries.		
9. Barangay Wawa, Taguig City	Emergency loans for small businesses provided by DOLE (Php 5,000) Cash for Work (120 beneficiaries receiving approximately Php 110 for four hours of work/daily)	Self-Employment Assistance (Php 5,000 provided to 25 beneficiaries) Loans for livelihood activities provided by the municipal government in partnership with CSO, private sector organization (Php 5,000 seed capital for 30 beneficiarie; hp 3,000 with a cell-phone provided to 37 beneficiaries. Jobs fairs conducted by PESO (job placements for young people in call centers and factories) Skills training in handy crafts (dried flowers) sponsored.	
10. Eusebio BLISS, Maybunga, Pasig City		Self-Employment Assistance (Php 3,000 to 5,000)	
11. Southville 5A, Langkiwa, Biñan, Laguna			Participants indicated the lack of financial assistance received for livelihood recovery.
Rural			
Target Area	Short-term	Longer Term	Gaps and community observations
1. Barangay Puguis, La Trinidad, Benguet	Cash/Food for Work Emergency Grants/Loans provided by municipal governments (Php 5,000)*	Self-Employment Assistance Small scale skills training initiative by a private donor (Php 35,000) with additional resources allocated to a livelihood fund Php 500,000 by the area's Congressman	The participants highlighted: (i) the lack of longer-term assistance provided; (ii) the lack of capital for livelihood restoration and (iii) the need for credit at lower interest rates

<p>2. Barangay Ambassador, Tublay, Benguet</p>	<p>Emergency Grants/Loans provided by municipal governments (Php 8,000 to Php 3,000 depending on the damage to property provided to 24 households) *</p> <p>Food for Work</p>	<p>Self-Employment Assistance</p> <p>Livelihoods training and in-kind support provided by CSO (animal husbandry) with approximately 104 beneficiary households</p>	<p>Unsustainability of the livelihood recovery activities initiated by CSO with no market for new products.</p> <p>Lack of capital highlighted as an important limiting factor in livelihood recovery.</p>
<p>3. Barangay Poblacion, Baliuag, Bulacan</p>			<p>While participants highlighted the relief assistance received no livelihood rehabilitation programs were mentioned during FDGs and KIIs</p>
<p>4. Barangay Poblacion, Bustos, Bulacan</p>	<p>Emergency Grants/Loans provided by municipal governments *</p> <p>Food for Work covering approximately 180 households</p>	<p>Self-Employment Assistance (Php 5,000 provided to 25 beneficiaries)</p> <p>Livelihood training (candle making, cell phone repair, food processing for a limited number of beneficiaries)</p>	<p>Community highlighted the lack of support to small businesses</p>
<p>5. Barangay Pulong Tamo, San Ildefonso, Bulacan</p>	<p>Support provided by the Department of Agriculture in the form of seed subsidies (approximately 180 farmers) and fertilizer subsidies (20 farmers)</p>	<p>Self-Employment Assistance pre-dating Ondoy/Pepeng with 30 beneficiaries (Php 3,000 seed money provided to small businesses)</p>	<p>The lack of capital was highlighted as factor limiting livelihood recovery. Other important gaps in the assistance provided were: (i) assistance in marketing their produce, (ii) assistance to diversify livelihoods (livestock rearing for example) and (iii) training on new technologies.</p>
<p>6. Barangay Natividad, Naguilian, La Union</p>	<p>Cash/Food for Work</p> <p>Emergency Grants provided by municipal governments (Php 2,000 to households identified as poor)*</p> <p>Emergency Grants provided by the Philippines' Red Cross (Php 7,000) for livelihood activities to five families</p>	<p>Self-Employment Assistance</p> <p>Livelihood training provided by the Philippines Red Cross (food processing)</p>	<p>Unsustainability of small-scale business ventures primarily because capital was diverted to meet daily consumption needs</p>
<p>7. Barangay Tabucolan, Santa, Ilocos Sur</p>	<p>Emergency Grants/Loans provided by municipal governments *</p>	<p>Self-Employment Assistance</p> <p>Skills training conducted by the municipality (limited number of beneficiaries)</p>	<p>Participants highlighted: (i) difficulties in accessing training for specific skills that would help them find overseas employment (distance to training venue and cost); (ii) lack of capital for livelihood restoration</p>

<p>8. Barangay East Carmen, Rosales, Pangasinan</p>	<p>Emergency Grants provided by the Philippines' Red Cross (Php 7,000) for livelihood activities</p> <p>Availability of Php 5,000 loans for livelihood activities from the municipality</p>	<p>Self-Employment Assistance</p>	<p>Participants highlighted that they did not agreed with the proposed re-payment conditions of the municipal livelihood loans.</p> <p>Grants provided by the Red Cross were often diverted from livelihood recovery to housing reconstruction.</p> <p>There were reports of some households relocation due to the lack of livelihood opportunities.</p>
<p>9. Barangay Longos Central, San Fabian, Pangasinan</p>		<p>Self-Employment Assistance</p> <p>Php 500 seed capital provided to 310 beneficiaries to start a vegetable selling business</p>	<p>Participants highlighted the limited assistance received for livelihood recovery with some reporting receiving no assistance</p>
<p>10. Barangay Carael, Botolan, Zambales</p>		<p>Self-Employment Assistance</p> <p>Livelihood training provided (beauticians, food processing) to a small number of beneficiaries</p>	<p>Participants highlighted challenges in using the training received to establish small businesses: (i) insufficient time due to child care responsibilities; (ii) lack of capital was considered the main obstacle to livelihood restoration</p>

Lack of capital remains the single biggest obstacle to recovery

With the exception of Wawa (Taguig) and Baliuag (Bulacan) all of the remaining communities considered that the support provided did not respond to their long-term livelihood recovery needs. While some form of livelihood assistance was observed by the research team in the majority of sites, the overall perception was that the amount of resources made available during the recovery phase was insufficient.

“Basta wala talaga yang pangmatagalan [na assistance]. Pero yung tulong na ano [relief], meron naman.” [There was no long-term assistance. But there was relief.] (Community leader, Doña Imelda, Quezon City)

“Wala naman tumulong sa amin. Puro lang relief goods. Pero yung sabi na pang puhunan, wala.” [No one assisted us. There were only relief goods. But when it comes to financial assistance for livelihood, there was none.] (Street sweeper, Doña Imelda, Quezon City).

“Dakkel ti pasalamat mi ti tulong nga inted da. Adu piman ti tinmulong idi nga nagited ti makan kas kuma ti bagas, pansit ken badbadu. Ngem apigbiit ngay dagitoy haan na nga nasabet tit alga nga kasapulan mi... jay kuma pagbalayan ken pangtulong ti pagbiagan nu ada panakabalin na... ni dandani manen panagtotodo...” [We are much thankful for the help they gave us. A lot gave us food like rice, noodles, and clothing. However, these were for our short-term needs, and they did not answer our real needs. We want house and livelihood assistance if it is possible...the rainy season is near again...] (La Trinidad, Benguet)

Adu piman ti naitulong da kadakami idi ada kami jay Puguis Elementary School nga nagbalin nga evacuation center idi. Adu ti makan kas kuma bagas, noodles ken badbadu mi ngem idi mapalabas ti manu nga domingo ket awan met naitulong nga pagbiagan, nga pagrugian kuma manen... kasla ngay nga apagbiit lang dagijay nga tulong...ngem agpasalamat kami met ketdi...” [They helped us a lot when we were in the evacuation site, Puguis Elementary School. They gave us rice, noodles, and clothing, but after few weeks they did not help us in any form of livelihood, through which we could start again...as if the help given to us was on a short-term basis. We are thankful though.] (La Trinidad, Benguet)

The most frequently mentioned factor behind the inability to resume a profitable livelihood activity was the lack of capital: *“Anyone can attend the training but it’s all lecture. All they do is teach.”* (Botolan, Zambales) This view was echoed in 17 of the 19 sites where the qualitative research module was implemented (including all rural areas). In a number of instances communities reported that the amount of the loans or grants being made available in their communities’ was not sufficient to purchase stock or repair equipment to resume their livelihood activities.

Kurang met Php 5000.00...kurang... [Php 5,000.00 is not enough.] (Local leader, Rosales, Pangasinan)

Kailangan Php 10,000.00. [It must be Php 10,000.00.] (Local leader, Rosales, Pangasinan)

Before Ondoy, it was easier to make a living. We never ran out of capital. The prices of goods have gone up and it has made it more difficult because the capital is small. If you raise Php 500.00 for capital, it is next to impossible to turn a profit. Poblacion (Baliuag, Bulacan)

The research team systematically observed that funds set aside for livelihood activities were diverted to cover basic household needs. This included basic consumption, medical care, or urgent housing repairs. In three of sites visited the need to divert funds away from livelihood activities was highlighted as the main reason for the lack of sustainability of the small-business interventions supported in the aftermath of Ondoy and Pepeng.

“The five families that lost their houses to Pepeng received Php 7,000.00 each as starting capital for their livelihood. One recipient put up a sari-sari store, another began a business of selling rice and frozen goods, and one became a balot and chicharon vendor. The fourth recipient used the money to revive her dressmaking livelihood by putting it as capital for tela (cloth). The fifth recipient bought a sow that has now given birth to piglets. Among these, the only ones that are left alive are the balot-chicharon business, the dressmaking shop, and the “sow-raising” livelihood...the one who engaged in selling rice has used up the finances of the business for the family’s daily needs. On the other hand, the sari-sari store closed down because the capital had to be used for medical expenses.” Natividad (Naguilian, La Union)

Improvements in the design of skills training and livelihood programs

Participants in the study also highlighted the importance of ensuring that the livelihood training provided was relevant to their context and local markets. In seven of the 19 areas visited, participants stressed that the way in which the training had been provided limited their ability to use the skills learned in a profitable occupation. The main shortcomings of the skills and livelihood support provided were as follows:

- **Skills selected for training were not always relevant for the local market.** Communities systematically highlighted the limited linkages between training and access to employment. Respondents stressed the need to reinforce partnerships with potential employers.

“Tuturo ng mga dapat na pakinabangan. Actually nga, wala na eh. Hindi naman sila gumagawa ng pabrika ang Gobyerno para yung napag-aralan namin maibuhos namin doon, para walang squatter. Walang tambay, di ba? Kung yung tinuturo sa atin, paggawa ng sabon, paggawa ng kendi, tocino, longganisa... at naipasok tayo sa mga pabrikang dapat na tutulong sa atin, yun ang tulong na pangmatagalan.” [Teach us something that can benefit us. We have none of that. The Government does not even put up factories where we can apply the things that we learn from livelihood trainings. And then there will be no more squatters or bums. If they teach us how to manufacture soap, candy, tocino, longganisa, and at the same time hire us in factories where we can get regular employment, that becomes long-term assistance.], Doña Imelda, Quezon City.

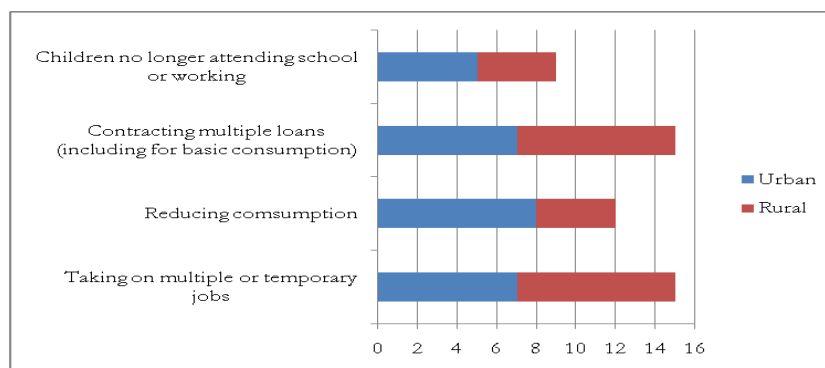
- **The lack of continued support, including to market and sell products, limited the profitability of the small businesses.** The respondents suggested that livelihood and skills training include the development of marketing strategies.
- **Particularly in rural areas and peri-urban areas, respondents highlighted the importance of diversifying livelihood opportunities** and of receiving training on the use of new technologies. Where the income from farming had been decreasing having access to alternative sources of income was seen as crucial: “We need alternative livelihoods, especially for the women, so that they do not

have to depend on their husband farmers. They do not have to depend on the farms alone. Calamities are always a problem for farmers.” (Palayan, Nueva Ecija). Respondents also stressed the importance of new knowledge about high yielding and more profitable crops, or the use of new pesticides and equipment: “*Karagdaganang kaalaman tungkol po sa mga tanim. Hindi naman po kasi yung peste noon araw ay yun pa rin yung peste ngayon. May mga bagong lumalabas na bago.*” [Additional knowledge about farming. The pests now are not the same as the pests before. There are new types coming out.], Cabanatuan (Nueva Ecija).

3.3. Coping strategies

The most common coping strategies observed by the research team were consistent with the trends seen during the SIA. As outlined in Figure 4, they remained: (i) taking on additional or temporary jobs where available, (ii) reducing consumption, and (iii) getting multiple loans, including for basic expenditures.

Figure 4: Most frequently observed coping strategies (number of sites)

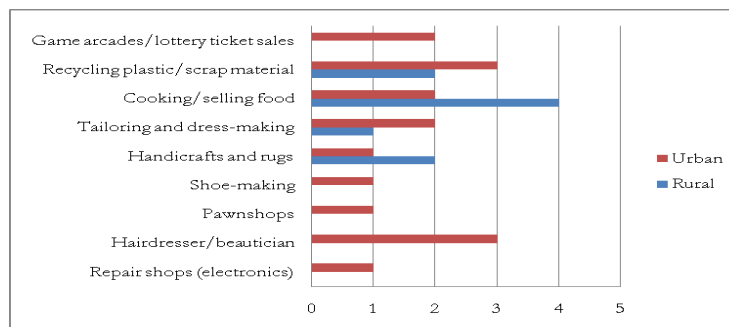


In spite of multiple jobs, income remains insufficient to cover basic consumption needs

The low skill set of respondents and the lack of capital, aggravated by the 2009 disasters, seem to have contributed to a concentration of respondents in a reduced number of occupations. These tend to be gender-segregated, with men occupying better paid construction jobs, as well as more insecure jobs in the transport sector (ranging from driving taxis, to jeepneys and finally to taxis and pedicabs). Men remain the primary income earners in all sites. Women are primarily found in domestic and laundry services. They are also responsible for managing sari-sari stores and a number of home-based businesses (including piece work), which give them greater flexibility to simultaneously handle domestic tasks. Sari-sari stores are extremely widespread, with respondents indicating that at least four or five exist in the immediate vicinity of their homes. Other types of small businesses are significantly rarer, particularly in rural areas, as illustrated in Figure 5 below. This lack of diversity in the types of informal work available seems, in some instances, to have

contributed to decreased earnings. This is the case for pedicab drivers, for example, where intense competition for passengers has reduced profits.

Figure 5: “Beyond sari-sari stores” – types of local businesses in research sites



Income is, therefore, very uncertain (Table 9 above) and the lack of a steady income requires that households be highly opportunistic in pursuing livelihood opportunities. The need to meet specific monthly expenditures, like utility bills or transport costs, systematically require that all household members contribute to the family budget:

“Yung mga lalaki nagcoconstruction pumapasok sa mga water...naghubukay gumawa ng tubo...tapos yung ibang nagtatanim na pwepwede sa taniman [The men do construction work or dig for pipe-laying and then there are others who plant in areas which can be planted on].” When money is particularly tight, the entire family pitches in to meet a financial goal. *“Kami naman kapag bill na ng kuryente biglaan na putulan ka sama-sama kami maglaba ng plastic [When the electric bill arrives and we are about to get cut off, we all pitch in and wash plastic].”* This type of work—cleaning dirty plastic—yields Php 30.00 per ten kilos of cleaned plastic. Poblacion, Baliuag, (Bulacan)

With the exception of wage workers or skilled workers in the construction sector, therefore, taking on additional work has not enabled households to meet basic consumption needs. The main categories of expenditure were consistent across all sites: (i) food, making up to 80 percent of the household budget, (ii) utility bills (water and electricity), (iii) transport to work and to school, and (iv) rent. Interestingly, medical expenses were not factored into the household budget. Regular income is not sufficient to deal with medical costs in case of illness of a household member: *“Those who get sick are not given full support in terms of medicine.”* (Palayan City, Nueva Ecija). Participants in the study frequently referred to medical expenses as *“occasional expenses”* in the same category as *“vices and extras”*.

Earning an income by driving a pedicab in KV1

There are more than 600 units operating in the area (excluding unlicensed operators). A pedicab driver has to spend Php 10,000 to purchase a cab and Php 3,000 to Php 3,500 for licenses and other administration expenses. This puts owning their own vehicles out of reach for a significant number of residents. Average earnings are usually between Php 60 to Php 100 per day. Rent to the pedicab's owner is due daily on weekdays (Php 40). “Nay Ime”, a woman pedicab driver from KV1, reports that the income that remains to meet her family's needs is currently around Php 50/day. Nay Ime used to earn more previously. A greater number of cabs in the area, however, led to “cut throat” competition for passengers.

Transportation costs are essential to get to work and to school. While there are isolated reports of community members willing to walk longer distances to save on transport costs, it is usually by cutting down on food that respondents reduce household expenses. Reducing the number of meals and the quality of the food consumed was observed in all urban sites, without exception. Interestingly, only half of rural communities explicitly referred to reduced food in-take as a coping strategy. Close ties with neighbors, a culture of *tulungan* (solidarity) and the ability to grow some produce for home-consumption were the main reasons put forward by respondents to explain these patterns: *“For example, we will borrow rice from our neighbor, our neighbor will give us some. Next time if they borrow some rice from us, we will give them some as well. In spite of the hard times, we can always find something to eat”[...]* *“If you are not picky you will not run out of viands here”* (San Idelfonso, Bulacan).

As was noted in the SIA, children frequently go to school without an allowance to purchase food. The household budget cannot cover both the cost of transport and food: *“She does it as a sacrifice. She knows we do not have money. She goes to school with only transportation money in hand. She puts up with her hunger until she arrives here.”* (Southville 4, Santa Rosa Laguna) In a significant number of instances, households will cut other categories of expenses before removing their children from school. There is an explicit recognition that attending school is essential if children are to be able to earn a better living than their parents: *“Education is a burden we must bear, we pay for it by forgoing what we can eat instead. Education’s for free. For our school children’s allowance, Php 20 should be enough.”* (Malaban, Laguna). *I worked as a house help and my husband did construction work so that our eldest child could finish elementary education. And then when we get home from work, we do farm labor so we can pay our debts.”* (Palayan City, Nueva Ecija)

While removing children from school all together was a last resort, the number of sites where households reported they could no longer afford schooling expenses increased from 2009 to 2011, as did the instances of children working. The SIA indicated that in the majority of areas children had returned to school after the initial disruption caused by the floods. Reports of children temporarily dropping out of school or working (primarily by recovering scrap material) were found in six sites in 2009 and in nine in 2011:

“Children stopped going to school due to the poverty of their parents. Sometimes they just roam around. They scavenge for plastic that they can sell, so that they can help.” (Malaban, Laguna). *“My child who was in grade 2 had to stop because my husband and I had no means of earning. We are hired farm laborers and we go out of the barangay so that we can work in the fields.* (Palayan City, Nueva Ecija)

“Tsaka yung paghahakot...kasi paglabas mo dyan e maghahakot ka lang kikita ka na...kabit mga bata, karaniwan nangangalakal...mga plastic yung mga pwedeng irecycle.” [Hauling...just around the area, you can just haul junk and you can turn a profit. Even the children, most of them trade recyclable plastics.] Poblacion, Baliuag, (Bulacan)

Taking on multiple loans, including for basic household expenses, is essential to make ends meet

Financial support from relatives continued to be rare, in line with the SIA findings. Being able to rely on financial help from family was reported in four of the 19 research sites. This type of support was primarily extended in the form of loans. In only one of the research sites (Botolan, Zambales), did respondents refer to “cash gifts”. These were sporadic and made available in emergency situations (with amounts ranging from Php 1,300 to Php 3,000).

The practice of borrowing from multiple sources seems to have intensified in all research areas. Respondents sought credit not only for livelihood activities or unexpected expenses (such as medical emergencies) but also to cover basic needs: *“There are lots of items included in the budget: school, capital, food, electricity and water. Half goes to livelihood capital and then for school. Our earnings are not enough. I am able to send my child to school through debts. After harvest I pay them off slowly.”* (Cabanatuan, Nueva Ecija)

3.4 Access to credit and levels of debt

As outlined in the SIA, taking on multiple loans was a practice commonly observed in rural and urban areas even before the disasters. A key finding of the analysis conducted in 2009 was that levels of debt were increasing. Farmers, who regularly borrowed for agricultural inputs, were particularly affected as the disasters hit immediately before the harvest. Small business owners in urban areas had similarly (although less frequently) taken out loans to purchase equipment and inventory. Loans with informal lenders had, therefore, been contracted in the aftermath of the typhoons to pay debts with land owners or suppliers. In addition, there was an overall concern that the loss of assets caused by the disasters would significantly limit access to credit from Micro-Finance Institutions (MFIs). Across all areas visited, participants in the SIA indicated that informal lenders were their primary source of loans in the post-disaster period.

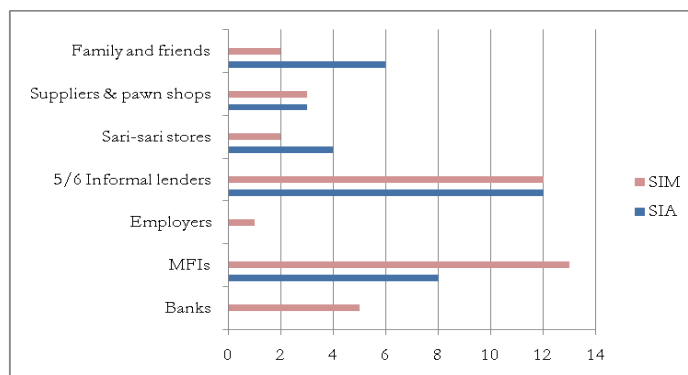
Availability and sources of credit

In spite of the concerns expressed by respondents during the SIA, the research team found that, overall, credit remained available. However, a decrease in the availability of formal lending sources was reported in two sites of 19 areas covered by the study (Westbank Floodway, Pasig and Baliuag, Bulacan): *“They left after Ondoy because they were afraid of giving out loans. Before I was the one recruiting for ASA (a MFI in the locality). People no longer paid us so they left... TSPI (another MFI) also did not continue its operations after Ondoy.”*¹⁵ Respondents in both sites indicated a parallel rise in the use of informal lenders.

Sources of credit have broadly remained the same since 2009 (Figure 6). The role played by sari-sari stores as well as friends and family as sources of credit seems to have been less significant during the recovery phase. This is consistent with the idea that support from relatives is intended above all for acute emergencies.

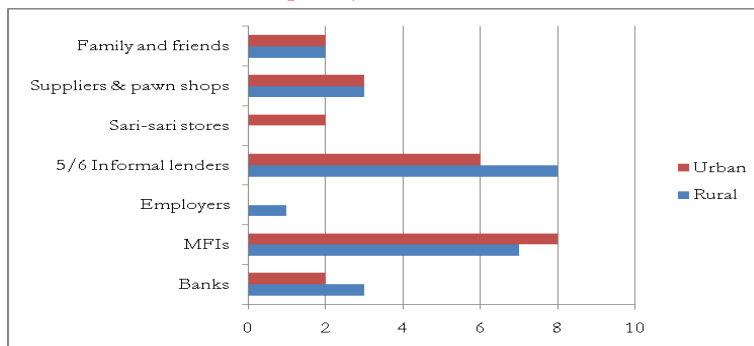
¹⁵ Westbank Floodway, Pasig

Figure 6: SIA and SIM - main sources of credit mentioned (number of sites)¹⁶



There were no significant patterns observed in the availability of credit and sources of loans across formal and informal sites. Variations across rural and urban areas were slight (Figure 7). While MFIs were marginally more prevalent in urban areas, informal lenders were more frequently mentioned as sources of loans in rural areas. Sari-sari stores were primarily used for the purchase of food on credit in urban areas. Higher levels of support from neighbors in rural areas, when it comes to the pooling of resources and the sharing of food, may partly explain this pattern (Section 3.3 above).

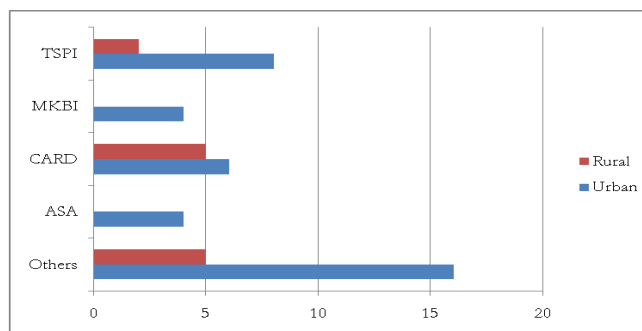
Figure 7: SIM - Sources of credit most frequently mentioned in rural and urban areas (number of sites)



¹⁶ Information used for the SIA and SIM comparison excludes data for Wawa (Taguig), which was not covered in the initial assessment and San Idelfonso (Bulacan), Ambassador, Tublay (Benguet) for which information on access to credit was not collected during the SIA.

Households in urban areas were, however, able to draw on a wider number of Micro-Finance Institutions (MFIs). The most commonly found MFIs across rural and urban areas were: CARD, TSPI, MKBI and ASA. In addition, a large number of smaller MFIs were present in urban areas (Figure 8).

Figure 8: Micro-finance institutions mentioned by respondents (number of sites)



Uses and conditions of loans

While banks and MFIs primarily lend for livelihood activities (up to Php 50,000), informal lenders tend to provide smaller amounts (a maximum of Php 5,000) that can be used for basic consumption or emergency needs. The research team observed a few exceptions to this general pattern. Across rural sites visited, taking out personal loans from bigger land-owners, private financiers or suppliers of agricultural inputs was frequent. For larger loans (Php 50,000), land was usually provided as collateral. A similar type of loan was extended in urban areas to some small businesses where inputs and raw materials were purchased on credit. In both cases, there were instances reported where the creditors themselves purchased the farm harvests or the finished items thus significantly reducing the profit that could have been generated from these goods.

The SIM observed no significant changes in lending terms since 2009. In 17 of the study sites, interest rates have remained the same for both formal and informal lending sources.¹⁷ Access to loans from banks and MFIs typically required a credit check and basic documentation as part of the application procedure. Collateral and a prior “business history” is usually required by banks. While smaller business loans with MFIs do not always require collaterals, a screening process is used to assess whether the household has sufficient regular income to repay the loan. Loans are primarily extended to women based on the incomes earned by the male head of the household. A number of the MFIs active in the sites visited lend to groups of women only. In this case, the group acts as the guarantor of individual debt. For both individual and group loans fines are usually charged for late payment. While informants were very aware of the advantages of borrowing from MFIs, their current financial situation means that they often did not meet the

¹⁷ The exceptions were Palayan City, Nueva Ecija (peri-urban) and Naguilian, La Union (rural).

requirements needed to borrow: “ *It’s difficult [...] you need to attend the meetings and if you don’t have initial savings you don’t have anything. That’s why others prefer 5/6. [...]. There are better sources of financing, such as CARD, which has benefits.*” *Although are obligated and they are strict. If something happens to you: if you meet with an accident, if you die, there is money for you, as though you are insured, but they are also prone to scolding you.*” (Baliuag, Bulacan). The majority of the MFI lending schemes include a forced savings component, where weekly loan payments are supplemented by small savings (usually around Php 40 or Php 50). These were frequently mentioned by respondents as one of the key advantages of joining an MFI: “*What I do is that I join these lending organizations so that I have savings. For example, I have Php 50, I will set it aside so I have something to give to the MFI and keep in my account*”¹⁸

Respondents systematically indicated, therefore, resorting to informal lenders because of the easier access conditions and the ability to re-negotiate payment terms if needed. The ability to access funds relatively quickly offset the difficulties caused by the higher interest rates charged. Some types of informal loans, however, are used in emergency situations only. These are typically for small amounts of Php 500 to Php 1,000 where extremely high interest rates are charged (Table 11). While no collateral is usually needed for this type of informal loans, lenders sometimes require their borrowers to purchase items from their commercial establishments (blankets, kettles for example), often at higher than market prices. Confiscating household appliances until payment is secured was an approach commonly used by informal lenders. Collectors were also reported to do “sit ins” at the defaulters homes until payment is made.

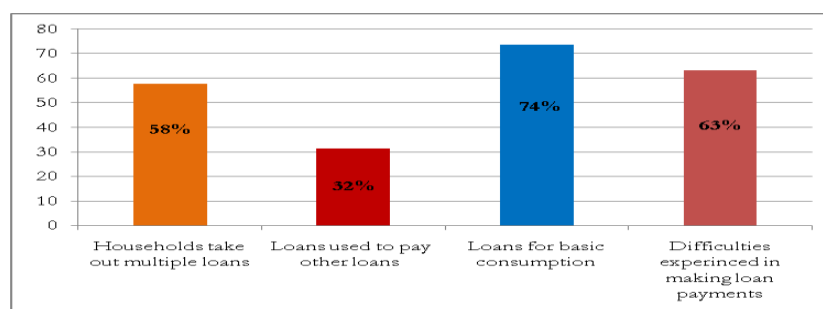
¹⁸ Westbank Floodway, Pasig

Primary Use	Source	Amount	Interest	Conditions	Payment frequency	Sanctions
Farming	Personal loans (<i>kasama</i>) with large scale land-owner, supplier of agricultural products	Php 10,000 to Php 50,000	10% (month)	Collateral required for Php 50,000 Social connection with the lender The repayment of the loan amount is deducted from the harvest proceeds. The remaining profit is divided equally between borrower and creditor (individual terms can be negotiated) Interest due monthly	After the harvest	No further credit extended in case of default, instances where land has been lost
Small business	Supplier	Inputs/ materials purchase on credit	10% (month)	The repayment of the loan amount is deducted when final products are sold There are instances reported where the supplier purchases the final goods	Negotiated (after sale date)	No further credit extended in case of default,
	Bank	Php 5,000 to Php 50,000	3% to 5%	Credit check, collateral, existing business or employment Application includes basic documentation: birth certificate, <i>barangay</i> clearance form	Monthly	Fines are applied for late payment and collateral lost in case of default
	Micro-Finance Institution	Php 1,000 to Php 50,000	1.3% to 5% (month)	Individual and group lending primarily to women Individual loans require a analysis of the household's income (where the male household head usually acts as the guarantor) Group loans also require a pre-screening. In this case group members act as the guarantors for individuals in case of default Loans can include a forced savings component For larger loans applicants are required to shown they have an existing business or are employed Application includes basic documentation: birth certificate, <i>barangay</i> clearance form	Payments are collected weekly	Fines are applied for late payment; delays reduce the chances of being granted a subsequent loans, some MFIs also confiscate households items until payment is made
Consumption	Informal lender or personal loan ("5/6")	Php 5,000	20% (month)	No application or "screening" requirements. If the lender has a small shop the borrower can be required to purchase items (usually at 2 or 3 times the market value) Full loan amount is usually repaid within 40 days	Interest can be collected daily or weekly	Household items can be confiscated until payment is made
Emergency	"Extra" Informal lender or personal loan	Small negotiable amounts	10% week but up 40% month	Only used by informants in case of emergencies (and when there is certainty they will be able to pay within 1 week)	Interest is collected weekly	

Levels of indebtedness and ability to pay

While sources of credit continued to be available, respondents systematically reported increased levels of debt. While the practice of borrowing from multiple sources (“*pubunan*”) as a coping mechanism pre-dated the 2009 disasters, respondents indicated that the practice had intensified. *Pubunan* was reported in more than half of the sites visited: “Usually those who borrow do not borrow just from one source. If you borrow Php 2,000 from one source, Php 5,000 from the other, sometimes they all just add up and with that the problem of not being able to borrow...because what you earn is not enough” [...] “While this has long been the practice, it is more aggressive today. In fact many take this option now.” (Baliuag, Bulacan). Informants reported that households typically had debts of between Php 10,000 and Php 20,000 at any one time from multiple sources (for small businesses and household expenses).

Figure 9: Proportion of sites where risky or unsustainable borrowing practices were observed



Reports of at least some households with unpaid debts were found across all 19 sites. Significant delays in making payments were noted in over half of the areas visited. Informants systematically reported making every possible effort to ensure debts payments were made on time. In addition to the penalties charged for late payment, the fear of collectors and the shame of being known within their communities as someone who did not pay debts, were mentioned as key reasons for trying to make timely payments. Some respondents could point to examples of community members who had applied for loans using false information: “Some people just have their picture taken beside any store that they do not own. This is so they can use the photo to apply for lending.” (Dona Imelda, Quezon City). The overall perception was, however, that borrowing was a necessity for the majority of the households and one of the few choices available to meet basic needs. As discussed in Section 3.1 the few community members receiving wages were most likely to keep up with their debt payments. Given the very uncertain sources of income of the majority of respondents, households with large numbers of children or those who had to deal recently with the illness of a family member were considered particularly vulnerable. Unexpected medical expenses were systematically described as de-railing informants’ best efforts to recover.

The inability to repay outstanding debt led to the loss of assets in rural and urban areas. The risk of losing agricultural land was particularly significant for those farmers who systematically borrowed for agricultural inputs. They were dependent on good harvests to be able to pay back loans and continue to farm. Some households have in fact not been able to recover from the debt cycle that began with the damage to crops caused by Ondoy and Pepeng: “[...] My observation is that before Ondoy most of the people in the neighborhood

bad farms and they planted sayote. But after the typhoon they lost their farms and were forced to work in another's farm¹⁹." In order to make up for the losses incurred in 2009, additional personal loans were taken out with multiple lenders. Where harvests were bad or were damaged during the rainy season, yields were insufficient for a subsequent year. In some cases farmers had no choice but to put up their land as collateral for a third loan: "The mindset of farmers here is, even if you are already beaten up, you have to gamble again."²⁰ Land was often lost due to the inability to make payments on all outstanding loans.

Although less prevalent, there were similar cases of lost assets for households engaged in small businesses, given the urgent need to secure capital to restart business activities: *"The main challenge to the community was how to start all over again. Capital to restart the business was a big problem especially as the capital used for the former businesses was also loaned. Almost all households whose primary source of income is small business encountered a problem of how to pay their existing loans and where to get capital to start another business."* (Rosales, Pangasinan). The research team found isolated cases where homes had been used as collateral for small businesses destroyed by Ondoy and Pepeng or where they have been sold to raise the funds necessary to restart a livelihood activity.²¹

In nearly three-quarters of the sites visited, respondents indicated that they were currently borrowing for basic consumption needs. Across all sites visited, informants indicated that loans were intended to support livelihood activities (buying materials, stock for small businesses or farming inputs). The practice of diverting funds from businesses and income generating activities to cover basic consumption was, however, widespread in rural and urban areas: *"We are fine but still very much in debt... our income is not enough. Of course we have to replace the things we lost, the rest (of the loans) for food, for my children's allowance, for school fees."* (Rosales, Pangasinan); *"For example, someone gets sick, the money allotted for payment of the debt goes to medicine."* (Palayan, Nueva Ecija)

In over a third of communities visited households were using loans to pay existing debt. While the research team observed this practice during the SIA primarily in rural areas the SIM indicated it was also now common in four of the urban sites as well.

¹⁹ Tublay, Benguet

²⁰ San Idelfonso, Bulacan

²¹ Bustos, Bulacan and Kasiglahan Village 1, (Rizal)

Getting into debt

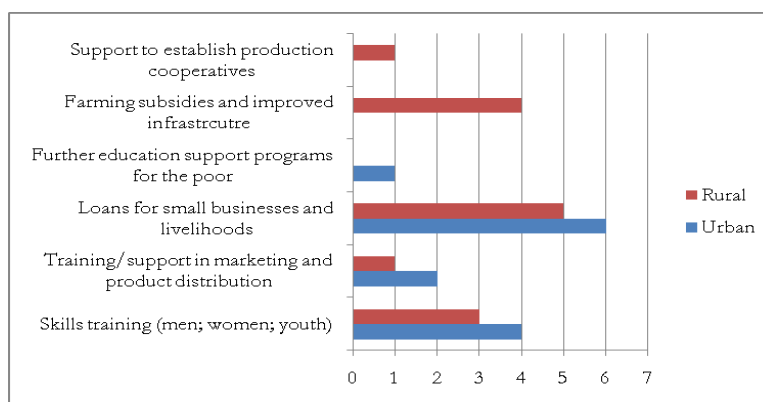
Fifty-two year old Maria ran a "junk-shop" from her home prior to the 2009 disasters. She is married and a mother of three with several grandchildren. Her husband is ill and her children have irregular incomes. Prior to Ondoy, Maria put her house up as collateral to access a loan. She used the loan to do some repairs on her home and the rest of the capital to buy materials for her business. Ondoy hit at a time when her shop was full of "new" stock. Her other sources of income, pigs and rooster were also lost in the flood. This left her with no alternative means to make a living and with a lot of debts to pay. To make matters more difficult another family member fell ill after Ondoy, leaving her with hospital bills to settle: "The truth is, our goods were near the river, I was [...] hoping that they would not be carried away by the floodwaters because they were a lot of money... At the same time, my child was brought to the hospital." At present, Maria works in the waste management program of the barangay. She also picks waste, something she had not done before: "What am I to do, this is the only way to earn. Even small things are important to me. In fact, if there are pieces of wood, I collect them, tie them up and sell them." She uses her income to pay debts and cover daily expenses. When she has no money, she buys food from stores on credit and pays them later. She couldn't borrow to start a business because she has not means to pay (*walang pambayad*).

Accumulated debt remained a key obstacle to recovery, significantly limiting households' ability to invest in productive activities: *“This is what happens. If you borrow money and cannot repay, you will borrow from another so you have money to pay. What happens is that your loans get doubled because the money you used to pay, you borrowed it from someone else. (Westbank Floodway, Pasig).”* Any additional income is therefore channeled to the repayment of debt: *“Like the time when my husband had no job, we had to borrow for our needs. The debts accumulated. Like the last time, we would depend on financial help from his siblings. When the money arrives, we just use it to pay our previous debts. The next day, we start getting into new debts again.” (Dona Imelda, Quezon City)*

3.4 Recommendations from communities

One of the key findings from the discussions with communities was that **livelihood support was often not sustainable**. The availability of capital was the key “missing element” in recovery, according to communities, and critical to enable the recovery of small businesses. Both rural and urban communities also stressed the importance of skills training for different sub-groups in particular in the areas of product development and marketing.

Figure 10: Community recommendations on livelihood recovery (number of sites)



4. Social Relations and Cohesion

4.1 Changes in intra-household relationships

Gender relations

The Social Impacts Analysis conducted in 2009 indicated that the disasters did bring about some significant changes in gender relations. Ondoy and Pepeng resulted in an increased work burden for women who took on additional or temporary jobs to supplement household income. As men, in some areas, began returning to their previous occupations, women were taking responsibility for carrying out or overseeing home repairs in addition to their existing tasks. Informants also reported, however, that “women’s” and “men’s” tasks were performed by both genders in the aftermath of the disaster. A number of instances were noted where men took over domestic tasks (such as child-care responsibilities) so that women could earn supplementary income.

The additional burden placed on women was thought by respondents to have decreased once the reconstruction activities came to an end. Some exceptions to this general pattern were noted in six²² of the 19 sites where the qualitative research module was implemented. In these areas, informants said that the difficult economic conditions they experienced meant that there was a greater deal of flexibility in the kind of work men and women did: “*Sometimes it is the father who does the laundry [...] It is the mother who oversees the carabaos²³*” or “*If my husband has no work, then he will stay in the house and I will work*”²⁴. The research team observed a perception in these sites that: “*Whatever men can do, so can the women*”.²⁵

Women in all affected communities had been responsible for the management of the household budget, a situation that did not change with the typhoon or with recovery. Women enjoyed a great deal of respect and recognition within their communities for their entrepreneurial skills: “*When we do the rounds, selling the catch, there is a higher profit (than when the men sell it)*”²⁶. Managing family finances became, however, a more difficult task.

The SIM further indicated that households were increasingly reliant on the income generated by small businesses and temporary work, primarily undertaken by women, to meet basic consumption needs (Section 3 above). The research team found a clear concentration of women in a more restricted number of occupations. These were also typically lower paid and less skilled jobs. Women were more commonly drawn to home-based activities (such as piece work) that would enable them to continue performing domestic tasks. The highly uncertain nature of these occupations required women in affected areas to manage complex and very opportunistic livelihood strategies: “*You’ll have to think of how you can earn. Like me, I can still work. I know how to cut hair. So when I get to cut the hair of two or three people, I can already buy one kilo of rice, right? And then afterwards you can sell some items. You can earn more, or you can do manicure. The earnings add up.*”

²² Four rural or peri-urban communities and two urban sites: Malaban (Laguna), Rosales (Pangasinan), Tublay (Benguet), Palayan (Nueva Ecija), La Trinidad (Benguet) and Dona Imelda (Quezon City)

²³ Palayan, Nueva Ecija

²⁴ Rosales, Pangasinan

²⁵ Tublay, Benguet

²⁶ Santa, Illocos Sur

(Palayan City, Nueva Ecija). Unlike skilled male workers, who have relatively more secure occupations, self-employed women are more likely to face severe time constraints to combine their income earning and domestic responsibilities.

Table 12: Self-employment, predominantly male and female occupations (average earnings)

Male	Female
Self-employed: skilled workers	
Construction (carpenters, electricians, mason and painters) – Php 200 to Php 500/day	
Jeepney drivers - Php 60 to Php 100/day	
Taxi drivers - Php 100 to Php 300/day	
Self-employed: unskilled workers	
Unskilled construction worker – Php 150/day	Domestic work and laundry services - Php 200 to Php 300/day (irregular – usually twice a week)
Pedi-cab driver -Php 60 to Php 100/day	Sari-sari stores (Php 500, gross value of daily sales)
Tricycle driver - Php 100 to Php 150/day	Home-based beauticians/hair-dressers (irregular income)
	Handicrafts/piece work (Php 3.00 to Php 5.00 per piece – up to Php 50 per day/irregular)

The research team encountered isolated instances²⁷ where the disaster response seemed to encourage greater engagement by women in community activities: “*They become more active so that they can help the community.*”²⁸ The role played by some women’s group during disaster response (including in the distribution of relief assistance) seems to have resulted in a stronger engagement by women in disaster prevention activities. Women’s groups were found to be active in flood warning/prevention at community level and to play a significant role in community mobilization for resettlement working with local authorities. In addition, the livelihood activities promoted during the recovery phase and in particular the group lending practices followed by MFIs in 15 of the 19 research sites created additional opportunities for women to undertake collective activities and join community-based associations. No evidence was collected by the research team on whether group membership had an impact on intra-household relationships. Limited informant feedback indicated that important household decisions (such as whether or not to relocate) were primarily taken by the male household head.²⁹ Reports of women’s role in the 2009 disaster response and recovery having translated into greater decision-making power within the household were found in only one of the research sites.³⁰

²⁷ Tublay (Benguet) and Baliuag (Bulacan)

²⁸ Tublay, Benguet

²⁹ WestBank Floodway, Pasig City

³⁰ Dona Imelda, Quezon City

New roles for youth

The SIA noted that youth across all research sites expressed a desire to contribute further to recovery efforts. This emerging trend was confirmed by the SIM findings, with three key areas where significant changes in inter-generational relations were noted.

First, young people contributed more to the household budget by taking on temporary work and in some cases by leaving school or vocational training courses to work full time. This pattern was observed in 13 of the 19 sites covered by the qualitative module. Although working youth had been a feature of community life in some rural areas prior to Ondoy and Pepeng, respondents systematically indicated an increase in the number of young people taking up work after the 2009 disasters.

Figure 11: Youth taking on additional work (number of sites)

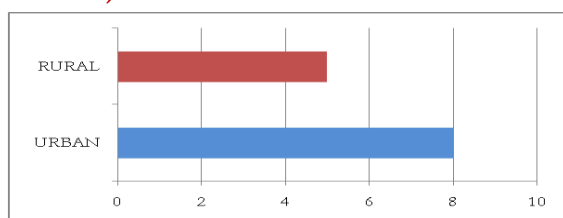
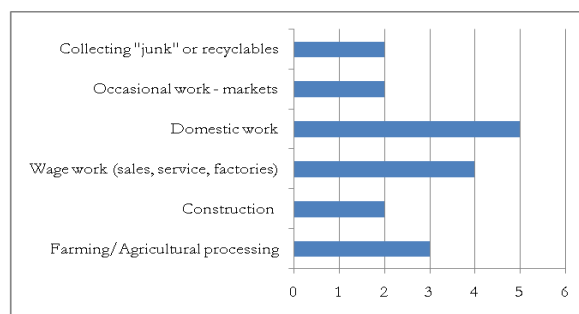


Figure 12: Types of work more frequently mentioned by young people (number of sites)



Secondly, this seems to have been accompanied by a change in communities' and households' perception of young people: *"Before the male youths just hung around the neighborhood to chat and drink. Now, they are working. There are no more bums here."*³¹ Young people seem to be generally more valued for their ability to generate additional income in the majority of the research sites: *"The difference is that they are helping us this time because we no longer have work. [...] They carry gravel and there is somebody constructing a house."*³² Earnings are commonly shared with parents to meet basic consumption needs, in spite of some isolated exceptions to this pattern: *"The children's addiction to the internet got worse. [...] Even the poorest children, instead of helping their parents, they use their money for internet use."*³³

This notion that young people were more trustworthy did not translate into greater voice for youth in decision-making at the household or at the community level. A common concern expressed by youth was the limited attention given to their concerns and perspectives on disaster preparedness and relocation at community level. In spite of what they felt was their greater awareness of environmental vulnerability, crucial household preparedness measures their concerns tended not to be addressed. Informants in some areas considered that the election period was the only exception to this general rule.³⁴

³¹ Dona Imelda, Quezon City

³² Tublay, Benguet

³³ Malaban, Laguna

³⁴ Bustos, Bulacan

Limited changes in residence patterns

The general trend of families staying together in the immediate aftermath of the disaster observed during the SIA continued during the recovery phase. Where migration had been adopted as a coping strategy, the household tended to move together³⁵: “*I had one neighbor, their house was submerged in knee-level mud. It takes almost two months for the mud to dry up. They left for Batangas.*”³⁶ There were, however, significant exceptions to this pattern. Households in resettlement sites and peri-urban areas reported more frequently that some family members resided close to their place of employment and came home periodically only. This was the case in Southville 4 (Laguna) where residents unable to afford the cost of daily commuting, stayed with relatives or rent rooms in Metro Manila to be able to maintain their previous jobs. A similar pattern was observed in Southville 5A where the research team implemented the quantitative research module. The findings will be presented in Section 6 below. In addition, there instances noted where children had been sent to live with relatives in safer locations. This was particularly true of households who consider their areas to remain highly vulnerable to disasters: “*I sent my two children to Binangonan because it’s difficult here. Just a little rain and it floods.*”³⁷

4.2 Community cohesion during the recovery phase

Mutual assistance is provided through smaller, closer-knit, social networks

The Social Impacts Analysis conducted in 2009 had indicated that collaborative behavior was widespread among affected communities. Not only had respondents supported each other during rescue operations, but limited resources such as food or clothing had been pooled. Residents took turns in taking care of each others’ children so that parents could take advantage of temporary work opportunities. They had also systematically contributed to the distribution of relief goods. Civil society and community-based organizations were mobilized, primarily in urban areas and played a critical role during the relief phase. Informants also reported how collaborative behavior had been extended to cover the initial rehabilitation of infrastructure.

Instances of community-level recovery activities were overall rarer. Informants systematically reported that after the initial efforts for the rehabilitation of infrastructure, community members provided support almost exclusively to their extended family and smaller social networks (including neighbors). These networks were important in providing information about recovery programs and potential livelihood activities and replaced the broader community as the main focus of collaborative behavior in the medium term. This trend was noted in both rural and urban areas as well as in formal and informal settlements: “*Each to his own work.*” (Nueva Ecija).

³⁵ Tublay (Benguet), Cabanatuan (Nueva Ecija) and Baliuag (Bulacan)

³⁶ Cabanatuan, Nueva Ecija

³⁷ Malaban, Laguna

Figure 13: Community-based recovery activities (number of sites)

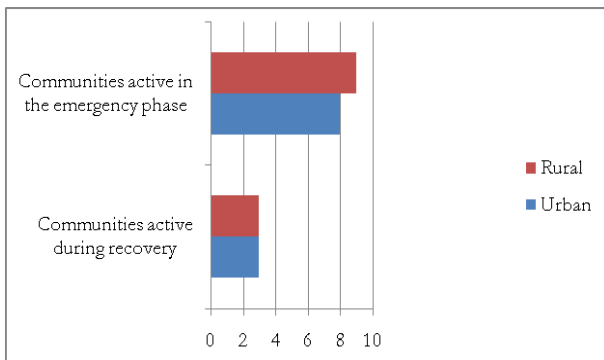
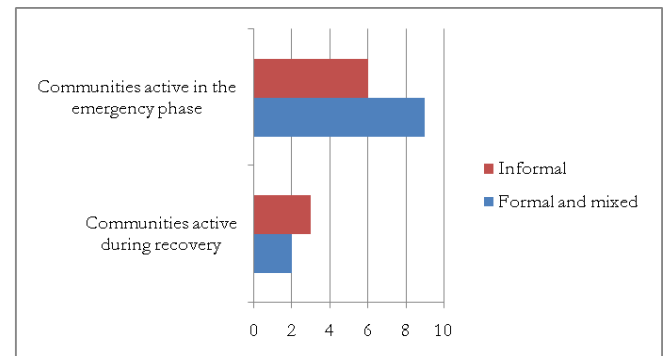


Figure 14: Community-based recovery activities (number of sites, excluding evacuation areas)



Where instances of community-wide support mechanisms were observed, informants reported they had already been strong prior to the disasters. This was primarily observed in rural and peri-urban areas: “For example if I have already fixed my house and my neighbor has not and there may be children at risk, some help is given.”³⁸ The research team found an isolated case where respondents considered that this practice of *bayaniban* had intensified after 2009.³⁹ The overall perception was that these mutual help practices such as *bayaniban* or *batares* (community farm labor) were less frequent at the time of the assessment. While previously it had been possible to request for help from your neighbors to work in your field by providing them with their meals, “labor is now for hire... it’s because life in the past year has gotten harder”.⁴⁰

Community-based organizations support recovery efforts.

In Doña Imelda, Quezon City, a group of young people formed an organization, in which those who are already employed and working contributed money to a fund used to help those greatly affected by the typhoon. At the time of the assessment they were giving their collections to a church for civic activities. A 15-year-old informant described their activities: “They help, they work. And then they save to give money to those affected by the disaster. They chip in money and they give the money to the church”.

In San Fabian, the Pangasinan Community Women’s Incorporated, supported recovery efforts in the area by paying for the electrical bills of the barangay elementary school for more than a year. The organization also provided cash incentives to students and supported 47 elementary and secondary student scholars.

³⁸ Baliuag, Bulacan

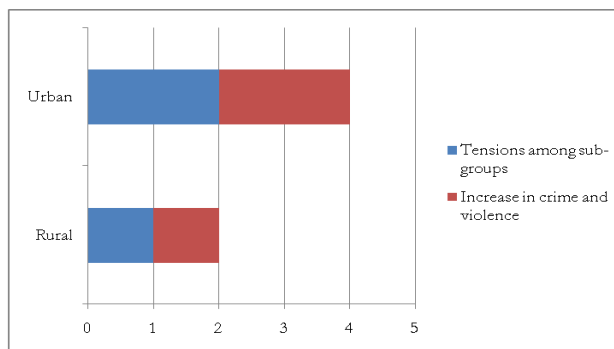
³⁹ Palayan, Nueva Ecija

⁴⁰ Cabanatuan, Nueva Ecija

Emerging tensions and insecurity

Increased tensions within the community and greater levels of insecurity were observed in a reduced number of sites, most of them urban (Figure 15). Overall, relationships within villages and urban neighborhoods remained positive.

Figure 15: Sites reporting emerging tensions or increases in crime and violence



In communities with a significant number of new settlers there was a tendency to attribute law and order problems to newcomers, informal settlers or neighboring communities. This pattern, identified by the research team during the SIA, continued in the post-disaster recovery phase. Social support networks and solidarity mechanisms existed mostly within smaller sub-groups, connected by kinship ties or by the fact that particular groups of households had moved into an area at the same time. The changes in community composition brought about by the disasters, with some informal settlers leaving danger areas and moving into new neighborhoods did, therefore, have some impacts on community dynamics. This was noted in Kasiglahan Village 1 (KV1) (Rizal) and in Wawa (Taguig) and was often expressed in terms of a “us” and “them” divide. In Wawa, residents explained the split within their community between longer-time resident “clans” and “migrants”. Although familiarity between the two groups developed over time according to key informants, the trustworthiness of migrants is considered variable.⁴¹ Some moved into the area to do temporary work in construction, for example, but remained “strangers”. A similar pattern was noted in Camacho Phase II (Marikina), where petty crime is attributed to the neighboring Balubad area. Interestingly, in West Bank Floodway (Pasig), residents considered that the law and order situation had improved because settlers on the river-bed had moved following the disasters. Informants and participants in FDGs reported a subsequent decrease in theft and public disturbances.

⁴¹ Reports from households who had moved into new areas following the disasters exemplify the difficulties sometimes experienced in fitting into new villages and neighborhoods. This was the case in La Trinidad (Benguet), where respondents who had relocated to a new area complained about their new neighbors not wanting to share their water-supply and cutting their water hoses.

This pattern of sub-group allegiance can be particularly important in some communities where kinship ties between constituents and local authorities (barangay councilors, for example) plays an important role in conflict resolution. This is the case in Wawa (Taguig) where conflict issues among resident “clans” (especially where they involve youth) are more readily resolved through mediation with the family.

Where an increase in crime and violence was noted, respondents indicated links to the difficult post-disaster economic situation. The group considered most at risk was youth, with informants stressing that the greater number of out-of-school youths or of young men without jobs had a negative impact on the overall sense of security⁴² in the community: *“Most of time they hang out in the streets, creating a risk atmosphere for women.”* In particular, respondents stressed the linkages between youth unemployment and: (i) increased drug use, (ii) increased gang violence, and (iii) in isolated instances of more violent crime (“hold-ups”).⁴³ Informants also highlighted that the living conditions in their areas (narrow, maze-like street lay-out, lack of street lighting) made it more difficult for police to control crime and violence. Barangay initiatives to ensure better security conditions (including hiring of night watchmen) or to “drive away drug pushers” and “put addicts into rehabilitation” were also noted.⁴⁴

Beyond changes in community composition and the stress caused by the difficulties in earning an income in affected communities, greater insecurity was noted by groups still in temporary accommodation. Evacuation sites (such as Tent City in Botolan, Zambales) have now taken on the appearance of semi-permanent housing. While more durable roofs and partitions have been installed by some households, respondents in these areas highlighted their vulnerability to theft: *“Fences have been raised because of the drunkards outside; some have removed their tents for more space, in the past it was just a tent, now it has fences.”* Importantly they stressed that their current living conditions put women and children at risk, with reports of violence noted in the resettlement site.⁴⁵

The SIA indicated that the distribution of relief assistance had led to some increase in tension within communities as targeting was seen in some areas as privileging some sub-groups and/or households with linkages to local government. While the SIM highlighted issues with the targeting of recovery assistance particularly linked to the political “instrumentalization” of assistance, there were no reports of increased conflict as a result. These issues are explored in greater detail in Section 6.

⁴² This was observed in Wawa (Taguig), KV1 (Rizal) WestBank Floodway (Pasig), Camacho Phase II (Marikina) and Southville 4 A (Laguna)

⁴³ This was noted in Wawa, Taguig City

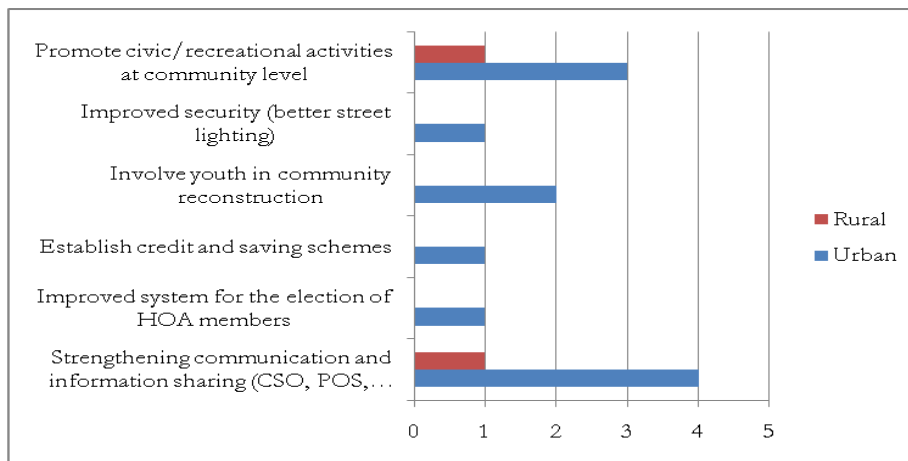
⁴⁴ KV1, Rizal

⁴⁵ It is important to note that the SIM was not designed to assess the impact of the disaster on instances of violence against women within the household. While information was collected on the role of women in decision-making at household level, an understanding of violence against women would require a different approach and methodology given the sensitive nature of the topic.

4.3 Community recommendations to improve social cohesion

Community recommendations focused on improving communication among sub-groups, LGUs, CSOs and POs and on promoting greater civic engagement. Suggestions came primarily from urban areas.

Figure 16: Community suggestion to improve social cohesion (number of sites)



5. Resettlement Options and Housing Conditions

In addition to the qualitative module implemented in 19 study sites, the research team sought to gain a better understanding of the current living conditions of households that had been resettled following Ondoy and Pepeng. A short survey was, therefore, implemented to provide information on the impacts of “in-city” versus “off-city” resettlement in Eusebio Bliss and Southville 5A, respectively. The following section begins with an overview of community perceptions of resettlement using data from the qualitative module. It then provides a more detailed account of the recovery trajectories of households resettled according to the two different approaches mentioned above. The comparison focuses primarily on the issues of: (i) access to livelihoods and employment, and (ii) affordability of housing⁴⁶.

Participants’ responses regarding resettlement and housing conditions should be understood in light of the status (formal/informal site) of their current place of residence, as outline in Table 13 below.

Table 13: Security of tenure in research sites

Formal sites		Informal or mixed communities	Evacuation areas (temporary shelter)
Resettlement sites	Formal communities ⁴⁷		
Southville 5A, Langkiwa, Biñan, Laguna ⁴⁸	Tabucolan, Santa, Ilocos, Sur	Barangay Malaban, Biñan, Laguna	Barangay Ambassador (Tublay, Benguet)
Southville 4, Sta. Rosa City, Laguna	Barangay Wawa, Taguig City	Barangay Maybunga, Pasig	Barangay Carael (Botolan, Zambales)
Gawad Kalinga Camacho Phase II, Barangay Nangka, Marikina City	Barangay Caudillo, Cabanatuan City, Nueva Ecija	Barangay Doña Imelda, Quezon City	
Barangay Sapang Buho, Palayan City, Nueva Ecija	Barangay Puguis, La Trinidad, Benguet	Barangay Poblacion, Baliuag, Bulacan	
Eusebio BLISS, Maybunga, Pasig City ⁴⁹	Barangay Pulong Tamo, San Ildefonso, Bulacan	Barangay Poblacion, Bustos, Bulacan	
Kasiglahan Village 1, Barangay San Jose, Montalban, Rizal	Barangay Natividad, Naguilian, La Union	Barangay East Carmen, Rosales, Pangasinan Barangay Longos Central, San Fabian, Pangasinan	

⁴⁶ Responses collected through the qualitative module from resettlement sites (as outlined in Table 13) were used to complement the survey data.

⁴⁷ This category includes sites formally established by government as well as communities with relative security of tenure and long-standing presence in their current location (in rural areas)

⁴⁸ Covered by the qualitative research module

⁴⁹ Covered by the qualitative research module

5.2 Community views of housing and relocation assistance

5.2.1 Assistance received

Cash and in-kind support was available but often insufficient to cover all affected households

Reports from participating communities on the provision of housing assistance were mixed. In-kind and cash assistance had been provided to all significantly affected sites (Figure 17). The main sources of support were: (i) local government units (through emergency cash grants and in kind support); (ii) DSWD primarily through its Core Shelter program; and (iii) the National Housing Authority providing support for reconstruction activities as well as land and housing for resettlement. Civil society organizations played a critical role primarily in rural areas. The most frequently mentioned source of support was the Philippines Red Cross, which extended in-kind and cash assistance (Figure 18).

However, participants systematically reported that housing assistance had not been sufficient to address the needs of all affected households in the community.⁵⁰ Segments in these communities consistently reported not receiving sufficient assistance for housing reconstruction: *“Here we are, still impoverished, our house turned upside down during the typhoon. So you can see my dilapidated house because of the absence of money to buy materials, instead of buying household needs we would rather buy food. So here we are making use of makeshift sacks just to cover the house.”*⁵¹

Respondents highlighted delays between the initial needs assessment and the provision of assistance, with instances noted where the support did not arrive: *“Here people went from house to house and checked the damage of the house and the capacity of the owner to repair it. But they just did interviews. I saw no help coming in here in our place. We just thought we probably didn’t qualify but if you look, the houses of our neighbors were totally wrecked. But nothing [...] they took photos and then nothing. [...] A year has passed and then nothing. Until it was my neighbors themselves who took care of the repairs, because they couldn’t wait anymore.”*⁵²

Figure 17: Assistance for housing reconstruction (number of sites)

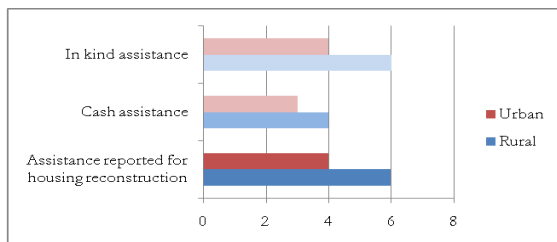
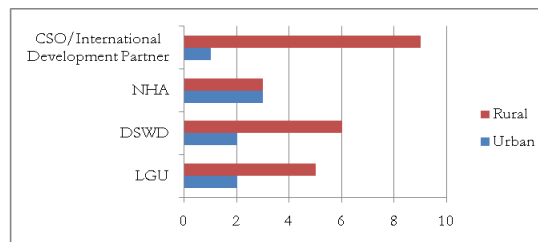


Figure 18: Main sources of assistance (number of sites)



⁵⁰ The only exception to this pattern was Ambassador (Tublay, Benguet)

⁵¹ San Fabian, Pangasinan

⁵² GK Camacho, Phase II, Marikina

Isolated cases of households remaining in evacuation areas

Residents in two study sites, Botolan in Zambales and Tublay in Benguet,⁵³ remained in temporary shelter two years after they were moved from their homes. Feedback from residents highlighted how living conditions and access to services had deteriorated over time in these areas. This was the case in Tent City in Botolan, Zambales, where residents stressed unsafe and cramped living conditions and deteriorating sanitation. As temporary support measures were phased out, access to basic services was also becoming increasingly difficult. Free transportation for school children and free access to electricity for example had been suspended: *“It is problematic because there are floods during school season and no vehicle goes there (to school).”* Electricity, which had been *“free until after elections when we were cut off,”* has become costly, with residents now *“sbar(ing) connections, extensions.”*

Residents attributed their stalled recovery to difficulties in securing a suitable resettlement site and to slow progress with the needed construction work for new developments. The situation was particularly precarious in Botolan, where new claims had been made on portions of the resettlement site, causing significant delays in the process. In addition, the community observed a general lack of consultation. They said they had not been able to fully engage in the process that led to the selection of the site. The proposed resettlement site for the relocation of Tent City is on higher ground and an hour away by foot from the town center. Residents indicated they were not in favor of moving and would rather be resettled in lower-lying areas for better access to basic services and livelihoods. The lack of health facilities, livelihoods, potable water, and electricity in the proposed resettlement area were also put forward as causes for concern: *“You cannot call what is happening to us as recovery. If you think about it, true recovery is in Barangay Carael. What has happened to us, this is temporary. If Tent 1 is temporary, many of us youth, men, have helped build pumps and toilets. Here in Tent 1. But this is not recovery. Our recovery should be in Barangay Carael itself.”*

Importantly, the research team noted that limited information on the proposed relocation process was available to affected households in Tublay. In particular, while community members expected construction work at the relocation site to be completed within a few months, local government indicated that construction would be completely finalized within two years.

5.2.2 Reluctance to relocate

The qualitative research module indicated that communities in 12 study sites were reluctant to resettle in areas outside their barangay.⁵⁴ The main reason put forward for this unwillingness to move was the risk of not being able to find a suitable livelihood in the resettlement areas. This was true for respondents that engaged in wage work: *“My brother sends me to school and there are only the two of us. He works just near the barangay, If we will relocate, he will lose his job.”⁵⁵* This was the sentiment as well as for those with

⁵³ 187 households in Botolan, Zambales and 18 households in Tublay, Benguet

⁵⁴ The analysis did not cover formal resettlement areas where the question was not applicable

⁵⁵ Dona Imelda, Quezon City

small businesses: *“It is possible that in the relocation site, you will not be allowed to put up a store. It depends on the area too. It is ideal that your store is along the main road instead of at the back section of an area.”*⁵⁶

In some sites where partial “off-city” resettlement had already taken place, respondents referred to examples of former neighbors who had recently returned to their previous community, as they were unable to earn any income in the resettlement area. This pattern was observed in four of the five sites covered by the qualitative assessment where “off-city” resettlement had taken place. This information was provided to the research team as an illustration of how the risk of losing one’s livelihood was as pressing a concern as the safety in their current place of residence: *“Even some of those of have actually relocated eventually returned to Dona Imelda, because they found it hard to secure employment or livelihoods in the resettlement area”* [...] *“[...] without livelihoods we will still go back here. We will just die in the relocation site.”*⁵⁷

Figure 19: Communities reluctant to relocate (nb of sites)

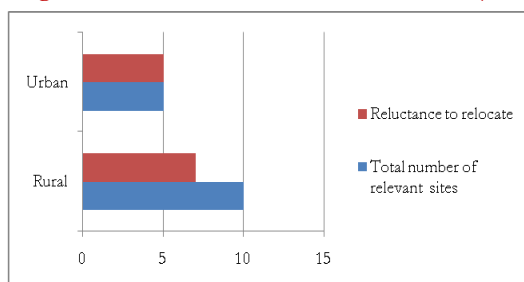
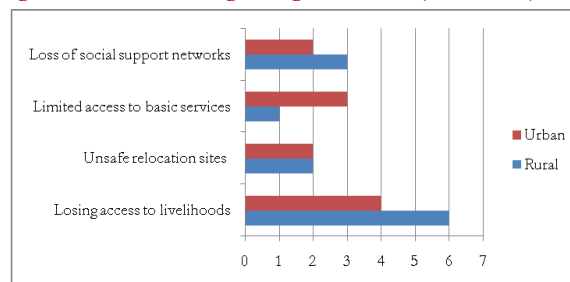


Figure 20: Concerns regarding relocation (nb of sites)



Worries about losing their current social support mechanisms were also critical. The qualitative module noted the preference of residents, should they need to be moved to areas outside their barangay, to move together with their neighbors. This would minimize the challenge of adjusting to a new social setting and forming new relationships with host communities: *“Moving to a new resettlement site might entail problems that have to do with quarrelsome neighbors”* [...] *“How will you be able to start a new life well when you are not used to the new environment?”*⁵⁸

This was followed by concerns about access to services in resettlement areas. With schools and health centers not always available in proposed resettlement sites, respondents expressed concern that the cost of transport to be able to access basic services would be too high: *“Many of our students had to quit school because they didn’t have money for transportation.”*⁵⁹ The availability of water, electricity connections, adequate sanitation and waste disposal was also frequently mentioned.

The perception of physical risk in their current locations and in the proposed resettlement areas played an important role in communities’ unwillingness to move. On the one hand, there was an overall perception that some degree of flooding is part of “normal life”. In some instances there is an under-estimation of the potential dangers in the current location and a degree of pride in having survived previous disasters: *“You were not born yet when we went through more ferocious typhoons. But here we are, still alive!”*⁶⁰ This pattern was observed by the research team even areas that suffered heavy losses and where the risk of recurrent

⁵⁶ Palayan City, Nueva Ecija

⁵⁷ Dona Imelda, Quezon City

⁵⁸ Palayan City, Nueva Ecija

⁵⁹ Rosales, Pangasinan where a proportion of the affected households were relocated eight km out of town.

⁶⁰ Older male informants (Santa, Ilocos Sur) in response to social worker’s advice that they would be safer in the proposed relocation site.

flooding is high. This is the case of Little Kibungan (La Trinidad, Benguet), classified as a danger zone in 2009. Difficulties in securing a resettlement site meant that a number of households had returned to their previous place of residence.⁶¹ Having adapted to recurrent disasters and respondents were, overall, more willing to take the risk of living with instances of flooding than to take the risk of moving to areas where potential sources of income are unknown or uncertain: “[...] *we are already used to life here.*”⁶² On the other hand, participants in the study highlighted that proposed resettlement sites would still be affected by the same risks they currently face in the areas where they reside (typhoons, flooding and landslides): *“The Rodriguez resettlement is located along the fault line and they expect us to move there? That is why we do not concede. They will let us die there. They will take us out of the danger zone and move us to an earthquake zone?”*⁶³

The difficulties in identifying suitable resettlement solutions and the perception of risk described above meant that, in isolated cases, vulnerable households had returned to areas which were classified as danger zones. This was observed in Westbank Floodway (Pasig) and La Trinidad (Benguet). In the latter case, electricity connections had been cut temporarily (as a deterrent to households wishing to return to their area of origin). They were, however, restored and residents allowed to go back as alternative sites for relocation had not been identified. In the case of Westbank Floodway, the difficulties in securing a livelihood in the off-city resettlement area proposed for residents (Calauan), meant that a significant number of households returned to their place of origin in spite of the high risk of further flooding.

Household aspirations and resettlement – Baliuag (Bulacan)

A review of community perspectives regarding resettlement highlighted primarily concerns about possible moves and living conditions. The qualitative module did not yield a great deal of information about the perceived benefits of resettlement. Interviews conducted with resettled households in Baliuag, Bulacan did, however, provide some insights on how resettled households aspired to better family relations and a better future for their children in their new places of residence.⁶⁴ Interviewees in the area had moved to two different sites: Starville I (a Gawad Kalinga site) and Starville II (supported by the Red Cross). They reported significant challenges in earning a living but stressed the marked improvements in living conditions and in the health of household members: *“My child does not get fever anymore”. “First of all, it is a very nice place and you will not hear cursing and have people drinking as in the squatter area.” “There has been a very big change because you can avoid alcohol and even cigarette smoking. It’s as if many of these vices disappeared and a great change has been made. My husband has changed. Here his friends are more reliable, there they are into drugs. It was all there: vices, stealing, and I said to myself I don’t want to raise my children in a place like that. So when this chance came, I said, I will not let it go”. “I really exerted a lot of effort to move my children here. They said life was quiet here and I have three girls and a boy and I saw that in our previous area, it was all gambling. My husband thinks that here, although life is hard, it is good and there is no fear that my children will grow up around vices.”*

5.3 Impact of resettlement: “in-city” (Eusebio Bliss) and “off-city” (Southville 5A)

⁶¹ This under-estimation of the risk in some areas was also accompanied by a limited understanding of the impact that additional infrastructure can have on environmental vulnerability. Informants in Little Kibungan (La Trinidad, Benguet), for example, indicated their preference for “government to clear the mountainous portion” of the area to minimize the danger of land-slides, rather than relocating.

⁶² Cabanatuan, (Nueva Ecija)

⁶³ Dona Imelda, Quezon City

⁶⁴ This is in line with the way in which National Housing Authority officials participating in the study described their role in the resettlement process: *“To give people the option to be in a relatively, better - admittedly not yet ideal - community”*. Interview with Arch. Luis Bacamante, Office of the Assistant General Manager, National Housing Authority, May 30, 2011

Move to resettlement sites resulted in overall improvements in living conditions

The short surveys conducted in both resettlement sites show a clear improvement in the conditions of resettled households in terms of living space and quality of construction of housing units (Table 14). On average, a household in both survey sites has five to six members, with one-family households occupying most of the units in Southville 5A and Eusebio Bliss (89% and 81% respectively). Only a small proportion of households (8%) have been relocated to smaller housing units, with the vast majority of residents now having bigger living spaces than before. Resettled residents in both sites now live in concrete homes (made of heavy materials), although units at the Eusebio Bliss are significantly better in terms of finishing. This is a marked improvement for both communities, in particular for Eusebio Bliss, where two-thirds of the respondents reported that their previous houses were made of light materials.

Table 14: Improvement in living conditions (off-city and in-city resettlement)

Living Conditions	Southville 5A (“off-city”)		Eusebio Bliss (“in-city”)	
	Prior to resettlement	Resettlement area	Prior to resettlement	Resettlement area
Average size of homes	26.6 sq m	34 sq m	29.6 sq m	36 sq m
Type of occupancy	Not known	89% single family 9% two families 2% three families Average household size (five to six members)	Not known	81% single family 11% two families 5% three families Average household size (five to six members)
Construction materials	43% homes built using concrete 57% homes made of light materials	100% concrete homes	32% homes built using concrete 68.8% homes made of light materials	100% concrete home
Access to green spaces	40%	38%	56%	6%
Access to safe sanitation	94%	100%	86%	100%
Access to electricity	86%	100%	81%	100%
Garbage disposal services	100%	100%	82.5%	100%
Access to piped water	54%	13%	73%	79%

For households relocated “in-city” (Eusebio Bliss) the improvements in living conditions implied, however, losing access to green spaces around their homes. While more than half of the households maintained small gardens in their previous place of residence, 94% reported not having any green areas around their homes in the resettlement site. In Southville 5A, located near a rice field and a row housing development, the situation was markedly different, with 38% homes retaining access to green spaces.

Most resettled households had access to electricity, water, and garbage disposal in their previous place of residence, but resettlement did ensure that there was total coverage of electricity, garbage disposal services, and access to safe sanitation. In Southville 5A, electricity connections became available a month after the residents arrived from Marikina City. Before and after Ondoy and Pepeng, all surveyed households in Southville 5A were being serviced by the garbage collection system of the local government unit. The situation was similar for households in Eusebio Bliss. Before being resettled, only a small number of households (7.5%) were not covered by the garbage collection service. Similarly, all resettled households now have access to safe sanitation (water-sealed toilets). This constitutes a moderate improvement from the pre-resettlement situation.

Some challenges remain

Access to piped water constituted an exception as improvements were not noted in the resettlement sites. Access to piped water remained at nearly the same level for residents in Eusebio Bliss. For households in Southville 5A access to piped water has decreased significantly with only 13% now reporting access. Water connections in the resettlement site were in fact introduced only in May 2011. Furthermore, households were required to pay a connection fee of PhP 4,500.00 each. Most households therefore continued to get water for domestic use from deep wells. The move to Southville 5A also meant additional expenses on drinking water. For instance, 90% of the households in Southville 5A reported buying bottled water, compared to 12% in their original settlement, where the main source of drinking water (77%) was MWSS. In addition, those residents in Southville 5A with access to piped water expressed concerns about its quality.⁶⁵

The findings from the qualitative research module provide some additional insights regarding overall living condition in resettlement sites. Homeowners in Baliuag (Bulacan) and Rosales (Pangasinan), for example, reported still needing support in accessing basic services (electricity and piped water connections). The issue was not always the availability of the service, but rather, households’ ability to cover the costs of the new connections as well as utility bills. In Rosales, respondents clarified that electricity connections were the responsibility of the homeowners (i.e. not provided as part of site development) and that they were unable to afford access. Neighbors often shared access to electrical connection through the

⁶⁵ The qualitative module highlighted similar issues for the resettled community in Carmen East, Rosales, Pangasinan. Before Ondoy, community members drew water for both drinking and domestic uses from deep wells. Those in the resettlement site, however, had concerns about the quality of the water in the area after cases of diarrhea among children were observed in May 2011. The number of deep wells was also considered insufficient for the number of users.

“tapping” system (an informal “sub-metering” system). Most of the households in the Rosales resettlement site reported using candles and gas lamps.

Access to employment and higher cost of living

Access to livelihood opportunities remained a challenge in all of the resettlement sites. Nevertheless, the adverse effects of resettlement were less visible in the “in-city” resettlement site (Table 15). The survey indicated that in the off-city resettlement site (Southville 5A), two out of three households experienced a decrease in income. In comparison, a relatively smaller but still very significant proportion of households experienced a similar reduction in income (49%) in Eusebio Bliss.⁶⁶

Table 15: Access to livelihoods and social support networks (off-city and in-city resettlement)

	Southville 5A (“off-city”)		Eusebio Bliss (“in-city”)	
	Pre-Resettlement	Post-Resettlement	Pre-Resettlement	Post-Resettlement
Households reporting decreased income	-	72%	-	49%
Changes in transport expenditures	-	Longer commute reported	-	No significant changes
Mostly cost of housing (amortization)		Php 250		Php 1,500 to 1,900
Households where all member live together	93%	63%	90%	90%
Households reporting difficulties in accessing support from social networks	9%	35%	14%	14%
Households approach LGU officials for support	3%	9%	9%	7%

The location of the resettlement site was not, however, the sole determinant of access to employment and livelihoods. The education level and the skill set of community members were also important factors. In Southville 5A, the survey indicated that more than two-thirds (69.1%) of respondents of working age were unskilled. Their educational attainment was also low. About one in every four completed high school (23.9%) and only 2% were college graduates. The more common skills possessed by community members were carpentry (4.8%), cooking (3.3%), and driving (2.4%). Skilled workers, particularly in construction reported greater ease in finding jobs Biñan or in nearby municipalities of Laguna. In general, it was small business owners and the self-employed in low skilled jobs (e.g. tricycle/pedicab-driving, providing laundry services, working as stay-out domestic helpers) who had the most difficulties adjusting to life in Southville 5A.

⁶⁶ A relatively small proportion of residents reported an increase in income (19% of households in Eusebio Bliss and 8% in Southville 5A).

The location of the resettlement site affected not only households' ability to earn an income but also their cost of living. Increased costs of transportation to and from school for the children, to work and to access to health services were frequently mentioned in Southville 5A. Most young people did in fact find employment as mall employees in Marikina City, which resulted in a three-hour (one way) commute from home to their workplaces. A similar pattern was observed through the qualitative module in all “off-city” resettlement areas. Resettled households in Rosales (Pangasinan), for example, had to travel about nine kilometers back to their previous place of residence to earn a living: *“One problem that we have in Balingkanaway is the distance. It’s farther from the town and transportation is an additional daily expense.”*

While a similar pattern was not observed in Eusebio Bliss, significantly higher amortization placed a heavy burden on household finances in “in-city” resettlement. While monthly payments range between Php 1,500 to Php 1,900 in Eusebio Bliss, households in Southville 5A reported paying Php 250.

The social cost of resettlement

In addition, there were certain social costs associated with resettlement. In the surveyed study sites, there was a reduction in the number of households whose members stayed together after resettlement. This was particularly high in Southville 5A. Households reported that in the vast majority of cases (93%) all household members had lived together before Ondoy. However, only 63% did so after resettlement. In contrast, in Eusebio Bliss, where households have been resettled in the city, there were no changes in household living arrangements (Table 15). This marked difference in living arrangements between the two sites is mainly attributed to the fact that most resettled residents of Southville 5A kept their jobs in Marikina City. Working members of the family stayed with relatives or rented spaces in Marikina in order to be near their place of work.

Resettlement has also had an impact on households' ability to ask for assistance from informal networks. Again, the impact was the strongest for households resettled “off-city” where a third of households in Southville 5A (35%) reported difficulties in finding assistance for their daily needs.⁶⁷ For 19% of households relatives were the main source of support.⁶⁸ In addition, a larger proportion of households now approached barangay officials for support although the overall number of households resorting to such help remained small (from 3% to 9%). In Eusebio Bliss, networks of assistance remained intact. The number of those who had difficulties in accessing assistance from their social networks remained the same before and after Ondoy (14%). Overall, relatives remained the main source of support for nearly half of the respondents.⁶⁹ The proportion of households approaching local government units for support did not change significantly either: 9% and 7% before and after Ondoy, respectively.

The overall perception of risk did not change significantly following resettlement, with the majority of households still reporting a sense of insecurity in new current place of residence. Overall 63% of households in Southville 5A considered their current place of residence to be dangerous (compared

⁶⁷ This is compared to 9% pre-disaster and to 14% who report being in a similar situation in Eusebio Bliss.

⁶⁸ Compared to 37% before the disaster

⁶⁹ 56% before Ondoy and 55% after the disaster

to 65% pre-Ondoy). Similarly there was no noticeable change in the overall perception of danger in Eusebio Bliss (from 79% pre-Ondoy to 75% post-Ondoy). The main sources of danger mentioned in both sites did change after resettlement, however. Flooding was the most commonly mentioned source of danger for households in both areas in their previous place of residence. This was no longer the case at the time of the assessment. Although natural disasters were still frequently mentioned, they were now of a different sort and with crime and violence featuring prominently. In Southville 5A, the most commonly mentioned risk was that posed by thieves, followed by typhoons, and by gang violence. The most commonly mentioned dangers in Eusebio Bliss were the threat of earthquakes, building stability (the capacity of their homes to withstand an earthquake), followed by gang violence.

Both the SIA and the SIM's qualitative modules highlighted that community cohesion in some of the study sites was challenging for particular sub-groups or factions. Households tended to retain stronger bonds to others who relocated from the same areas, at the same time. Collaborative behavior across these groups was therefore rarer with communities being quicker to attribute negative behavior or instances of conflict to 'other' sub-groups. The trend observed during the qualitative study was confirmed in Southville 5A where those resettled from Marikina City pointed to households resettled to the same area from Tondo as the ones "*causing the troubles in the settlement*".

Limited access to information about resettlement options

Data collected through the SIM (both from the qualitative and quantitative modules) indicated that information regarding resettlement was inadequate or unavailable during the relocation and resettlement of affected households. For most Southville 5A and Eusebio Bliss respondents, their resettlement after Ondoy was their first change of residence (97% and 96%, respectively). In Southville 5A, the main reasons cited by respondents for the transfer was the loss of their houses due to the flood caused by Ondoy (66%) and the declaration of the previous place of residence as a danger zone and consequent demolition of houses (21%). A similar situation was observed in Eusebio Bliss where 69% of respondents moved as their previous place of residence was declared a danger zone.

The SIM found a number of gaps regarding the information available to residents on the conditions of resettlement and cost of housing in the new sites (Table 16). In both study sites, the LGUs and their various offices (e.g. Marikina Settlements Office, Pasig City's Urban Poor Affairs Office) were the main providers of information. A small number of households (approximately one in ten residents in both Southville 5A and Eusebio Bliss) reported not having been given any information at all regarding resettlement. Among the remainder, the research team found that a significant proportion did not have critical information prior to resettlement (including on the location of the resettlement site, cost of housing and payment schemes). A similar trend was observed through the qualitative module, with respondents in Southville 4 A for example referring to their lack of understanding of the contract they entered into for the amortization of their housing units. They referred to their signature on the contract as: "*hostage signature.*"

Table 16: Gaps in information about the resettlement process (percentage of households)

	Southville 5A (“off-city”)	Eusebio Bliss (“in-city”)
Awareness of resettlement requirement and qualification criteria	22%	11%
Informed of the advantages of resettlement	76%	49%
Informed of the cost of housing units and payment schemes	52%	66%
Informed of facilities in resettlement sited	31%	15%
Informed of location of resettlement site	40%	13%

In spite of these critical gaps, most households considered the information conveyed helpful (74% of the households in Southville 5A and 86% in Eusebio Bliss). In the two study sites, information about the advantages of having one’s own house was considered the most helpful advice provided (30% and 15% in Southville 5A and Eusebio Bliss, respectively). For households moving to Eusebio Bliss, information on the relocation site (10%) and on-site facilities (8%) were the two other most important sets of information. For those resettled in Southville 5A, information on the payment scheme and its accompanying rules and regulations (15%) and assurances that the resettlement site was free of flooding (14%) were considered the most useful information provided. The important role played by the LGU in providing assistance during resettlement was also noted by the households, the majority of which report receiving assistance from the LGU (69% in Southville 5A; 60% in Eusebio Bliss). However, a still significant number of those who moved to Southville 5A resettlement site (23%) also reported that they relied solely on the help of family members.

Given the lack of information about the resettlement process, it was therefore significant that a large proportion of households attributed the decision to relocate primarily to the local government unit (35% in Southville 5A; 21% in Eusebio Bliss). The decision to move was only considered a joint decision between spouses in approximately a third of the cases in both sites.⁷⁰ A smaller proportion of respondents reported that the decision to move was made by the household head (16% Southville 5A; 19% Eusebio Bliss).

⁷⁰ 27% in Southville 5A and 30% in Eusebio Bliss

Deciding whether to stay

The majority of respondents (74% in Southville 5A; 61% in Eusebio Bliss) were no longer planning to leave their current place of residence. This was primarily due to the opportunity of having their own homes in the resettlement sites. For the remaining households, while living conditions had improved overall, limited access to employment (in Southville 5A) and the high cost of amortization (in Eusebio Bliss) meant that moving out remained an alternative. The lack of employment opportunities was mentioned by over a third of households in Southville 5A (35%). To a lesser extent the still limited access to water and electricity (8%) and difficulties in fulfilling payment requirements for housing units (5%) were also reported. The situation was quite different in Eusebio Bliss where a third of the households (31%) referred to difficulties in making payments on their housing units and to their desire to own their own land for the main reason to move. In both these areas those considering or planning to move would prefer to live close to their previous place of residence.

Given that a significant number of residents (particularly in Eusebio Bliss) had problems with the housing payment scheme in place, what did residents of resettlement sites consider as the most suitable payment arrangements? Among those considering moving out of Southville 5A, 44% would prefer a longer payment period for the housing loan, 28% indicated the need for a housing grant, while 16% requested a lowering of interest rates on the housing loan. In Eusebio Bliss, residents indicated a preference for longer payment period for the housing loan (36%), a grant (32%), and a Gawad Kalinga arrangement (11%) where the provision of housing is accompanied by a strong social mobilization component. Interestingly, in spite of difficulties with making housing payments, almost all households reported preferring ownership to rental or lease arrangements. In Southville 5A and Eusebio Bliss, only 1% and 4%, respectively were considering rental arrangements. For this small minority in Eusebio Bliss, renting was a viable alternative given the limited capacity to pay housing amortization fees. In Southville 5A, the travel distance to and from work motivated some residents to consider rental arrangements closer to their work place.

Table 17: Amortization conditions considered affordable (qualitative module)

Research Site	Amortization rates considered affordable
Malaban, Binan (Laguna)	Php 300 – Php 1,000
Cabanatuan (Nueva Ecija)	Php 500
Dona Imelda (Quezon City)	Php 500/600 to Php 1,400 (higher income bracket); 30 year payment period
KV1 (Rizal)	Php 250 (1 st to 3 rd year) Php 500 (4 th year) Php 825 (until payment is completed) Overall cost of housing unit – Php 165,000 Current NHA amortization scheme was considered affordable, however, only 40 percent of residents make regular payments
Southville 4 A	Similar amortization conditions as in KV1. Similarly few households are reported to make regular payments
San Fabian (Pangasinan)	Php 250 – Php 1,000; 25 year payment period
Bustos (Bulacan)	Php 500 to Php 1,000
Sapang Buho (Nueva Ecija)	Php 400 to Php 500
GK Camacho Phase II (Marikina)	Php 200 – 500 (Current amortization rates considered affordable)

5.4 Community recommendations

Except for the high amortization rates, communities considered that “in-city” resettlement would enable households in need of resettlement to retain access to livelihood activities and minimize disruptions to social life. Where this option was not considered feasible, communities stressed the importance of providing access to basic services in “off-city” resettlement areas, the need to ensure access to livelihoods and income generating activities. They further underscored the relevance of conducting environmental assessments of the proposed sites and to provide adequate information to households prior to resettlement.

6. Local Governance and Recovery

6.1 Improving the delivery of recovery assistance

As outlined in Section 3 above, none of communities that participated in the study agreed that the assistance given them had met their medium to longer term recovery needs. The respondents systematically indicated that relief had played a critical role in helping them cope with the immediate aftermath of the disasters: *“For those like me whose belongings were really damaged it was not really sufficient but [...] In truth it was a big help as it showed you that even if it is not as big as what you lost, even if your home was washed out, you have something to start with. At least something to console you after what you lost.”*⁷¹ Overall, communities considered that both capital and appropriately designed livelihood training activities were key elements missing in disaster recovery, as outlined in Section 3. In addition, housing rehabilitation assistance was deemed insufficient in the areas visited. Delays in implementing adequate resettlement solutions meant that a significant number of communities remained in precarious conditions and vulnerable to further instances of flooding (Section 4). Receiving assistance often involved a significant waiting period for affected households: *“It is a long process and there are a lot of requirements”*⁷²

Key actors: MSWDO and local leadership

Communities systematically highlighted the role played by the Municipal Social Welfare Development Officer (MSWDO) in the distribution of goods and services during recovery. The large number of affected households in targeted sites placed a significant burden placed on MSWDO and on the limited (human and financial) resources at the LGU level. MSWDOs played a number of critical roles, including dealing with issues of resettlement post-disaster and supporting the establishment of Homeowners Associations where relevant⁷³. MSWDO often acted as intermediaries between the municipal/city government and international funders (sometimes even initiating the cooperation) and played a critical role in the targeting of assistance and in monitoring the quality of housing and support provided.

Given this multiplicity of roles, being able to rely on community-based organizations and local leaders (including barangay captains, ‘purok’ leaders, and heads of homeowners associations) during recovery was therefore essential. Sites where respondents were satisfied with the distribution of recovery assistance tended to have put in place targeting systems that involved barangay and municipal city officers in collaboration with civil society or community-based organizations. In these cases, community-based mechanisms were used to identify recovery needs.⁷⁴ This was observed by the research team in Baliuag, Bulacan, where women community leaders were instrumental in surveying damage done to houses and identifying families who were eligible for “in city” resettlement. Their involvement extended to visiting families after relocation to assess the support provided. A similar approach was reported in Botolan, Zambales, where staff from the MWSDO coordinated the provision of support to families in temporary

⁷¹ Bustos, Bulacan

⁷² Doña Imelda, Quezon City

⁷³ This was observed in Baliuag and La Trinidad.

accommodation with local leaders. The latter provided critical information on the most affected households and their needs. Additional resources provided by national governments and/or development partners were therefore channeled to communities through local leadership structures. A similar approach was noted in San Fabian, Pangasinan, where local leaders played a critical part in targeting assistance: *“For example, when our area gets flooded, we will receive relief goods from the office of the mayor... we will first check who should be given, the indigents. Those who really need it. We screen out those who are somewhat better off.”*

This reliance on community targeting is, however, likely to have put less organized or cohesive communities at a disadvantage (as outlined in the initial SIA findings of 2009). Less well-connected sub-groups within the affected areas, or households who did not belong to community-based organizations, may have been at greater risk of being left out in the distribution of assistance. Urban communities, where community-based organizations (CBOs) tend to rally members around specific issues, were more likely to have the type of CBO that can reach out to a broad spectrum of affected households, across sub-groups (Figure 21). It is also important to note that it was not uncommon for CBOs in research sites to be aligned with particular political groups at barangay and municipal level. The research team found isolated cases where changes at the level of the local administration had resulted in parallel changes in the roles played by some CBOs. This was the case for example in KV1, where CBOs aligned with the previous administration now have a less prominent role in health, livelihood and child-care activities, having been “replaced” in some of these functions by other organizations.

Targeting of assistance

In 9 of the 19 study sites, respondents revealed that the system put in place for the provision of recovery assistance had led to inequitable outcomes. Resources made available during the recovery phase were described as insufficient to provide support to all those affected. In these areas, there were reports of particular sections of the community or sub-groups being excluded. In Rosales, Pangasinan, assistance had primarily been given to households who relocated, with less support available for those who stayed behind: *“Assistance was concentrated in Balingkanaway but we needed help also. All of us were affected.”* There was also a sense in these sites that support had been extended to undeserving households: *“There were those who were not given and there were those who received more than once.”*⁷⁵ *“They choose whom they like to give to. They don’t realize that the people they are helping are rich”*.[...] *“Yes, there are some that got more than their allotment.”*⁷⁶

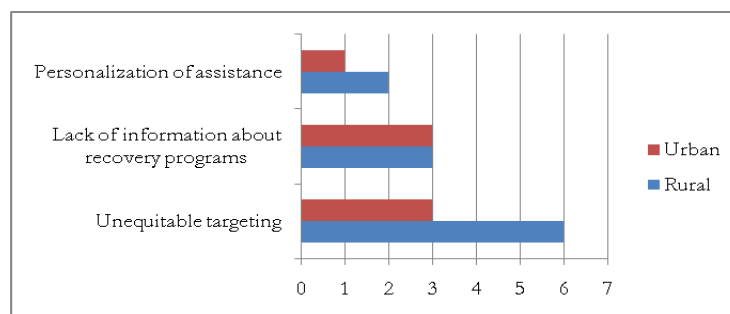
Interestingly, while respondents acknowledged that some households had been more severely affected than others they were reluctant to draw the conclusion that some sub-groups would therefore require and deserve higher levels of support to deal with their losses. Fair distribution was considered equivalent in some sites to providing an equal amount of support (irrespective of the damage incurred): *“It would be good if they would treat everyone fairly. Everyone should be given because everyone suffered during the disaster.”* (Cabanatuan, Nueva Ecija); *“Those living on higher areas of the barangay did not get assistance. The thing is, whether you were affected or not, all should have been given assistance because everyone’s farmland was destroyed.”* (Sapang Buho, Nueva Ecija)

⁷⁵ Baliuag, Bulacan

⁷⁶ Rosales, Pangasinan

The fact that the decision-making process through which resources are ultimately allocated to or withheld from affected households is not made known to the community is likely to contribute to this perception of inequitable distribution of scarce resources: “ [...] Officials here go from house to house listing names for assistance. When the time comes for claiming the assistance, you don't see your name on the list. Of course, you get hurt because of that! They list your name but when the distribution comes, your name disappears? Those who create the list remove your name and put the names of their own relatives.” (Sapang Buho, Nueva Ecija).

Figure 21: Issues with the delivery of recovery assistance (number of sites)



Limited access to information

Lack of information both about the targeting process and about the existing programs and sources of assistance was consistently observed. Respondents considered that differences in access to information partly explained the uneven distribution of support: *“Being ordinary citizens we do not know who to approach.”*⁷⁷ Participants reported that not everyone was informed about the recovery programs implemented in the community, with some respondents finding out about existing programs because they responded to meetings called by the barangay/organization concerned or were sought out by groups providing support. For others, information about recovery programs arrived too late: *“Anyone could apply. The application is no longer available”*⁷⁸

Respondents in affected areas often highlighted what they considered to be a “monopoly of knowledge” by community leaders. The way in which information about the support available circulated in affected areas seemed, therefore, to be highly reliant on personal networks with no instances reported of LGU putting in place outreach or communication strategies: *“There was a list, I was not yet able to have my name included in the list because I did not know who was making it. My neighbors told me to go to church... someone who knew where I lived has my name listed at the church. I was able to get pots, pans. When I was carrying these on my way home some of my neighbors it turned out had not been able to receive any, they were angry at us. My neighbors were very angry, asking why I got these and they didn’t. When the one who made the list went to the area, they cursed the person.”*⁷⁹ LGU staff responsible for the delivery of assistance, on the other hand, reported a great deal of difficulty in explaining the targeting process to potential beneficiaries: *“I find it a big challenge, really, to be explaining to the community the conditions of the help offered to them, most especially if the assistance will not cover all vulnerable families and we have to select the most vulnerable ones; there arises conflict among the leaders and the residents.”*⁸⁰

⁷⁷ Doña Imelda, Quezon City

⁷⁸ Tublay Benguet

⁷⁹ Bustos, Bulacan

⁸⁰ Rosales, Pangasinan

Limited access to information also meant that respondents were unable to voice their complaints or grievances about the recovery process: *“If there is a complaint, where does one go? We don’t complain because there is no one to complain to.”* (Malaban, Laguna)

Personalization of assistance

The research team found a number of instances where the provision of recovery assistance was highly personalized, continuing the trend observed with the provision of relief in the SIA. When external assistance was lacking, local leaders became the source of support. In eight communities, there were instances in which a local government official (e.g. barangay captain, members of the Barangay Council, and the mayor), responding to the needs of his or her community, used personal funds for relief and recovery assistance.⁸¹ These “out of pocket” forms of assistance ranged from providing a regular vehicle to bus children to and from the evacuation site and school, provision of temporary shelter and other cash donations and loans.

The majority of gaps in the provision were not considered by the communities to be politically motivated. However, the research team did find some instances where the distribution of assistance in the recovery phase could be linked to electoral bids by local politicians:

*“One thing is that, during that time, election time is near, so there is a possibility that one who is vying for an office will say, ‘I’ll grant you a house but you have to vote for me,’ or ‘I’ll give you a house, vote me.’ Now, when this politician did not win, the house was taken back, they are giving it to another person...”*⁸²

*“Some even ask ‘do you vote here?’ Is that even fair?”*⁸³

*“Before Ondoy, upgrading of Pepay Compound was already done, in 2011 it was upgraded again. A concrete pathwalk was constructed in Orchids Street and Gumamela. Almost all alleys were upgraded before 2010 election. If it was not election related, the construction should have been done right after Ondoy”*⁸⁴

⁸¹ This was noted in three urban communities (Palayan City, Nueva Ecija and Maybunga, Pasig City); and five rural communities (La Trinidad, Benguet; Santa, Ilocos Sur; Rosales and San Fabian, Pangasinan; Botolan, Zambales).

⁸² La Trinidad, Benguet

⁸³ Rosales, Pangasinan

⁸⁴ Wawa, Taguig

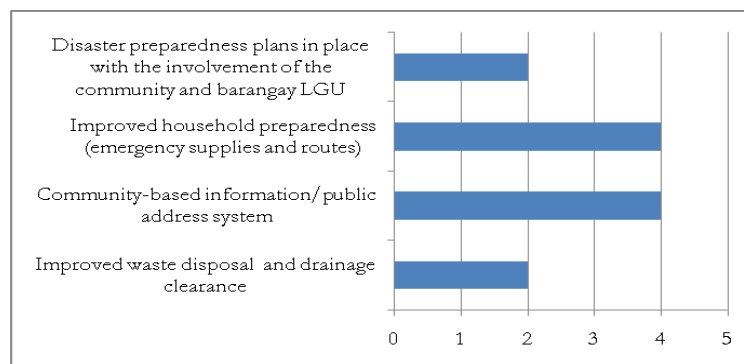
6.2 Disaster preparedness

Greater awareness of disaster risk

In 12 of the study sites, recurrent flooding has resulted in a certain degree of acceptance of floods as part of daily life. However, the research team observed that in 17 of the 19 communities⁸⁵ visited there was a greater awareness of the dangers of flooding and of possible mitigation measures following Ondoy and Pepeng: *“Yes. There is a difference between the typhoons now and the typhoons in the past because people did not expect what happened during Pepeng”*⁸⁶. Mass media (TV and radio) and schools (for children and young people) were the sources of information about disaster prevention consistently mentioned. There were also isolated instances where written materials provided by the municipality or the barangay were referred to as a useful sources of information (in two of the 19 areas covered).⁸⁷ In these areas, the research team observed that respondents were aware of a general disaster response plan (*“may sistema”*).

In addition, increased awareness has led to a few community-based disaster prevention initiatives with the involvement of local governments (Figure 22). However, these covered a small number of sites (four of 19 covered by the SIM) and were not comprehensive or linked to wider city or municipal efforts. While residents in Wawa (Taguig) and Baliuag (Bulacan) were reported to be more vigilant about waste disposal: *“They became more prepared and do not throw their trash here and there that much.”*⁸⁸ They did not also benefit from a well functioning public address system.⁸⁹

Figure 22: Improved disaster preparedness (number of sites)



⁸⁵ In all research sites with the exception of Santa Rosa, Laguna and Cabatantuan,(Nueva Ecija

⁸⁶ Tublay, Benguet

⁸⁷ San Idelfonso, Bulacan and Doña Imelda, Quezon City

⁸⁸ Baliuag, Bulacan

⁸⁹ In place in GK Camacho Phase II, Marikina, Palayan City and Cabatantuan City (Nueva Ecija)

Barangay and community level disaster preparedness measures need further strengthening

The absence of a more comprehensive approach to Disaster Risk Reduction and Management (DRR/M) at community level is likely to be partly connected to the uneven progress with the roll-out of Municipal and Barangay Disaster Risk Reduction and Management Councils (MDRRMC and BDRRMC) in the research area. These structures intended to play a coordination role of DRR/M activities were present or in the process of being established in 13 of the 19 study sites. Of these, 11 sites reported the existence of a disaster preparedness plan in their barangays. Importantly, while training on disaster preparedness had been implemented by LGUs and nongovernmental organizations in 15 of the study sites, these tended to focus on LGU officials, with limited outreach observed to the community level.

Table 18: Overview of M/BDRRMC establishment in study sites

Site	MDRRMC	BDRRMC
Rural and peri-urban		
Tublay, Benguet	- Created after Ondoy/Pepeng (2010)	- Functioning; - Seminars and trainings held
Baliuag, Bulacan	- Created - Meet regularly	- Residents unaware of structure or purpose but generally know of a “plan”
Bustos, Bulacan	- Created pre-Ondoy/Pepeng - Conducts orientation meetings	- Functioning
San Ildefonso, Bulacan	- Created pre-Ondoy/Pepeng	- Created pre-Ondoy/Pepeng - Lack of awareness of plan among community
Naguilian, La Union	- Established, - DRR/M plan in place according to key informants	- Established, - DRR/M plan in place according to key informants
San Fabian, Pangasinan	- Created pre-Ondoy/Pepeng	- Created pre-Ondoy/Pepeng
Rosales, Pangasinan	- Created pre-Ondoy/Pepeng	- None
Botolan, Zambales	- Established - Meets regularly during typhoon season	- Research participant unaware of council or plan
Urban		
Camacho Phase II, Marikina City	- Established - Respondents not aware of any DRR/M plan; no consultation with the community	- Established - Respondents not aware of any DRR/M plan; no consultation with the community
Caudillio, Nueva Ecija	- No information available	- Established, - No DRR/M plan
Maybunga, Pasig City	- Established	- Functioning and is funded - A community based DRM Plan exists, outlining responsibilities of barangay officials
Doña Imelda, Quezon City	- Established - DRR/M plan at city level but not known at barangay level	- No DRR/M plan in place
Montalban, Rizal	- Being established at the time of the assessment	- Created pre-Ondoy/Pepeng
Wawa, Taguig City	- Being established at the time of the assessment	- BDRRMC exists but has not been formalized

6.3 Community recommendations

Both urban and rural communities focused on the importance of strengthening of disaster preparedness activities in their areas with a focus on the following: (i) acquisition of additional equipment for relief operations; (ii) provision of disaster preparedness trainings to include the broader community (and not only local officials); and (iii) establishment of a system for relief/recovery operations, considered lacking in the majority of sites. Apart from these common interests, urban communities emphasized the need to implement solid waste management activities in accordance with RA 9003. Rural communities highlighted the need for infrastructure rehabilitation: (i) rehabilitation of clogged tunnels and eroded mountains, and reconstruction of seawalls and earth-dikes, and (ii) construction or improvement of facilities (such as an evacuation centers) and the rehabilitation of infrastructure (roads and canals). Urban communities, which have been resettled or are anticipating resettlement, recommended that the political-administrative membership of resettled households (i.e. which barangay they belong to) be clarified before resettlement as it determines access to public and social services.

7. Conclusions and research team recommendations

7.1 Main Findings

Limited long-term assistance

Research participants primarily described “relief assistance” when asked about forms of support they had received. Civil society organizations or government presence was not sustained over time in communities in need of assistance. Recovery projects, where they were undertaken, were tied to their sponsors (e.g., political leaders) rather than branded as part of a national recovery program. Communities also emphasized the “*kanya-kanyang kayod*” (self-help) aspects of recovery as well as their own personal efforts and were less aware of the presence of non-governmental actors that provided recovery and reconstruction support.

Residents in both urban and rural study sites were unclear about which level of government (barangay, city/municipality, congressional district, province, or national) was responsible for providing recovery assistance. The SIA highlighted the importance of having close ties with local governments, or civil society organizations that had better access to resources. With the existence of well-organized groups within the community, riverine communities in Metro Manila were able to cope better with the effects of Ondoy than lakeside communities in Laguna did. In the SIM, these linkages were only important in accessing resources for immediate welfare needs since communities did not actively seek long-term assistance.

What the residents envisioned as long-term assistance were primarily livelihood programs that would give them a sustainable means of earning income for themselves and their families. As illustrated in the detailed background reports prepared by the research team in La Trinidad, Benguet; Santa, Ilocos Sur, Naguilian, La Union; and Botolan, Zambales, the sustainability of livelihood skills training programs requires that the poor are linked to low-interest loans, raw materials and the labor market.

Providing livelihood skills and knowledge of the market

This model of livelihood training has been successfully implemented by Rags2Riches, a for-profit organization known for designer bags made of rags by the women residents of Payatas, Quezon City. Rags2Riches provides the women with product development, marketing, sales, and community development services. It demonstrates how knowledge of the market and access to holders of such knowledge (e.g. fashion designers, market strategists) can be tapped to create and implement a business strategy (Saloma-Akpedonu, Jayme-Lao and Advincula-Lopez, 2011).

Sources of credit and ability to save

The SIM showed that while Micro-Finance Institutions (MFIs) offered relatively reasonable interest rates most of the need for credit was answered by private individuals and groups charging comparatively higher rates. While most of the research participants reported not being able save they greatly valued their membership in MFIs that incorporate a “forced savings” component in their payment schemes. Mutual benefit associations, usually affiliates of MFIs, may have the potential to extend savings capacity among targeted communities by providing the poor with the option of obtaining life insurance⁹⁰.

One gap that the local governments may be able to fill was the need expressed by communities to be linked to formal sources of credit. Local government units could serve as guarantors for loans in certain sectors (e.g., agriculture) in their municipalities or cities. In some LGUs, it would be important to strengthen the capacity of offices providing livelihood loans (e.g., City Economic Enterprise and Management Office in Palayan City and Cabanatuan City, Nueva Ecija) and increase their ability to provide larger loans. A prerequisite for offering these loans, however, would be to link borrowers to institutions that could help put sound product development and marketing strategies in place. An equally important condition would be to change the prevalent attitude that government loans are “for free”.

Linking the poor to formal sources of credit

Local government units can learn from the initiatives of San Isidro, Nueva Ecija. According to Saloma-Akpedonu, Jayme-Lao, and Advincula-Lopez (2010):

“[F]armers were oftentimes in debt, and relying on the informal lending system, more commonly known as 5-6, which carried exorbitant interest rates. To stem the problem, the municipality stepped in, offering 1% interest loans from its own funds in the amount of P10,000.00 per hectare. These loans are needed to buy fertilizers and seeds. The Municipal Agricultural Officer points out that the repayment rate is 100%. “Before we give them a loan, we tell them, ‘You are being helped. But you must return this help that we will give you so that we can use it again in the future.’”

The local government would later be successful in entering into an agreement with the local branch of the Land Bank of the Philippines, guaranteeing cooperative-backed loans from the bank. The payment schedule of the loan is every six months, timed after the harvest season. Now, farmers no longer borrow money from the local government; they now do so through the bank with the same repayment rate of 100%. While assisting farmers in procuring necessary resources, the loans skirted a short-term “dole out” solution that left the main stakeholders, out of the solution. In the series of intensive consultations, the mayor and her team also learned that debts incurred by farmers were also a result of family health emergencies. Ill-timed expenditures unexpectedly drained farmers’ resources, which were now funneled towards emergency health care. Attention then turned to the health care sector, in particular the programs that provided health care for indigent members of the community, and how to turn existing programs into responsive structures for San Isidro residents who lived beyond reach of adequate healthcare. The first move was to make farmers members of the Philhealth ng Masa, Philhealth’s program for its poorer members.”

⁹⁰ Interview with Ms. Silvina Antiquira, Program Manager, KASAGANA-KA-MBA, a mutual benefit assistance program linked with KASAGANAKA, May 31, 2011. For a premium of PhP20.00 per week, an enrolled member and four of his/her family members, are covered after three years of payment. In case of the member’s death, his/her family will receive a death benefit in the amount of PhP 100,000.00.

Governance structures and disasters

Being distant and located in Metro Manila or in regional centers, national government agencies may be unfamiliar with the actual needs and practices of the local government units. In Scott's (1998) concept of state simplification, the national government (or the State), in an effort to exert more control over its various units and to manage them better, simplifies many complex systems rendering them easy to administer even from a distance. Actual practices, however, can never be assumed to always conform to the plans of the national government.

The results of the SIM indicate that the local government unit is the focal point of action in the communities. This implies a wide gap between “facts on paper and facts on the ground” (Scott 1998). There is, therefore, a need to enhance the capacities of those working on the ground (e.g., mayors, barangay captains, MSWDO) and to strengthen their links to information and resources provided by national government. Thus, while fifteen of the 19 study sites instituted community-based disaster preparedness and prevention programs, communities themselves were seeking technical support (e.g., substantive disaster preparedness training) so that they can launch in-depth preparations. Moreover, the awareness of the MDRMMC and BDRMMC was found to be uneven. Residents were not generally aware of the institutions that were or should be put in place at this level to improve disaster response. More organized and long-term responses are expected from the municipal level but channeled through the barangay. Pro-active MSWDOs cultivated good relationships with not only the mayor and other municipal level officials (e.g., city engineers, planning offices, agricultural offices) but also the barangay-level officials and available NGOs and civic organizations in order to provide a full complement of services when the need arises.

The collective experience of Ondoy and Pepeng seems to have given rise in some areas to new practices/ordinances that received positive response from citizens. The research team observed a greater awareness by the communities of the effect of some of their previous habits (waste disposal) in putting them at greater risk. Laguna's “Bantay Lawa” and “Clean Up Day” (Baliuag, Bulacan, and Wawa, Taguig) were examples of such initiatives. Other possible indicators of increased local government attention to disaster preparedness initiatives (particularly post-RA 10121) included training of local government personnel (from the municipal to the barangay level), purchase of new equipment, and increased information dissemination campaigns, particularly at the household level. It is, however, still unclear whether or not the community level DRR/M structures are functional and sustainable, as they remain mostly untested.

The role of the MSWDO remained crucial both in day-to-day and crisis operations. This was further strengthened by both RA 7160 (An Act Providing for a Local Government Code of 1991) and RA 10121 (An Act Strengthening the Philippine Disaster Risk Reduction and Management System, Providing for the National Disaster Risk Reduction and Management Framework and Institutionalizing the National Disaster Risk Reduction and Management Plan, Appropriating Funds Therefore and for Other Purposes). On one hand, the former “transformed the DSWD from being the main, direct service provider of basic services to an enabler or provider of technical assistance and augments of funds” (Aldaba, 2008:3). It also established a direct working relationship between the MSWDO, the Mayor and other local officials. According to Aldaba (2008:5):

“The devolution of social welfare services has been in most respects the “success story” of decentralization. The DSWD willingly and aggressively managed the devolution of its personnel. DSWD personnel were typically well respected by local executives and readily absorbed into local organizational structures. Overall in the first five years of devolution, the changeover process went well. Services continued to be delivered without too many difficulties.”

The RA 10121 (Disaster Risk Reduction and Management Act of 2010), on the other hand, assigned to the MSWDO, the role of member in the MDRRMC (Municipal Disaster Risk Reduction Management Council). In most cases, the MDRRMC sees the MSWDO in a key implementation role, under the mayor who chairs the MDRRMC. Under both laws, the MSWDO plays an indispensable role in both the planning and delivery of necessary goods and services. Due to the devolution of the Office of the MSWDO, the relationship between mayor and MSWDO can be an interesting case study on how to provide assistance in politicized domain, particularly in areas where patronage-based bonds remain a crucial dynamic in local politics. Moreover, the effectiveness of the delivery of social services in the communities is very much dependent on the ability of the MSWDO to mobilize and manage resources.

7.2 Suggested Strategies for Change

Local government units and National Disaster Risk Reduction Management Council

In requiring local government units to put in place a disaster risk reduction and management plan, the NDRRMC should provide the necessary technical assistance and monitoring system that will enable local government units to develop plans appropriate or responsive to local conditions and needs. The NDRRMC, in cooperation with the local government units, could play a significant part by:

- Actively leading in the implementation of RA 10121, in particular, strengthening ongoing efforts to prepare or update the Comprehensive Development Plan of local government units, integrating disaster risk reduction and management plan into this development plan, and using the calamity fund to build capacity building for disaster preparedness
- Sharing good practices in disaster preparedness such as those that evolved in Davao City and in Legazpi City in Albay

The NDRRMC could respond to the need expressed in the communities to participate in disaster prevention and adaptation by:

- Developing awareness of the BDRRMC and the MDRRMC particularly at the level of the barangay, and establishing systems to extend disaster preparedness training to the household level
- Involving the residents and homeowners associations not only in the implementation of disaster risk reduction and management programs but also in barangay-level planning of such programs for better ownership and sustainability

Local government units and the Department of Social Welfare and Development

The SIA and the SIM highlighted the indispensable role of both the barangay and municipal/city governance units. The DSWD's support for the role of the local government units could be strengthened:

- Improving the MSWDO's and LGU's procedures to identify vulnerable groups and their relief and recovery needs
- Further build MSWDO capacity and creating further opportunities to share local experiences
- Establishing a communication strategy to further develop financial literacy and responsible borrowing practices [e.g., importance of full repayment, especially of government loans such as the Self-Employment Assistance-Kaunlaran (SEA-K) Program]
- Linking the poor in the communities to MFIs/MBAs which are providing credit, savings, and risk protection

Local government units and the Department of Interior and Local Government

Made aware of the direct link between flooding and the lack of a proper solid waste management, some communities have started to implement barangay "clean up" programs. Laws that put these individual efforts within the wider context of solid waste management and disaster planning are in existence. The DILG and the local government units could help in the institutionalization of disparate community efforts by:

- Monitoring the implementation of RA 9003 and RA 10121

The resettlement of communities to other barangay and municipality or city also highlights the role of local government units in the provision of basic services and facilities. The DILG could ensure that resettlement would not disrupt the poor's access to basic services by:

- Addressing medium- and long-term governance issues in communities which have been administratively re-defined by resettlement
- Clarifying communities' entitlements in terms of service delivery so that social services will not be presented or perceived as personal acts of generosity by specific officials

Local government units, Department of Social Welfare and Development, and National Disaster Risk Reduction Management Council

The SIM shows flooding and landslide are a recurrent experience in many communities. This means that evacuation is a constant exercise in these communities. Agencies tasked to plan for such eventualities could lessen the impact of staying in temporary shelters by:

- Organizing physical spaces in evacuation centers to ensure safety, particularly of women and children: Spaces in evacuation centers where molestation and physical attacks are known to happen (e.g., toilets, unlit areas, grassy areas, back of buildings) must be well-constructed, well-lighted, guarded, or made visible to public view

- Making projections on the number of evacuees and allocating adequate space for each, if relocation and resettlement are not feasible

Local government units, Technical Skills Development Authority, Department of Science and Technology, and Department of Trade and Industry

The SIM shows that communities expect governmental response in the form of sustainable livelihood assistance. However, it also points out that many members of the affected communities are unskilled. TESDA, DOST and DTI could create a market for the products and the skills of the poor by:

- Establishing partnerships between the local government units/government agencies and the private sector/NGOS by, on the one hand, apprising corporations, groups, and individuals of communities in need and, on the other, bringing knowledge of the market and technological innovation (e.g., what will sell to which groups, what skills are needed by which enterprise, what existing innovations could be introduced to products and services),

Local government units, Department of Public Works and Highways, and Department of Social Welfare and Development

The situation in rural areas and the consequent demand for infrastructure rehabilitation to mitigate and adapt to natural disasters highlight that certain community needs can only be addressed by the national government. The DPWH, DSWD, and the local government units could promote suitable responses by:

- Supporting recovery efforts and assistance that are primarily large-scale infrastructure projects aimed at keeping communities safe: seawalls, dikes, dams, ripraps, evacuation centers, and resettlement sites
- Making information about disaster prone provinces and areas in the country accessible to concerned citizens, and in the absence of existing data, conducting a technical study to determine whether in any affected community, relocation and resettlement should be done instead of undertaking infrastructure projects (e.g., seawalls, dikes, dams, ripraps) and vice versa

Local government units, Department of Social Welfare and Development, and the National Housing Authority

The results of the SIM emphasize the advantages of “in-city” resettlement, even as they also underline the difficulties brought about by its relatively higher amortization rate; the lack of mechanisms that enables government planners and implementers to consider the needs of communities to be resettled; and the inadequacy of the existing information and communication system. The NHA, DSWD, and the local government units could address these gaps by continuing to:

- Improve the system for apprising prospective resettlement clients of the payment scheme of housing units, the location and facilities available in the resettlement site, and the presence/absence of environmental risks in the site
- Find ways to provide in-city resettlement options. The Maybunga Housing project of Pasig City, is one example of how local government units can respond to housing needs. In contrast, the

resettlement site in Calib-Ungan in Botolan, Zambales, which is located on a mountain some distance from the town center, needs further planning in the provision of electricity, water, public transportation, and livelihood opportunities

- Devise ways to offer more affordable amortization schemes (e.g. partnership with the private sector and civil society organizations). As confirmed by the survey in Eusebio Bliss, residents in in-city resettlement sites have difficulties in paying the amortization of their units, as these are likely to be the more costly medium- and high-rise buildings
- Consider the findings of recent studies (e.g., the Post-Disaster Community Profiling and Mapping Project” conducted by the John J. Carroll Institute on Church and Social Issues for Partnership of Philippine Support Services Agencies, Inc. (PhilSSA), and the “Housing Preferences and Affordability Assessment” that UP PLANADES undertaken in Taguig for AusAID.

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