

**SURFACING HBW ISSUES AND LOCAL LEVEL RESPONSES  
AS ENTRY POINTS FOR ORGANIZING:  
FOCUS ON URBAN COMMUNITIES IN TWO CITIES OF  
METRO MANILA, PHILIPPINES**

**(PATAMABA-IUP PROJECT -YEAR 2- FINAL RESEARCH REPORT)**

**A Cooperative Endeavor of the PATAMABA-Inclusive Urban Planning (IUP) Project  
Survey and FGD Team**

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## **SURFACING HBW ISSUES AND LOCAL LEVEL RESPONSES AS ENTRY POINTS FOR ORGANIZING: FOCUS ON URBAN COMMUNITIES IN TWO CITIES OF METRO MANILA, PHILIPPINES**

### **I. SITUATIONER**

As of October 2000, it is estimated that there were over 1.2 million families living in informal settlements in key urban centers.<sup>1</sup> Notwithstanding the difficulties of living in overcrowded places, people continue to migrate to urban areas in search of better employment and income opportunities. With smaller lands to till, farmers and farmhands are forced to find alternative employment in urban areas. Women too are propelled to the cities by their limited participation in income-earning opportunities in their communities of origin. They usually end up in jobs in the service sector, where they work longer hours for lesser remuneration. While urbanization offers many benefits, the ugly face of urbanization is urban poverty, which often has severe impact on women and girls. Women in cities often suffer disproportionately, not only because they are, on average, poorer than men, but often also because they experience greater difficulty in accessing resources and services tailored to their needs and decision-making opportunities.

Migration of people from the rural to urban areas puts pressure on the demand for housing in these places. Many urban poor households who are unable to afford the high price of land and housing have resorted to living in slum and squatter areas. The proliferation of slums in cities is thus seen as a coping mechanism for these urban poor households whose incomes are too meager to afford land ownership<sup>2</sup>. Usually without decent or habitable housing facilities, informal settlers prefer to stay on government owned lands rather than on private lands; or public lands where there are either national or local government infrastructures. Based on HUDCC data, the National Capital Region (NCR) is the most populous region that hosts the biggest number of the homeless and informal settlers, many of whom have come from poverty stricken rural areas. It has also the most backlogs in housing facilities.

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<sup>1</sup> S. O. Yu, "Infrastructure Development and the Informal Sector in The Philippines", June 2002, Employment-Intensive Investment Branch, International Labour Office, Geneva.

<sup>2</sup> Based on the 2005 National Labor Force Survey (LFS), of the ten million (10 M) Filipinos who live below the poverty level, 4.5 million were homeless.



And the lack of social services in these communities hits women particularly hard, especially those engaging in informal work like the homebased workers<sup>3</sup>. With increasing demand for basic services in urban areas, women's health and rights to access services should be primarily considered in urban development planning and management. As invisible workers, women homebased workers rarely have any assistance when they run up against serious occupational safety and health problems, which has an impact not only on the women workers, but on their children and families as well. In addition, skills development programs are not generally available to, or designed to meet the circumstances of poor women homebased workers. Moreover, urban planning processes and governance also make it very difficult for homebased workers to gain access to basic utilities and services, as well as raw materials and markets.<sup>4</sup>

Poverty and hunger, increasing inequalities and social exclusion, especially of informal workers, including women in homebased work, who lack access to employment resources, services and infrastructure due to lack of visibility and voice in planning processes – remain daunting for the national government. Government's seriousness to effect change is reflected in the way projects and interventions are planned and targeted, including allocations needed to realize their implementation. In the Philippines government initiated programs and projects aimed to address the needs and concerns of the most vulnerable sections of the population, particularly the indigent, the working poor (most of whom belong to the informal economy, including women homebased workers and their children) are subsumed under the broad policy goal of social reform and poverty reduction.<sup>5</sup>

The authority to implement and supplement the said policies is vested in the local government units (LGUs) which serve as centers of coordination for delivery of basic services and operationalization of nationally instituted mandates like the Gender and Development. Decentralization, following enactment of the Local Government Code (LGC), has paved the way for local government units (LGUs) to be responsible in planning for and managing local resources. The LGC requires LGUs to prepare comprehensive land use plans (CLUP) and comprehensive development plans (CDP). The participation of non-governmental organizations and peoples'

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<sup>3</sup> *Homebased workers* is a sub-sector group of informal workers comprised mostly of women. There are about 7 to 9 million of them in the Philippines doing both piece-rate and own account work in rural and urban areas. Like many others working in the informal economy, they suffer from invisibility, poor working and living conditions, lack of resources and social protection. The term *home-based worker* refers to three types of workers who carry out remunerative work within their homes, as described by Martha A. Chen: 'dependent sub-contract workers, independent own-account producers, and unpaid workers in family businesses'. (Chen, 2001: 4)

<sup>4</sup> The concerns of the informal sector, (including that of the homebased workers), are not integrated in the Medium Term Philippine Development Plan (MTPDP). Hence, there is a deficit of programmes and projects intended specifically for their upliftment. In the yearly General Appropriations Act (GAA) for example, there is an obvious lack of programmes for their protection and socio-political-economic empowerment. Women are also not mentioned in the Magna Carta on SMEs, the BMBE Law as targets of assistance.

<sup>5</sup> The Social Reform and Poverty Alleviation Act of 1997 (RA 8425), is the only piece of legislation that recognizes the existence of the informal sector. However, the SRA law merely says that workers in the informal sector are one of the basic sectors but women are not at all mentioned as specific targets of assistance.



organizations have also been institutionalized for planning, decision-making, implementation, monitoring and evaluation of the program at all levels.<sup>6</sup>

Through the support of various donors (such as UNIFEM ESE-Asia, Oxfam, Ford Foundation, etc) and Homenet Southeast Asia, PATAMABA (The National Network of Informal Workers in the Philippines, Inc)<sup>7</sup> waged campaigns that have allowed homebased and informal workers groups to gain voice and visibility, push for their rights as homebased workers (HBWs), and actively participate in decision-making processes at various levels. Such initiatives enabled leaders to present their positions to government officials, discuss issues with their counterparts in the formal economy, and participate in policy dialogues, thus, giving a greater sense of identity and solidarity for many of the national networks and their respective homemaker members. For more than two decades PATAMABA had been engaged in relentless advocacy work to make homebased and other workers in the informal economy visible on the policy map.

Awareness- raising as a tool for organizing HBWs gave way to a better understanding of the basic human rights of the workers in the informal economy, strengthened relationships with legislative officials, and fostered active participation and representation in various decision-making bodies. By and large, advocacy, representation and active participation in local, national and international undertakings had provided greater visibility of homebased and informal worker groups and obtained support on legislative issues, social protection, and the decent work agenda.

Cashing in on the membership's unwavering commitment and consolidated strength, PATAMABA is energized to face new challenges in advancing further organizing, advocacy campaigns and networking to ensure that homebased and informal economy workers will have more chances of realizing their economic, and social rights; the improvement of their working and living conditions; the enjoyment of income and employment security including social protection; and participation in governance related to HBWs' and informal workers' concerns, in the light of the recent global crises and disasters. PATAMABA hopes to achieve the vision by engaging the support of partners with similar vision.

Continuing steps towards recognition and a better policy environment were significant contributions of PATAMABA to the empowerment of homebased and informal workers

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<sup>6</sup> The Code has also mandated the representation of non-governmental organisations accredited by the LGU in local special bodies such as the local development council and the local school and health boards. It has also provided for joint ventures and other co-operative mechanisms between the LGU and the private sector in programmes or projects concerned with the delivery of basic services, capability building, livelihood projects and the development of local enterprises designed to improve productivity and income.

<sup>7</sup> Among the national Homenets, PATAMABA (National Network of Informal Workers in the Philippines) has the most experience in terms of grassroots organizing, advocacy and networking since it started from the very beginning as a membership-based organization of women homebased workers run and managed by leaders who came from their ranks. The latest count (2007) of PATAMABA membership has reached more than 17,000 self-employed and subcontracted workers in 276 chapters covering 34 provinces nationwide. Its urban chapters are engaged in social enterprises, networking with LGUs, community housing, training cum production, social protection access, and food and health services.



organizations. However, in the light of variable developments, further strengthening and enhancement of earlier gains in organizing and advocacy work are needed. This time under the Inclusive Urban Planning (IUP) Project, Filipino women homebased workers (HBWs) in urban areas will be organized and capacitated towards visibility and voice for advocating changes to improve their conditions within the context of urban issues, and promote good practices in the areas of food, livelihood, occupational safety and health, housing and environmental security.

Under Year 2 of the Inclusive Urban Planning (IUP) Project, entitled “Strengthening the Organization of Urban Poor Homebased Workers for Greater Visibility And Participation in City Governance”, in collaboration with HomeNet South Asia through the auspices of Bill and Melinda Gates Foundation (BMGF), PATAMABA implements a participatory research that focuses on the conduct of a mapping/survey of about 104 unorganized home-based workers (HBWs), mostly women, in two pilot communities in Metro Manila (Barangay Bagong Silang, Caloocan City and Sitio Santo Cristo, Balingasa, Quezon City), and focused group discussions (FGDs) among the HBW interviewees to validate their responses.

The mapping/survey exercise undertaken in July and August 2010, and the FGDs conducted in October and November 2010, aimed to determine and assess the conditions of urban home-based workers (HBWs), majority of whom are women, the issues and problems that confront them and how the local government officials are responding to their needs, problems and concerns. The said activity will also prove to be a good entry point for organizing HBWs in the urban areas as this would push further the strengthening of their membership based organizations (MBOs) towards obtaining visibility and voice in urban planning processes and governance.

## **Objectives**

To provide a perspective for capturing realities and measuring impacts of policies, programs and service delivery at the micro level, two identified IUP sites will be the focus of the report - Barangay Bagong Silang in Caloocan City and Sitio Santo Cristo, Barangay Balingasa, Quezon City. The degree to which the government takes cognizance of the situation of homebased workers in the informal economy will be explored, and the measures that are directly or indirectly targeted to assist the workers, examined.

The Quezon City government’s core governance objective is poverty reduction. As the most populated and one of the fastest growing metropolitan areas in the country, Quezon City is a haven to various subsectors of informal workers, including homebased workers. Similarly, the Caloocan City government recognizes them as being a major contributor to its economy. Incorporating the experiences and practices of the HBWs in the two areas, considering how they thrive in their communities, with or without much government intervention, will certainly contribute to a more meaningful research process.



The results will serve as benchmark for forthcoming research and organizing activities, as well as for formulating policy agenda as entry point for organizing.

### ***Methodology and Limitations***

Through a survey (see sample Questionnaire in Annex A), HBWs in IUP pilot sites will be identified, at the same time that their specific issues and concerns as workers and as women as well as the LGU's role in bringing the needed intervention to assist the HBWs at their level will be explored. Still "unorganized" HBWs in two IUP sites – Barangay Bagong Silang (or Barangay 176), Caloocan City and Sitio Santo Cristo, Barangay Balingasa, Quezon City will be the survey respondents as well as FGD participants. Key informant interviewees, two from each barangay, will be drawn from among the respondents.

Survey results will be validated by FGDs (see Annexes C and D) and key informant interviews, with the latter to be featured as caselets in the final report (see Section D - Voices of Women HBWs in Urban Communities). There will be 2 FGDs in Barangay Bagong Silang, Caloocan City and 2 in Sitio Santo Cristo, Quezon City with a minimum of 25 participants per undertaking. This will be an avenue for orientation and awareness raising of HBWs. The aim is to heighten HBW awareness and consciousness of issues that affect them, with focus on the merits of organizing MBOs and the significance of unified strength in addressing concerns of HBWs in the urban setting. Awareness raising materials such as PATAMABA brochures, flyers, PATAMABA newsletter and the like will be distributed to help them understand their situation better.

The final report will be largely based on the results of surveys, FGDs and few key informants undertaken in two IUP sites, and secondary information. Much as it was desired to conduct an in-depth assessment to accurately determine various issues involving national (macro) government interventions and measures subsumed under the urban poverty alleviation program at the macro level as it affects and/or benefits the homebased workers in the informal sector, this was not possible in view of the limited time and resources.

Further refinement of the paper will entail various consultations both with people from the sectors affected as well as officials from the national government agencies, LGUs, barangays, NGOs and people's organizations, and possibly, microfinance institutions concerned (as identified by the respondents).

## **II. PRESENTATION AND ASSESSMENT OF RESULTS**

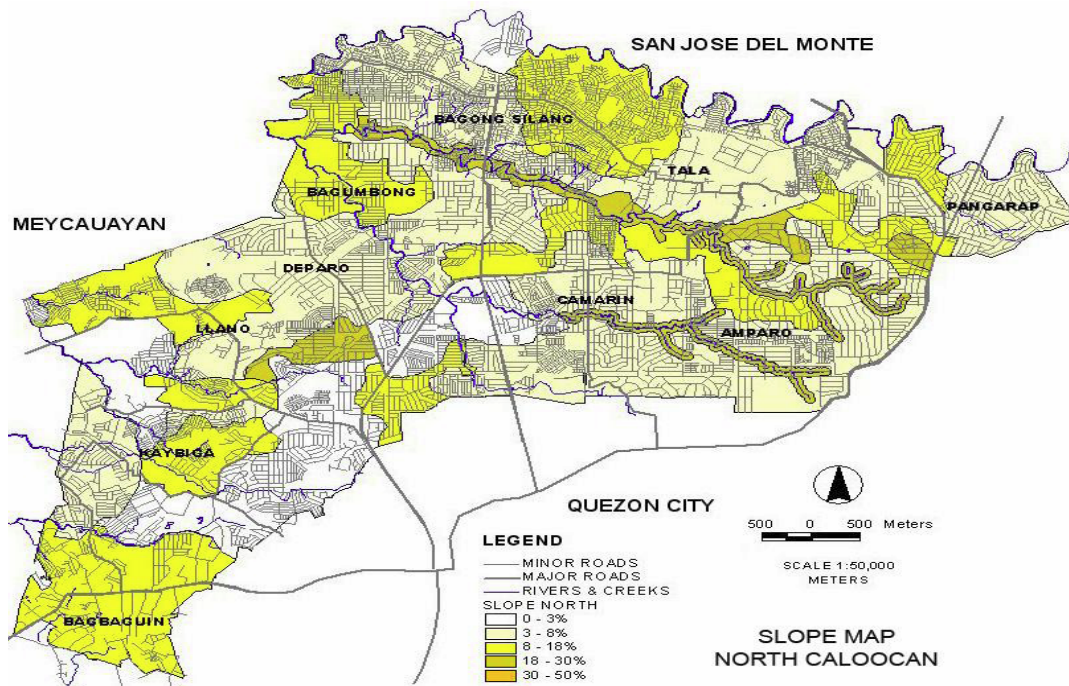
### **A. BARANGAY BAGONG SILANG, CALOOCAN CITY**

*Study of HBW's Issues in 2 cities of Philippines.*



## Community Profile

Bagong Silang is one of the 188 barangays of Caloocan City. It is officially referred to as Barangay 176, and is situated in the northernmost part of Metro Manila specifically north of Quezon City, south of San Jose del Monte City, and east of Valenzuela City.



Barangay Bagong Silang belongs to the North District of Caloocan City. It is described as the biggest barangay in the whole Philippines with an area of 578 hectares, and the most populous with an estimated 1 million. By virtue of a Presidential Proclamation in 1971, Bagong Silang, formerly part of the Tala Estate, was identified and developed into a resettlement site under the then Philippine Homesite and Housing Corporation, the forerunner of the National Housing Authority. As a government relocation site, the population of Bagong Silang grows bigger every year. If created as a separate town, Bagong Silang can be one of the big municipalities in terms of population.

Being one of the first resettlement areas and an “in-city” site developed by government at that time, it was devoid of any designed infrastructure and social- economic support for the new settlers that are essentials in new “planned town development” to spur economic growth in the community.



Civic, religious and non-government organizations extended help to the settlers in various forms – decent housing facilities, potable water supply, trainings, value formation activities to the different sectors – youth, couples, women and children. However, assistance was not on a continuing basis to address the other needs of the community.<sup>8</sup>

Caloocan City<sup>9</sup> where Barangay Bagong Silang is situated has become a favored entry and transit point for migrants. Many families have settled there because of its strategic location and proximity to their places of work. Managing this vastly populated barangay is not easy because people from all walks of life mostly coming from displaced squatter families in Metro Manila have to be properly dealt with. For the maintenance of peace and order in the barangay officials are closely coordinating with police authorities, who in turn are augmented by dedicated Pook Leaders and Barangay Tanods.

The informal sector of Caloocan City consists mainly of sidewalk vendors (76.61%), tricycle drivers (4.88%) and home-based workers (18.51%). The sidewalk vendors are scattered mostly in the areas of Monumento, Sangandaan, Bagong Barrio, Bagong Silang, Tala, and Camarin. Home-based workers producing specific products like artificial flowers and Christmas décor, some of them under subcontracting arrangements, can be found in Heroes del 96; slippers and rug makers in Bagong Barrio; furniture makers in Sampalukan; workers who are into food processing, rug making, metal products, fashion accessories, capiz shell making, school uniforms sewing, Christmas décor and rug making in Bagong Silang.

#### ▪ Profile of Barangay Bagong Silang HBW Respondents

The survey conducted by PATAMABA in Barangay Bagong Silang (or Barangay 176) in North Caloocan provides an idea of the situation of homeworkers in the study area.

In terms of *livelihood sources and income generation*, thirty five (35) respondents are own account/self employed homebased workers who are into food processing, rug making, metal products, fashion accessories, and the like. Seventeen (17) are into subcontracting arrangement with engagement in capiz shell making, garments (school uniforms), Christmas décor, rugs, etc.

Majority of the *income earners for the family* are both husband and wife (26); single (16); earned by other family members (7); earned by sons alone (3) ; and earned by daughter alone (1). But,

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<sup>8</sup>About Bagong Silang

<http://www.livingforchristfoundation.org/index.php/bagong-silang-project/about-bagong-silang.html>

<sup>9</sup> Caloocan City ranks third in highest population among the cities and municipalities in the Philippines, and accounts for 1.54% of the national population of 76.5 million.<sup>9</sup> Its average annual growth rate (1995 and 2000) was 3.06%, which was much higher than the National Capital Region's (NCR) 1.06%. Only 4% of its territory is used industrially and a very small 0.4% is used commercially.



husbands are considered as main income earners for the family other than their wives (21). Other main income earners are daughters and other family members.

In terms of *educational attainment or level of education*, majority of the respondents finished formal education in secondary/high school (24); 9 – are high school undergraduates; 5 – are college level; 3 – graduated in vocational courses; 2 – are undergraduate of vocational courses; 2 – are elementary graduates; 2 – primary level; 2 – primary graduates; and 1 – elementary level only.

*In terms of house ownership*, majority of the respondents (47) owned their houses; only 2 rented (from P 1,000 to P 1,500/month); only 4 are living with their in-laws. Majority of the respondents' houses are made of concrete materials (46) or 86.79%; others are made of combination of wood and G.I. sheets (5), and only 2 are made of scrap housing materials (3.77%).

As to *number of children*, 43 have 1 – 5 children (81.13%); 7 – have 6-8 (13.21%); and only 3 (5.66%) have no child/childless. For the majority respondents, female (90) children outnumber the male children (88). Majority of the household members numbered 5 in a family; next is numbered 6-7 in a family; the least number 2 in a family and the largest is 9. There are about 93 children who are 15 years old and below.

In terms of *household facilities*, all respondents have toilets/comfort rooms and toilet bowls. Majority of the toilets/comfort rooms are constructed inside the house, with toilet bowl without flush. 8 have toilet constructed outside of their houses; only 2 have toilet bowls with flush. Majority of them have access to water supplied by (Manila Waterworks and Sewerage System) MWSS; others used deep well and artesian wells. Majority of them have separate bedrooms (1-3 bedrooms) as sleeping quarters; however, some have no partitions separating dining, kitchen, sala and sleeping quarters.

On access to *communication facilities* - Of the 53 respondents, only one has an access to telephone/land line. 99 percent (52 respondents) have no access to land line telephone. However, 37 respondents (69.81%) have mobile phones; only 16 (30.19%) have no mobile phones. Majority of them (49) have no email addresses or 92.45% of the total number of respondents; only 4 have email addresses.

Majority of the respondents (29) are unorganized homebased workers. They do not *belong to any of the organizations* present in the community where they reside. 16 are members of POs/MBOs; 12 are members of micro-finance institutions/organizations that provided them financial assistance through loans for their small businesses/enterprises on a weekly basis repayment/amortization. Some (6) are members/officers of church-based organizations; 2 -- are members of cooperatives operating in their community; and 3 – are members of a Solo Parent Association.



Majority of the respondents have no *access to training* (capacity building, livelihood skills, etc.—26). Only 20 respondents have accessed to livelihood skills training provided by LGUs in their community, DEPEd, parish, private sectors, Congressmen of their district, individuals, etc. Only 7 respondents have availed of capacity building training/seminar such as Leadership, values formation, Business Planning and the like.

Majority (36) of the respondents have availed of *financial assistance in terms of a loan from microfinance institutions* present in their community such as: KASAGANA-KA, KAZAMA-GRAMEEN, ASA, KMBI, AKAP, TSPI, SHALIE, etc.; others availed of financial assistance from cooperatives, which they used as seed capital/additional capital for their small business (35) on a weekly repayment scheme. Loans vary from a minimum of P 2,000 and a maximum of P 10,000 depending on the status of individual beneficiary of the credit program. Only 2 respondents borrowed money from MFI to buy medicines. Seventeen (17) did not avail from any of the credit facilities.

In terms of *social protection coverage*, twenty one (21) respondents have SSS coverage; only 9 with Philhealth/SSS; 5 with Philhealth alone; 4 with SSS/Paluwagan; 3 with Paluwagan alone; only one is a member of GSIS; 1 – DAMAYAN; others with savings mobilization like Impokan. The two are receiving pension from SSS as survivor's benefit. Seven (7) are not members of any social protection scheme. Respondents who are 60 years old and above do not having senior citizen ID yet.

From among the *social services* availed of in the community, free medical consultation ranked highest (35), followed by health center (30), free medicines (24), public school (23), and day care service and feeding center (18). Respondents gave low rating to the other services : relief goods (during calamities); free tuition fees in public schools; family planning and counselling; free school supplies; women's center; emergency hospital; socialized housing, etc.

The respondents were also asked about their felt needs and they gave the following answers. In terms of *capital/fund for small business/livelihood & how much* - majority of the respondents' priority needs that are felt important is capital assistance (24) amounting to P 20,000, and others of smaller to bigger amounts to sustain their business. But one respondent said she needed capitalization of P 100,000 for her business.<sup>10</sup> On *training/seminars needed - respondents prioritized their need for training as follows*: 1) Business Management (28); 2) Leadership Training (2); 3) VAW & children (8); 4) Solid waste management (10); 5) Marketing support/assistance (29); 6) Product development (3); 7) Pricing and costing (8); 8) Alternative skills/livelihood (31); 9) Women's issues (15); 10) Lobbying, advocacy and networking (7);

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<sup>10</sup> This woman respondent is engaged in a small scale enterprise that produces muffler for tricycles and motorcycles. An adjoining unit, located right beside the family's dwelling, serves as the production area.  
*Study of HBW's Issues in 2 cities of Philippines.*



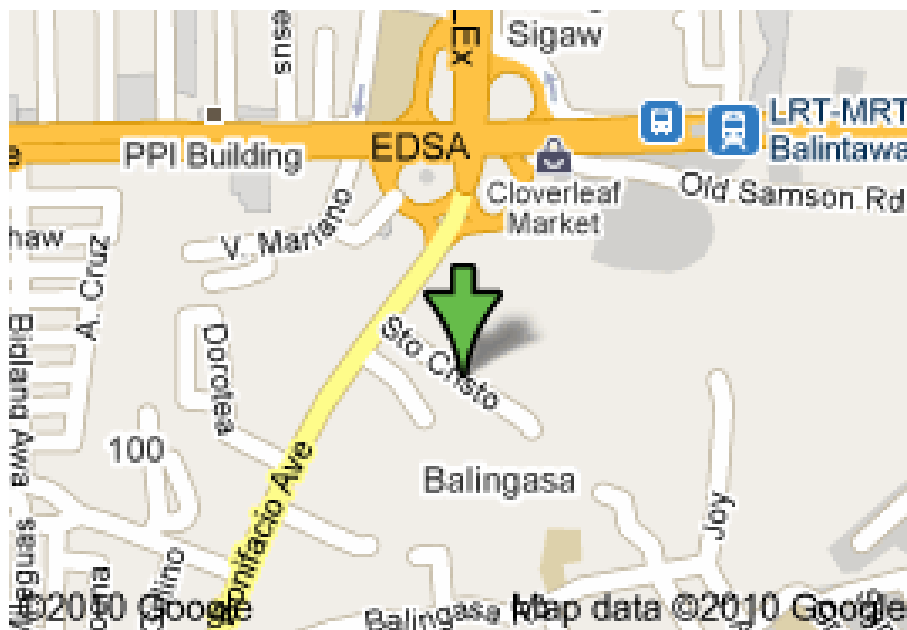
11) Information, awareness-raising on crisis and economic situation at the national and international level (8); and 9) Awareness-raising on the effect of crisis and climate change (5).

## **B. SITIO STO CRISTO, BALINGASA, QUEZON CITY**

### ▪ **Community Profile**

Sitio Sto Cristo (part of Sitio VII) is situated in one of the country's most historic places - in Barangay Balingasa, Balintawak, Quezon City. As of 2007, Balingasa had a population of about 19,947, with 4,221 households and an average household size of 4.57 persons. Its voting population as of Oct, 29, 2007 was 8,761 (adult and youth). Its land area in hectares is 77.608 square meters. It is a place of business to some 1,000 industrial and commercial establishments. The economic structure of the populace range from the most indigent to the most affluent.

Barangay Balingasa is divided into seven (7) Sitios: a) Sitio I 224 Sto. Domingo M. Viola V. Ventura L. Andrade Apacible and portion of Grace Village; b) Sitio II Balingasa Proper up to elementary school; c) Sitio III Left side Balingasa Road up to A. Bonifacio, Marvex Drive; d) Sitio IV Right side of Balingasa Road up to Bignay St.; e) Sitio V Galino, A. Bonifacio up to Caloocan City Boundaries; f) Sitio VI Villanueva Compound, right side Sto. Cristo, Tibagan; and g) Sitio VII Left side of Sto. Cristo up to Clover Leaf Market.





It is in Sitio Santo Cristo, Barangay Balingasa, Quezon City where the PATAMABA homeworkers organize in the midst of 300 families. The Barangay Captain is Erlinda Madrilejo, who holds office in the Barangay Hall located at 100-1 Balingasa St., with telephone number 412-8668. During the survey and FGDs conducted in Sitio Sto Cristo, the PATAMABA-IUP Project Team had to coordinate and make arrangements with her office which granted the permit to undertake the activity. Her office likewise facilitated the conduct of two FGD sessions in the area by giving a permit and providing a small chapel in Barangay Santo Cristo as venue.

Since 1882 through generations, the word “BALON NG GASANG” which were often times pronounced fast, evolved to become “BALINGASA”. The ‘well’ (*balon* in Pilipino) symbolizes unending hope, and this is incorporated in the barangay’s official logo, and appears in all communications and transactions made by Barangay Balingasa Council. Balingasa was created in January 25, 1975, by Executive order (EO) 23 pursuant to Presidential Decrees (PDs) 86 and 210.

Barangay Balingasa has two (2) public schools- one elementary and one high school all named after Balingasa, three (3) day care centers were put up to accommodate growing children population for pre-schooling and a number of private pre-school institutions, two (2) Parish Churches and two (2) chapels all holding individual annual parish fiesta. There are also seven (7) private markets and one health center that cater to the need of residents and adjacent barangays.

Quezon City has four (4) Districts. Sitio Santo Cristo, Barangay Balingasa, is politically and geographically under the jurisdiction of District 1 (which has 37 barangays including Balingasa), located mostly in the northern part of Quezon City. It has a total population (as of 2007) of 401,705 or about 17% of the total population of Quezon City (2.7 million as of the present). It is bounded in the north by EDSA, in the east by G. Araneta Avenue (Talayan Creek); in the west by the Caloocan/Quezon City boundary, and in the south by Marvex Drive extending Southward passing Damar Village property line to Tagaytay Street. The Congressman of District 1 since 2004 to the present has been Vincent P. Crisologo.

Of Quezon City’s estimated 2.68 million residents, about 1.3 million are working or formally employed. Some 250, 000 are still looking for work or are counted among the informal economy workers engaged in small-scale trading, vending, food processing and garment making or service enterprises. Most of them are women who bring food to their families’ tables and persevere to send their children to school. Of these, many are migrants who moved to the city from the rural provinces searching for a better life, and who start out with incomes below the poverty level.<sup>11</sup> In another survey of Quezon City residents conducted by the city’s Public Employment Service

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<sup>11</sup> Puhunang Pangkaunlaran ng Sikap Buhay Programme’, Information Materials from the Sikap Buhay Entrepreneurship and Cooperative Office (SB ECO), Quezon City, 2009



Office (PESO) in 2005, home-based workers, the majority of whom are women, comprise the largest single group (30.4%) among the informal economy workers. These home-based workers and other workers in the informal economy, form the peripheral labour force that enables the city to keep its labour cost cheap, flexible and competitive.

#### ▪ Profile of Santo Cristo HBW Respondents

In a survey undertaken by PATAMABA in Sitio Santo Cristo, Balingasa, Quezon City, there were fifty one (51) respondents, with 49 women and only 2 men. All of them are engaged in homebased work in the area. Presented below are the results of the survey.

In terms of *livelihood sources or income generation*, thirty six (36) respondents are own account/self-employed homebased workers who are into food processing, rug making, and sewing of dresses and pants. Fourteen (14) are engaged in onion peeling, langka (jackfruit) processing, rugs/potholder making, laundry net making, and zonrox (bleaching agent) mixing under subcontracting arrangement. There are about 7 subcontracted women homeworkers in langka (jackfruit) seed and fruit pulp extraction and packaging; 4 in rugs/potholders; 2 in peeling off onion skin; one in laundry net- making; and 1 in mixing ingredients for zonrox (bleaching agent). In the case of seedless jackfruit, packed fruits are delivered to Chowking, and Mang Inasal, members of the Jollibee Food Corporation, conglomerate of fast food chains in the Philippines.

Majority of the *income earners* for the family are both husband and wife (29); single earner (10); 14 - earned by other family members. Yet, husbands are the main income earners for the family other than their wives (32). Other main income earners are daughters, sons, and other family members.

In terms of *educational attainment*, majority of the respondents finished formal education in secondary/high school (25); 7 are high school undergraduates; 4 are primary graduates; 2 graduated elementary; 5 are college undergraduates; and 5 had taken vocational courses.

On *house ownership*, majority of the respondents (30) owned their houses; 12 rented their dwelling (from P 500 to P 5,500/month); and 9 are living with their in-laws. Majority of the respondents' houses are made of concrete materials (32); others are made of combination of wood and G.I. sheets (17), and only 1 made of scrap housing materials.

As to *number of children*, majority of the respondents (15) have 3 children; 10 has 2 children; 12 has 4; 6 of them has only one child; 3 has 5 children; one has 6 to 8 children; and 4 are childless or no children at all. Majority of their children are males (79) and female children numbered 63.

Majority of the *household members* numbered 5 in a family (13); next is numbered 4 (10) in a family; the largest number of members in a family is 10 in only one family.



In terms of *household facilities*, all the respondents have toilets/comfort rooms and toilet bowls. Majority of the toilets/comfort rooms are constructed inside the house, with toilet bowl without flush. Seven have toilet constructed outside of their houses; only 2 have toilet bowls with flush. Majority of them have access to water supplied by MWSS. Majority of them have separate bedrooms (1-3 bedrooms) as sleeping quarters; however, some have no partitions of dining, kitchen, sala and sleeping quarters.

On the respondents' *access to information and communication facilities*, 8 have access to telephone/land line; 43 have no telephone lines; 14 have mobile phones; 37 have no mobile phones, and only one have email address.

In terms of *membership in community-based organizations or associations*, there are 17 respondents who do not belong to any of the organizations present in the community where they reside. The rest are members of People's Organizations (POs) and MBOs present in the community such as BATIS-AWARE, Bantay Kalikasan, Sto. Cristo Homeowners' Association, Mother's Club, Parent-Teachers Association, and Parish-based Organizations. Mostly they are members of various micro-finance institutions such as ASA, PAG-ASA, KMBI, TSPI, CARD, PMDF, BIG-8, PANATA, and Cooperative where they can apply for a loan to avail of financial assistance for their small businesses/enterprises on a weekly repayment/amortization. They have been members in these organizations for about 6 years or more already.

Majority of the respondents (38) have no *access to training* (capacity building, livelihood skills, etc). Only 13 respondents have accessed to livelihood skills training such as Isang Gunting, Isang Suklay, Food Processing, Doormat Making, Dressmaking, and Manicure/pedicure provided by LGU and Congressmen in their community.

For this year (2010), majority of the respondents (47) have not availed of *financial assistance in terms of a loan* from Micro-finance institutions present in their community. Only 3 have availed which they used as seed capital/additional capital for their small business and payment for tuition fee of their children going to school, on a weekly repayment scheme; one was able to avail of a grant money as medical assistance for ailing husband. Loans vary from a minimum of P 4,000 and a maximum of P 30,000 depending on the status of individual beneficiary of the credit program.

In terms of *access to social protection/benefits*, only 28 have SSS coverage; 14 joined Philhealth; 5 joined the PALUWAGAN; 5 with Savings Mobilization; 2 are members of DAMAYAN; 2 received pension as survivor's benefits from SSS whose husbands are former SSS members. Respondents who are 60 years old and above (3) do not have senior citizen IDs yet. Twelve (12) are not members of any social protection scheme.

*Social services* availed by the respondents in the community are the following: 1) Free medical consultation (32); 2) Free medicines (29); 3) Day Care Service (26); 4) Health Center (14); 5) Relief goods (9); 6) Public school (5); 7) Street lights (4); 8) Family planning (3); 9) Free



school supplies (2); 10) Free tuition fee (2); 11) Emergency hospital (2). No service was availed on the following: Sports center, Legal counseling for VAW victims, Free lying-in, Evacuation center, Women's center and Socialized housing.

The respondents were also asked about their felt needs and they gave the following answers. In terms of *capital/fund for small business/livelihood & how much* - Majority of the respondents' priority needs that are felt important is capital assistance amounting to P 5,000 (19); 15 needs capital assistance amounting to P10,000; one needs P8,000 and P20,000 respectively, to sustain their small businesses. Fifteen (15) respondents did not specify the amount they need to improve their businesses. In terms training/seminars that they need, the following responses were ranked according to their priorities - Business Management (37); Marketing Support/Assistance (31); Violence against Women (16); Climate Change (11); Product Development (9); Alternative Livelihood Skills (9); Solid waste management (8); Economic situation (6); Pricing and Costing (6); Lobbying, Advocacy, Networking (3); Women's issues (3) and Leadership (1).

### **C. SUMMARY OF FINDINGS**

Activities under this project were: conduct of a mapping/survey of about 104 unorganized home-based workers (mostly women) in two pilot communities in Metro Manila - Barangay Bagong Silang, Caloocan City and Sitio Sto. Cristo, Balintawak, Quezon City, focused group discussions (FGDs), and key informant interviews. As earlier stated, the mapping/survey aims to determine and assess the conditions of urban home-based workers, particularly women, issues and problems that confront them and how the local government officials responded to their needs and problems. The mapping/survey was conducted in July and August 2010.

Four (4) focused group discussions were conducted in the two pilot communities where respondents shared their experiences, issues and problems in relation to their homebased work which also served as avenue for validating survey responses, and discussing the programs/services of the local government units (LGUs) in an urban community/city and assess if these are accessed by home-based workers or not.

The FGDs in Barangay Bagong Silang, Caloocan City were conducted on two consecutive weekends - 9 October and 17 October 2010. Saturday was the day chosen to conduct the FGDs because it was considered a "not so busy day" for women homebased workers, although some still came in much later than the agreed time as they had to attend to their "reproductive" work at home. There were twenty six (26) participants for the first batch, and twenty seven (27) for the second batch. All of them were respondents in the mapping/survey exercise that took place in July and August 2010.

For Barangay Santo Cristo, Balingasa, Quezon City the FGDs were conducted on two consecutive weekends – 14 November and 21 November 2010. Sunday was the day chosen for



this undertaking because this was supposed to be a “rest day” for the women homebased workers. However, there were two participants who brought an infant and a young child while attending the FGDs. It was clearly a case of women extending her reproductive tasks beyond her home. Twenty seven (27) attended the first batch, while the second batch was participated by the same number of participants - twenty seven (27). All of the participants were respondents in the mapping/survey exercise. As in Bagong Silang, Caloocan City, the mapping/survey exercise in Santo Cristo was undertaken in July and August 2010.

Respondents of the survey and FGD participants in both sites were the ‘unorganized’ homebased workers in: food processing industry, doing a variety of processed foods and home-cooked meals; garments (dresses, pants, school uniforms, and curtains, pillow cases; recycled products from textile remnants like rugs, pot holders and shoe covers; Christmas decors; metal products; fashion accessories, and other income generating engagements like direct selling of body care products and detergent powder. Most of them are own account or self-employed while the rest are subcontracted homeworkers.

Various issues and problems were identified during the course of survey and FGDs participated in by HBWs in the two IUP pilot sites. Issues and problems that are prevalent and have commonality in both sites will be discussed lengthily in this section.

Major issues that surfaced among the respondents were: 1) lack of awareness on their situation as HBWs (as a subsector of the informal sector); 2) lack of knowledge and skills on how to gain access to productive resources like capital for their small income generating projects or livelihood enterprises, to market, and to appropriate technology to develop their products; 3) lack of support to carry out organizing activity; 4) absence or lack of access to social protection; 5) no permanent house and lot to call their own; 6) crowded or not enough space to work in and lack space for storage of raw materials for production.

## **Housing and land ownership**

Majority of the women respondents in Santo Cristo own their house. However, the lot where the house is constructed is owned by private individuals. They pay monthly rental for the lot, the amount of which progressively increases through the years. Older participants said that the amount of rent some years ago was only Php 50 per month, but the present rate has gone up to Php 300 up to Php 500 per month. Respondents who live with their parents or in-laws do not pay rental fees which means that they are able to use the money for the family’s consumption.

In addition, purchasing a washing machine was considered a necessity because the women find it very convenient to own one - they claim that this allows them to perform household chores while washing clothes. Most of them own a colored television set – they claim the need for



leisure and they feel relaxed and rested when they watch their favorite show, mostly soap operas, especially after doing home-based work.

In Bagong Silang, majority said they do not own the lot/land where they put up their dwelling, though three (3) of them claim they have a pending application with the National Housing Authority (NHA). In terms of residential area, at present there are 83 families who lived in excess lots (about 15 lots). The NHA require them to have the lots surveyed at their own expense in order to qualify them as beneficiaries under the Community Mortgage Program (CMP). Surveying fee costs around Php 54,000. There are 23 potential beneficiaries from among the respondents who were willing to share the cost of surveying the 15 excess lots; with each beneficiary to pay Php 2, 347.00 as share for surveyor's fee. On top of that, each beneficiary will have to pay monthly amortization to NHA for 25 years before they can be awarded land titles of ownership. As of now, three respondents had already paid the land amortization to NHA. Respondents said that they make it to the point to set aside some cash from their meager income in order to ensure their payment for land amortization. They feel it is very important to have a permanent house and lot of their own.

### **Access to social protection**

Respondents said that some of them were not able to sustain payment of their monthly contributions to SSS/Philhealth due to lack of income or intermittent income generating activity. Some claim to have encountered or experienced unfriendly treatment from SSS/Philhealth employees when they claim their benefits.

Most of the women respondents said that their priorities revolved around the basic necessities such as food, children's education and shelter. Health and social security are not their primary concerns. In fact, one respondent said that social protection is only secondary in the order of priorities because of the meager income derived from home-based work. There are those with SSS (social security) and Philhealth (health insurance) who said that even though they are already covered, the benefit (s) is still difficult to access due to the rigorous requirements/documents that SSS and Philhealth require in order to have their claim processed.

In addition, the women said that they cannot maintain/sustain their monthly contribution to SSS and Philhealth because of the seasonality of their income. This is particularly true among the subcontracted home workers. In the case of Philhealth, if one is delinquent in the payment of monthly contributions, then, she cannot avail of any medical benefit from Philhealth when she gets sick. That means making backward payment of contributions for at least one quarter (equivalent to 3 successive months' contribution) in order to be covered and to avail medical assistance and other health benefits from Philhealth.

In the community of Bagong Silang, a number of respondents said that they initiated putting up an informal social protection scheme called, **"Impukan"** (savings mobilization). In this scheme,



they contribute P100.00 per week for one year, usually timed in December – Christmastime, and this is the time when they can withdraw their share. But in times of emergency, they can borrow money with a minimal interest and they can also withdraw on a weekly basis based on their need. There are 30 respondents who are members of the *Impukan*. Respondents said that the *Impukan* also imposes discipline on its members. For example, when a member defaults in her contribution three times, her name will be stricken out from the membership list and therefore, cannot enjoy the benefit such as loan. The total amount that she has contributed will be returned to her. The *Impukan* has its officers who manage the collection of contributions from the members. It was also mentioned that during the previous administration of *Impukan*, members experienced financial problems due to certain anomalies instigated by some officers; hence, the issue of transparency was surfaced. But this has already been resolved and members learned some lessons from the experience. They concluded that it is important to put savings in a formal system like banks and registered cooperatives in the community to ensure the safety of their money.

There is also a registered cooperative in the community, the Novaliches Development Cooperative (NOVADECI), where some of the respondents are also members and have availed of its services. They said that being member of a cooperative had its advantage - they can rely on the cooperative for their needs, especially for additional capital to sustain their small home-based enterprise/business.

### **Membership in community-based organizations/associations**

Many of the women are members of community-based organizations, particularly church-based ones. Many of them are also members of microfinance institutions.

Church-based organizations in the community play an important role in capacitating the women through seminars/training, with emphasis on alternative livelihood skills training such as hair cut, manicure, pedicure, etc. The church-based organization does not provide capital assistance for livelihood after the training. Others accessed training under the auspices of local government officials like the barangay officials, municipal mayor, and congressmen. However, these freebies usually come during the early campaign period of national and local elections (i.e. every three years).

From among the participants, there are members of a Solo Parents Association in the community. When asked about their coping mechanism in order to sustain family and children's needs, they said that they have to take on extra job (s) or additional work other than home-based work like street vending and other informal work; accepting more orders to raise family income, especially if they have children going to school; and also, cost-cutting in food, clothing, electricity and the like to minimize expenses.



R.A. 8972 or the Solo Parents Act of 2000. This law provides government support to the disadvantaged sector – the solo parents and their children implemented by the Department of Social Welfare and Development (DSWD). Support services under the law include the provision of comprehensive psychosocial services such as housing, child education, health, livelihood, and other work related benefits.

### **Work arrangements**

Majority of the respondents had tried accessing capital through microfinancing in the form of loans payable on weekly amortization. For the subcontracted home workers making capiz shell curtains for example (Bagong Silang), the terms of payment for products subcontracted is not clear because verbal and informal arrangements between the subcontractor and home workers still prevail.

In the production of Christmas décors (Bagong Silang), children aged 15 years old and below were involved in the process where they are tasked by parents or relatives to assist in simple processes such as the assembly of some components. They do not receive any wage as payment, but, are given token (oftentimes, just a small amount of money). Painting and splashing or splattering glitters on Christmas decors are done outside of the house for safety and health reasons. Since there is very limited space inside their house, raw materials are stored or placed near the door of their bedroom, to ensure that these will not be damaged nor exposed to the elements. Delivery of finished products is usually done at the end of the day and payment is on a weekly / piece rate basis.

Problems faced by own account home-based workers are: the lack of necessary equipment, high cost of raw materials, overhead costs like electricity, etc. Prices of their finished products are low; they cannot bargain with customers for higher price otherwise nobody will buy the products. The worst is, they tend to sell their products on a credit term arrangements, payable weekly, 15 days, 30 days, and even longer than 45 to 60 days and they found it hard to collect payment anymore; so their capital is already at stake given that it is acquired through loan from a micro-finance institution.

The women claimed that customers/buyers who purchase from homebased or other informal sector workers have the habit or may have been accustomed to buying HBW products at lower costs; hence, they keep on bargaining/haggling with the HBW seller. HBWs have no recourse but to sell their products at cost or sometimes, even lower just so they would have a little earning for the day. In reality, HBWs also have to cover overhead costs such as raw materials, electricity, sewing machine/equipment rental, etc.

One respondent said that the operation of her small business (candle making) stopped because the operating capital that was borrowed/loaned from a micro-finance institution was used instead



for food consumption, tuition fees and medicines (for a family member who fell ill and needed hospitalization).

HBW respondents in Santo Cristo derived their income from rug/doormat making. They can make a minimum of 50 - 100 pieces per day (equivalent to 4 hours of work a day). When there are no available raw materials, they turn to selling home cooked meals for breakfast and merienda (snacks). Clients who patronize their products are those from the same neighbourhood. One respondent who used to derive income from sewing garments has also shifted selling vegetables and fruits in front of her house. Those engaged in langka (jackfruit) subcontracting, sell their products (already clean and without seeds, cut into strips) at P200 to P250 per kilo. Home workers under this arrangement worked from 10:00 A.M. up to 7:00 A.M. the following day, but some women prefer to work until 5:00 P.M. only. The subcontractor gives them free meals.

### **Occupational safety and health concerns**

The house is the HBW's place of work that also doubles as a dwelling unit for the family as well. Such arrangement has an impact not only on the women workers, but on their children and families as well with exposure to toxins and other problems in the home as a work environment. And there are instances where raw materials and finished products are damaged due to improper storage, or as a result of unforeseen calamities such as floods and typhoons. Moreover, as invisible workers, women homebased workers rarely have any assistance when they run up against serious occupational safety and health problems as they work within the confines of their home.

Other problems raised were the unsafe environment especially for small children due to over population of the community, crowded streets and wastes or garbage strewn all over the place, compromising the health of many residents.

### **Access to basic services**

In addition, the negative effects of the economic crisis are seriously felt by the HBWs - high cost of basic commodities, electric bills, water, and the like. Even the delivery of basic social services in the community such as consultation at the health center for women's reproductive health problems, is no longer accessed for free, if at all the center regularly services constituents in the community. In both sites, the respondents said that free access to some basic social services can be had during the election (national and local) as part of political campaign strategy of candidates vying for elective posts in the local government. Very clearly, even the delivery of basic services is turning out to be highly politicized.



In Barangay Bagong Silang, Caloocan City, majority of the respondents said that services from the local government or at the barangay level are not easy to access nor avail due to lack of information on their part regarding the availability, access and the processes required of them in order to be benefitted. In other words, there may be public services being offered by the barangay or LGU that are available to the residents in the community that the respondents themselves were not aware of during the interview period. Nonetheless, the barangay must beef up its information dissemination drive to maximize service delivery to its constituents.

In the case of Sto. Cristo which is a sitio of Barangay Balingasa, the location of the health center is far from where the respondents of Sto Cristo reside. Since it is situated in the Barangay Hall of Balingasa, the residents will have to take a jeepney or tricycle in order to reach the health center. This is one of the reasons for the infrequent visit to the center for their health needs which should ideally be providing medical consultation services and free medicines in times of sickness or any minor ailment. However, some say that free medicines are availed only when election comes and usually as a complimentary gift from the candidates running for local and national posts.

The health center facility in the barangay is not fully equipped to provide service to the needy and poor constituents in the community, particularly on the reproductive health needs of women. Health services such as papsmear, immunization, and dental service and medicines are not easily accessible. If offered in the center, the community must pay for the following services: P15 - papsmear for women; P50 - immunization such as hepatitis; P20 – BCG; P80/tooth - dental (tooth extraction); and P70.00 - anti-rabies vaccine. A social fund for emergency cases is provided by the Caloocan City Mayor's Office. Moreover, the respondents claimed that they do not have access to reproductive health training as well as orientation on violence against women (VAW) in the community. It was also added that information regarding community services and livelihood projects being implemented (if there are) by barangay officials is disseminated but always comes late.

### **Access to financing**

For their livelihood engagements (this is true for both sites), many of them said that they have accessed or availed of small financing from microfinance institutions (MFIs) present in their community. This come in the form of loans payable on a weekly amortization.

In Sto Cristo, loans from micro-finance (ex. CARD) were accessed by the women with the intent of using the money as capital for their small business. In the beginning, women claimed that the amount loaned helped them economically. However, when some of them cannot comply with the repayment (due to bad debt or non-payment of clients who purchased on credit) that was the time they felt the burden of weekly repayment. Others turned to Indian Nationals (or “bumbay” in the vernacular) who make the rounds in the barangay offering loans to those who have small



informal businesses with an arrangement of daily repayment at 20% and above interest rate. In the parlance, this is referred to as the 5/6 rate. Lately, the Indian businessmen changed tactics: As a pre-requisite to the approval of your loan, first, you must purchase an item or commodity (usually a household appliance like rice cooker, etc) and this has been the standard practice of late. The community is aware of this usurious practice but those who have no one to turn to, especially during emergency, still borrow money from the “bumbay”, regardless of the high interest rate imposed on them. They rationalize the practice saying that “it is easier for them to borrow without having to undergo or comply with tedious application requirements (paper documents) as compared to legitimate lending institutions.” However, not all of the amount loaned goes to capitalization of the small businesses. Part of the amount was used to pay for children’s tuition fees and medical expenses of family member (s) who fell ill.

### **Peace and order, violence against women**

Respondents said that peace and order problem is prevalent in the community as such is aggravated by increasing incidence of drug addiction and drunkenness of men (their husbands). Violence against women (VAW) happen inside and outside of their homes, but the women did not feel comfortable talking about their problems with VAW. However, one respondent was bold enough to confide that one of her daughters became a victim of an incestuous relationship right in her own house. She filed a complaint against her husband at the barangay which was subsequently elevated to the higher court. As a result, the husband was picked up by police authorities and brought to jail. The wife and children were given assistance by the Department of Social Welfare and Development (DSWD) and by the Department of Justice (through the National bureau of Investigations (NBI) which placed them under the witness protection program. The women believe that domestic violence happens because women is by nature weak and does not have the physical strength to protect herself from violence. The women also said that it was not an easy decision nor a swift move to separate from the husband, even if he was the perpetrator, because of economic dependency. One also commented that women are not courageous enough to file charges against the male partner or husband.

### **Access to GAD budget (5% of IRA of the barangay)**

Women respondents in both sites were not aware of the 5 percent Gender and Development (GAD) Budget in their barangay (community/village). They have not accessed funds nor services through the 5% GAD budget. Moreover, the respondents have no knowledge whatsoever regarding the Internal Revenue Allocation (IRA) of the barangay; neither are they aware how they can access benefits such as skills training, reproductive health check-up, etc. through the GAD budget. If ever there is a GAD budget, they said that it is only the barangay



officials who have access to this budget. There is no representation from among their sector to the Barangay Development Council.

### **HBWs' realization of the need to organize**

With their condition in homebased work, the importance of organizing HBWs is seen as a need, a priority, and a must. Homebased workers need an organization that will represent their voices, as women and as workers, particularly in urban areas like such as Caloocan and Quezon City where many of them dwell as informal settlers and workers, to ensure their recognition, participation and to give them a strong voice in the process of social change including the various issues that affect them and that they have to confront. Among these are: safe conditions at work and in the workplace, social protection, obtaining decent work towards a decent life; capacitating HBWs to advocate and network to push for their rights, enhance their technical skills for better productivity, and develop their capacity to be self-reliant towards their empowerment.

Despite the many problems on homebased work that the HBWs have encountered, and experienced, they remain positive and still hope that a bright future is in store for them. Now that they developed an understanding who they are and what their status is as a woman homebased worker in the informal economy, they realize the importance of belonging to an organization in order to be recognized and be heard. They realize the significance of asserting for their rights, being involved in identifying and planning for measures and initiatives that are responsive to their needs. For their part, they wish that there would be a good government that can truly serve and care for them in order that they will have a decent life; that they will be involved in consultation and decision-making processes especially at the local level in terms of crafting an appropriate program for the poor including the HBWs; and enjoy all the benefits of public service in the community where they belong.

### **D. VOICES OF WOMEN HBWS IN URBAN COMMUNITIES**

*(The IUP Project Team has chosen four women from among the survey respondents as key informant interviewees. Their experiences will be featured in this section. Myrna Cawaling and Jennifer Fuentes represent Barangay Bagong Silang, Caloocan City while Graciela Ibanga and Soledad Peralta come from Sitio Sto Cristo, Quezon City).*

#### **MYRNA CAWALING**

**Barangay Bagong Silang, Caloocan City**

**Subcontracted Worker of Christmas decors**

*Study of HBW's Issues in 2 cities of Philippines.*



### **Own Account Worker - Body care and cosmetic products retail; rug making**

*(Interview conducted by Divina Cesar , IUP Local Area Coordinator; written and translated by Phoebe O. Cabanilla, IUP Project Manager)*

My name is Myrna Cawaling. I was born on October 10, 1968. There are eight of us children (5 males, 3 females). I finished secondary education. Even if I desired to pursue a college degree, there was no means by which my parents could send us to school. My father, who was the family's breadwinner then, did not have a steady job. In my childhood, I experienced going to school without any money nor food.

I started to work at age 17 as a sewer in a pants factory. Our family stayed together in a tiny rented house. When my father suffered a heart attack, he became weak and could no longer work. My income from sewing was not even enough to pay the rent. It was then that the family experienced being cussed and treated like animals during eviction.

I am now 41 years old, married, with four children. The eldest, Cherrypie, 23 years old, high school graduate, earns Php 10,000 per month as a saleslady in a major department store. The second child, Charlotte, aged 21, a college graduate, earns Php 10,000 per month as data encoder. The two boys - Chesteron, 16, is also in college, and Charles, 14, is a junior high school student. All of our children live with us and still unmarried.

As a wife and mother, I am presently experiencing the pinch, especially when it comes to making both ends meet. Now that I have a family of my own, I am trying my best to increase our income in order to have food on the table and help my husband sustain the monthly payment for our residential lot. We own the house located in Phase 1, Pkg 3, Block 39, Lot 9, Barangay Bagong Silang, Caloocan City. My husband, Efren, 48 years old, assists some barangay health workers in the Bagong Silang Barangay Hall, earning Php 2,500 per month.. Since his salary is not sufficient to cover the family's daily needs, I had to think of ways to supplement our income.

I engage in subcontracted work doing Christmas decors from July to December, which are the peak months for this type of product. I get paid Php 50 for every piece of Christmas decor. I receive a minimum order of 1,000 pieces and a maximum of 10,000. Cash payment is given after delivery. Usually, I engage the assistance of around 2 co-workers to assist in the production, especially when there is a deadline to meet. I pay them myself. If I am able to save a modest amount from my subcontracted work, I set aside some amount as capital to purchase "retaso" (remnants of cloth) which are sewn into rags. I have my own motorized sewing machine. I have also tried direct- retail of body care products and cosmetics. In these activities, one needs to exercise perseverance because the earnings are very modest. From my engagement in these multiple activities, I earn an average of around Php 2,000 per month. In times of need, I often incur debts, and had to approach money lenders offering oppressive interest rates. I



resort to this mode because it is the only choice left for me, especially when I turn to relatives and friends who also find themselves in a tight financial situation.

In 2000 I underwent training in sewing courtesy of the National Housing Authority. In 2007, the Splash Foundation, a private company engaged in the manufacture of cosmetics and body care products, gave a training for free, and I was one of the lucky beneficiaries. For 3 years now, I have also sat as Secretary of the Christian Life Ministry in the barangay. Our community has benefitted from the following services provided by the local government: public school, health center with free consultation and medicines (but very seldom), and free school supplies for students. We wish that the government would provide HBWs a start up-capital so that we could put up our own business. For me, the amount of Php 25,000 as start-up capital for a microenterprise can adequately cover overhead costs and supplies.

My goal is for all of my children to finish their college education so that they could find a good paying job that will be their stepping stone to a better future. I also hope that they will not experience the hardship that I encountered. I wish that women HBWs will be given the opportunity to engage in other types of work so that they will have added income that will help increase their self worth.

PATAMABA is well known in this community. My sister, who is a PATAMABA leader herself, inspires me to join. I've witnessed how the organization has transformed women workers into advocates and organizers. Many more women are eager to become members. We need an organization whose leaders understand our needs, our situation.

## **JENIFFER FUENTES**

**Barangay Bagong Silang, Caloocan City**

**Peanut Butter & Coco Jam Producer**

*(Interview conducted by Divina Cesar, IUP Local Area Coordinator; written and translated by Phoebe O. Cabanilla, IUP Project Manager)*

I am Jennifer B. Fuentes, 35 years old, married with five children. I was born in Virac, Catanduanes, an island that was always ravaged by typhoons. I was still an infant when my family was forced to migrate to Manila due to the devastation brought by severe weather disturbances. I grew up in poverty. Both of our parents were good to us but I felt that my father favoured his siblings over us, his own family. He was always ready to assist them, including nieces and nephews, especially when they needed money. He would easily approach his employer to advance cash to be lent to his relatives. But when his own family is in need, my father could not come up with something.

We stayed in a rented house in Binondo, Manila. My family experienced eviction because we could not pay the rent. We begged relatives to share their dwelling with us but they refused. We were considered a nuisance. For many weeks, my family spent nights in a "kariton" (pushcart). Finally, my father



convinced his relative to give us shelter, and promised that we would all help in daily chores. At a young age, I worked as dishwasher in our relative's eatery in Ilaya Street, Divisoria, near Binondo (Chinatown) that opens at night until daybreak. I had to prepare for school after work. I hardly had enough time to sleep so it wasn't surprising that I was sleepy during school hours. I was just a Grade 2 pupil then. One time, due to exhaustion, I dozed off on a pile of blackboard erasers, waking up with chalk powder all over my face and arms. It was really embarrassing.

An aunt, on my father's side, took pity on us and invited us to join her in Bagong Silang, the place where I practically grew up and my place of residence up to the present. I continued my schooling in Binondo. After my class, I sold cigarettes in front of my father's workplace. And because Father worked as "kargador" (porter) in a commercial establishment in Binondo, a makeshift dwelling owned by his co-worker served as our refuge during weekdays. On weekends, we commute to Bagong Silang to join Mother and my siblings. After a year, Father told me to transfer to the house of his brother, as they needed someone to look after their toy store in Divisoria. I realized that I was also expected to do household chores and to practically keep house for them while fending for myself. I experienced coming home very hungry one evening, so I hurriedly opened a big can of milk, thinking that it contained rice. To my dismay, the can was full of urine, but rice was nowhere to be found. I went without dinner that night and just spent the time cleaning the house before retiring to bed. When there was a long vacation in school, I was called to wash dishes in an eatery owned by my Father's aunt located in Elcano, Divisoria. In my intermediate years, I transferred to a public school in Caloocan, and I peddled onions and other vegetables in the neighbourhood. When I reached junior high school, Father suffered a stroke, became paralyzed and bedridden, and passed away. I had to stop schooling and found a full time job in a bakery. This is where I met my husband, who was very kind to take me and my family under his wings.

I learned how to make peanut butter and coconut jam when I joined a livelihood training sponsored by the Department of Social Work and Development (DSWD). The opportunity took place at the barangay Day Care Center where my children went. That training enabled me to open a small business by selling peanut butter and coconut jam which I produced myself. In the process, I was able to earn more than I expected and I felt proud that I could now cover for our household expenses. Peanut butter and coco jam production is done on a weekly basis. For peanut butter, I produced a maximum of 90 jars per week and 60 jars of coco jam. My products come in two jar sizes and are reasonably priced - retail price of peanut butter (small) is sold at Php 40 per jar and medium sized jar at Php 90 per jar; wholesale price of small sized peanut butter jar is sold at Php 30, while the medium sized jar can at Php 80 per jar; coco jam come in small sized jar only, with retail price at Php 50 and wholesale at Php 40. Peak months occur during the months of March up to December. I accept orders with a minimum of 30 jars and I deliver these myself in the neighbourhood, in areas within Caloocan and Cavite. I also accept orders on credit payable within 7 days. I rent the grinder for peanut butter but I own the gas stove and cooking pot for the coconut jam. I also own a plastic bottle sealer.



I was very eager to expand my business that I was enticed to join a lending scheme, as buffer for my plan to use borrowed money as additional capital. Then again, there were several offers, different schemes that came my way which I was unable to resist. I turned to money lenders who charged usurious rates in order to pay previous debts. Until one day, I just realized that I was in deep trouble. I fell in a trap and I had nothing, not even a cash on hand. I tried to revive my peanut butter and coco jam business but found it difficult to sustain because capital was dwindling. Production became erratic because I relied on purchases from neighbors in the community who usually bought on credit. In order that I can purchase a new round of supply, I had to wait for the payments.

My husband, Christopher, 36 years old, who works as a jeepney dispatcher earns Php 12,000. With the high cost of commodities and services, including our children's school expenses, his income is barely enough for our family's sustenance. Presently, my family lives in a small house rented at Php1,200 per month. I am hardly able to sustain payment of the monthly rental. I am also worried because the electricity and water bills remain unpaid for many months now. We haven't even paid our SSS contribution.

The day care center and public school where my children go to attend their classes and the health center are the most beneficial service from the local government. I wish that the barangay would offer training on alternative livelihood that would help enhance the skills of women homebased workers. As an own-account worker, I specifically need training on product development, pricing and costing of product and marketing. I also wish to have a motor vehicle with a sidecar for added convenience when going to the market and in the delivery of products to distant areas.

I really look forward to the day when more organizations like PATAMABA will be organized. Women homebased workers, particularly those who establish micro business on their own, need to be supported by people who come from their own ranks – they understand our situation, our working conditions, our needs and expectations.

Friends and relatives tell me that I haven't learned my lesson from the difficulties I've gone through since childhood. Day in and day out, we were confronted with difficulties. As a mother, I do not want my children to experience the kind of life that I was exposed to. I hope that they will be able to escape the misery of being poor. I really wish that they could finish schooling, earn a degree, so that they will have a good life.

**GRACIELA IBANGA**  
**Sitio Santo Cristo, Barangay Balingasa, Balintawak, Quezon City**  
**Homecooked meal vendor**



*(Interview conducted by Primar Jardeleza, IUP Field Area Coordinator; written and translated by Phoebe O. Cabanilla, IUP Project Manager)*

My name is Graciela Ibanga. I was born on 19 December 1960 in a remote barrio called Sibul Spring in San Miguel, Bulacan. My parents are Graciano Garcia and Eulalia P. Garcia. My father works as a driver and farmer, while mother helps him in farm work. I am the second child among seven children – Fernando, Evelyn, Edgardo, Eva, Lerma and Lea. I stopped schooling in my sophomore year as a student of Business Administration major in Banking and Finance.

I began working at the young age of 14, while in my second year in high school. I planted palay when there were no classes. At night, my siblings and I helped our parents tie vegetables into bundles to be sold the next day. The transition was very difficult for me but I knew I had to work in order to help my parents because their earnings meant so much to tide us over the lean months.

An unforgettable experience since childhood molded me into what I am now, including my beliefs and philosophy in life. I stood as the mother to my siblings because our parents were always out of the house working for a living. I usually wake up at dawn to prepare breakfast before going to class. On our way to school, I had to climb a guava tree to harvest the fruits which were then sold to my classmates. What I earned from selling were apportioned among my siblings so there will be some money for their snacks while in school. This motivated me to aspire for a better life.

Several years after, I got married to Romeo Ibanga, Sr, a taxicab driver. We were blessed with four children – Romeo, Jr, 23 years old, Helen Grace, 22, Rose Ann, 16, and Mark John, 7. Being married contributed a very slight improvement in our life. We are still poor. My husband and I are financially hard-up and we had difficulty finding a job as both of us did not have a college degree. Our pooled income from engaging in informal work is not sufficient for the family's daily sustenance. As a result, we incur debts, because we turn to moneylenders who impose high and unreasonable interest rates. Due to our dire financial situation, two of our children dropped out of school as they were obliged to find work so that they could help increase our income.

As a homebased worker, I would like to see some improvement in my working condition and environment. My workplace also serves as family dwelling, and I do not feel comfortable because it is small, dark and dingy. Oftentimes, I do not have full control over my time because I had to balance between housework for the family and my income generating activity as an HBW. I usually cook and vend home-cooked meals in the morning. This activity has proven practical for my family because I am able to provide for our food, while deriving income at the same time. A makeshift tent that I put in front of our house serves as my food stall. In the evening, whatever time is left, I devote to sewing or any homebased work that is available.



By exercising self-reliance I have weathered life's trials and difficulties. During times of distress, I turn to my parents and siblings for help. They were always there to lend a hand, without asking for anything in return. Once, I sought assistance from the government when my husband needed hospitalization for his illness. I was told to fill out an application form, and to undergo the process that will qualify my husband as beneficiary of the program. However, I was disappointed with the rigid requirements and the expenses to be incurred during processing, so I did not pursue the application. In our community, local government assistance becomes visible only when there is a wake because it becomes an opportunity for publicity (especially of an elected official). I also wish that more concern be given to the improvement of public health clinics and provision to increase public elementary schools for younger children.

In the past ten years, I've been living a simple life. I am happier now because my 3<sup>rd</sup> child was able to reach college as a scholar under Quezon City District 1 Congressman Vincent Crisologo's education program, while two of my children, who have found work, are now able to help defray family expenses. I haven't stopped dreaming, though. I wish for my family to have a better life. I also hope to build my own house. And for all my children to have earned a college degree.

In Balingasa, PATAMABA has been actively helping women homebased workers. They conduct skills and livelihood training that continue to benefit many women. I was recruited years ago but I wasn't able to give much of my time then because the children were growing. I will renew my membership because I want to be part of this organization.

### **SOLEDAD PERALTA**

**Sitio Santo Cristo, Barangay Balingasa, Balintawak, Quezon City**

**Subcontracted worker - fishnet and rug-making**

*(Interview conducted by Graciela Ibanga, IUP Local Area Coordinator; written and translated by Phoebe O. Cabanilla, IUP Project Manager)*

I am Soledad B. Peralta, 41 years of age. I was born in San Carlos City, Pangasinan. My parents are Angel and Maria Peralta, both hardworking. My father fetches and delivers water in the neighborhood, while mother makes paper bags. I come from a brood of four. My eldest sister and myself finished elementary education while our two younger siblings graduated from high school. At age 12, I found work as househelp but did not last long in that job. Soon after, I decided that work as a vendor was the better alternative.

I am the main breadwinner in the family. My siblings have depended on me for support, the reason for my single blessedness up to now.



I have tried different types of subcontracted work. For many years, I worked as a sewer for a factory that manufactures denim pants. Presently I am engaged in plastic laundry net (used as brush for laundry) and rag making. The raw materials called “retaso” (remnants of cloth) are sourced from a local factory based in Calooan City. Sometimes when I do not have sufficient capital to purchase raw materials, I serve as middle retailer for the same products.

From 1995 to 1999, I was engaged in subcontracting work as maker of laundry nets, where fishnets once used by fishermen was converted as an implement used for washing clothes. I persevered, stayed on with the job since life was really difficult and my earnings, no matter how meager, meant survival for our family. Majority of us were women, who worked for hours, bound by a contract and earning only Php 0.40 centavos per piece. The subcontracting process worked this way: Subcontractor brings the materials and all the supplies needed to HBW’s home, bears transportation cost. Payment is based piece rate. Subcontractor fetches finished product from HBW’s place of work. Rejects are usually returned to the HBW for repair, without additional payment. There is no provision for social security like SSS, for example.

Many of us from Sitio Santo Cristo, Balingasa were engaged in this line of work. Life was really difficult and there was no other choice. It was the only available means of income for homebased workers so we had to persist. From 2000 up to 2010, our payment doubled from Php0.40 to Php 0.80 per piece. But the rules also changed: We are to pick up the materials from the factory or subcontractor, and we cover for our transportation expense. We as HBWs must also pack the finished product in a bag, then put it in a box. Then we deliver the product to the factory or subcontractor. There is still no provision for social security.

Under this arrangement I am able to finish around 100 to 300 pieces in a week, and I earn Php 800. I estimate that my gross earnings in one month reaches around Php 2,400. In our community, it is common for children to be helping out in their parents’ line of work. We give them money as token, but not as salary. Husbands sometimes assist in the packaging of products, like putting them in boxes. As far as we know, our finished products are marketed in malls, department stores, sari-sari stores, mostly in the Balintawak area.

Years of hard work in this line of work has affected my health. I’ve begun to feel numbness at the tip of my fingers, pain in my back and around the waist. My eyesight has also deteriorated. I get worried whenever I am ill because I do not have enough money to buy medicine. And where will I get the money for hospitalization?

If I had a choice, I would prefer to start my own business. I also know that it would be difficult to start one’s business without ample capital. Even as a small retailer, one also would need some start-up capital. But where on earth will I access the funds? I also wish to have my own hi-speed sewing machine which would really boost the production of the rags that I also make. Earnings are quite modest but with my



income now, somehow, I am able to assist my siblings, nephews and nieces. Seeing them realize their dreams makes me happy.

I will join an organization like PATAMABA because the members help and support each other; they understand the conditions of women workers like me.

### **E. LESSONS LEARNED**

PATAMABA's participation in the mapping/survey of urban poor homebased workers for greater visibility and participation in city governance served as an entry point for PATAMABA leaders in organizing said workers residing particularly in urban areas like Quezon City and Caloocan City. Unorganized urban homebased workers lack the political will to participate and represent their organization in policy making bodies at the local level in city governance and lack influence over decision-making.

In terms of economic empowerment, still unorganized homebased workers, particularly the women, lack leadership skills to articulate their priorities, to be organized, and generate collective action to improve their livelihood options that will ensure sustainability of their income and access to social protection and gender justice.

Homebased workers in urban areas differ from street vendors and other informal sector workers. They lack proper or enough storage space to store their raw materials or finished goods which sometimes result in defective or damaged products and affect their livelihood and income or earnings, since their home is their place of work. They need capacity building to enhance their skills to effectively manage their small businesses and develop their products so that they can bargain good price from their customers.

Above all, owning a permanent house and lot remains to be a major concern among urban homebased workers, more than access to productive resources and social security and protection.

### **F. AGENDA FOR ACTION/ WAYS FORWARD**

Given the results of the mapping/survey on unorganized urban homebased workers, PATAMABA took the challenge to lay down the agenda for action and strategically plan for ways to move forward.

1. PATAMABA shall organize urban homebased workers according to their specific needs and strategic approaches to organizing given their over-all complexity and diversity.



2. Advocate for their rights as ordinary citizens and as workers to claim for these entitlements by linking them to proper local government authorities so that they will be provided adequate infrastructure (schools, hospitals, day care centers, health/wellness centers with comprehensive health services particularly for women, evacuation centers (with facilities), and services such as credit and market facilities with low interest rates including low cost housing and land tenure; and building their capabilities to strengthen their bargaining power to defend their rights and enhance their capacity for organizing and collective action.
3. Strengthen and develop their leadership power to represent their organization in local development bodies (e.g. WIS COUNCIL in Quezon City, People's City Development Council of QC, Caloocan City Development Council and Barangay Development Councils) and engage with community groups to improve their conditions while at the same time nurturing their relationship with the local government.
4. Establish networks with government and non-government agencies (local and national), the academe, etc. for technical and financial support and assistance to homebased workers' welfare.
5. Form coalition of informal sector groups, other membership-based organizations of the poor in the locality, trade unions, etc. for solidarity actions in advocating the rights of informal workers particularly homebased workers in urban areas.

### III. PRO-POOR POLICIES AND INTERVENTIONS: NATIONAL & LOCAL LEVELS

Homebased workers generally suffer from substandard wages, poor working conditions, exposure to occupational health and safety hazards, and lack of social security. Outside the workplace, social problems that reflect government neglect still beleaguer the homebased and informal workers: lack of access to social services, an acute housing shortage, environmental degradation and disasters, and violence against women and their children are just some instances. Deficiency in urban services to communities such as Barangay Bagong Silang, Caloocan City and Sitio Santo Cristo in Quezon City hits women homebased workers particularly hard, as they spend the entire day in unhealthy environments, in contrast with men who go out for work and spend relatively little time in unhealthy and often dangerous slum environments.

***Philippine Government's Pro-poor Policies.*** Programmes for the poor as the core objective of every administration are embodied in the Government's (Medium Term Philippine Development Plan (MTPDP) that is drawn up every six years. Under the past administration (Arroyo), national policies spelled out in the MTPDP espouse poverty reduction as an overarching goal. Moreover, *Study of HBW's Issues in 2 cities of Philippines.*



the Millennium Development Goals (MDGs) provide the framework in formulating the MTPDP's social commitments and in identifying programmes and projects in the Medium Term Public Investment Plan (MTPIP). As such, programmes and projects intended to uplift the abject conditions of the most vulnerable sections of the population, particularly the working poor, most of whom belong to the informal economy, are subsumed under the broad policy goal of social reform and poverty reduction. And the money dedicated to back up policy declarations and plans is the ultimate indicator of the government's sincerity to effect change and serious resolve to combat poverty.

***Gender-responsive measures for women informal workers.*** Women face gender-based challenges and obstacles in the course of finding and performing their jobs. The key issues of the specific sectors are being addressed in practical ways. In the Philippine context, advocacy for informal workers has been going on for almost two decades, with the main impetus provided by organizations of such workers and their allies. In the beginning, this advocacy was an uphill climb producing little result, since decision-makers were not sufficiently aware and sympathetic to the plight of informal workers. In recent years, this advocacy has been considerably strengthened with the more visible multisectoral involvement not only of informal sector organizations and other civil society groups, but also of national government agencies, local government units and UN agencies such as ILO, UNDP, and UNIFEM.

Efforts from these various stakeholders converged in what is known as the Philippine Country Program for the Informal Sector or Institutionalizing Programs and Policies for the Informal Sector through the Local Government.<sup>1</sup> The Country Program was rolled out at the LGU level with the involvement of 17 cities and municipalities in Metro Manila, tasked with implementing their local action plans for the institutionalization of policies and programs for the IS through CLIPPS (Capacity Development of Local Institutions to Promote and Protect the Informal Sector). These local initiatives continue today under a more focused intervention called "*Unlad Kabuhayan Program Laban sa Kahirapan*" (DOLE Worktrep Program) targeting the working poor in the informal economy in cooperation with LGUs so that their livelihood projects can grow into viable and sustainable enterprises.

Together with the organized groups of the informal sector, DOLE campaigned vigorously for coverage by the Social Security System (SSS) and PhilHealth under a United Nations Development Programme (UNDP) and International Labor Organization (ILO) supported project in 2001–2002. To date, informal sector workers have the possibility of joining the SSS and Philhealth as self-employed workers. The huge challenge for them is to ensure their capacity to pay by having decent jobs and incomes to sustain their monthly contributions to the insurance systems.

Nonetheless, there is limited understanding of the structure and appropriate interventions that could be developed for women in this economic group. The concerns of the informal economy are not integrated in the MTPDP. Child labor issues also occur in family settings, mostly in the



informal economy. The government in coordination with a number of NGOs and international organizations like UNICEF and ILO, implemented programs to develop safer options for children, return them to school, and offer families viable alternatives to child labor<sup>ii</sup>.

***Interventions towards the promotion of urban development and housing rights.*** The legal frameworks governing urban development, housing, local governance and basic sectors' representation have been in place: the Local Government Code of 1991 (Republic Act 7160), which paved the way for the decentralization of power and functions from the national government to local governments; the Social Reform and Poverty Alleviation Act of 1997 (R.A. 8425), which ensures the integration of various disadvantaged groups into the political and economic mainstream and institutionalizes their engagement with government in addressing poverty; and the Urban Development and Housing Act of 1992 (R.A.7279), which fosters people's participation in the urban development process, empowers local government units in addressing urban development issues and allows for private sector participation in the national shelter program.

***Articulating pro-poor policies in urban development.*** The government articulates its pro-poor policies that favor the urban homeless through the UDHA whose objectives are as follows: a) to make available to under- privileged and homeless citizens decent housing at affordable cost; b) to provide for rational use and development of urban land; c) to regulate and direct urban growth and expansion towards a dispersed urban net and more balanced urban –rural interdependence; d) to provide for an equitable land tenure system that shall guarantee security of tenure to program beneficiaries but shall respect the rights of small property owners and ensure the payment of just compensation; e) to encourage more effective people's participation in the urban development process; and f) to improve the capability of local government units in undertaking urban development and housing program and projects.

***Local level governance.*** Decentralization, following enactment of the LGC, has paved the way for LGUs to be responsible in planning for and managing local resources. The LGC requires LGUs to prepare comprehensive land use plans (CLUP) and comprehensive development plans (CDP). Further, the UDHA mandated LGUs to perform tasks that would ensure the achievement of the vision to a) prioritize provision of decent shelter to the poorest of the poor; b) provide the framework for the use and development of urban lands; c) encourage people and community involvements and initiatives in urban development and shelter construction; d) improve and maximize local government participation especially in socialized housing; and, e) tap private sector resources for socialized housing. The responsibility to effectively provide for basic urban infrastructure and services is lodged at the LGUs as mandated in Section 17 of the LGC.

***Past and present programs to address pro-poor land security and housing.*** During the Corazon Aquino Administration (1986-1992), the Community Mortgage Program (CMP) targeted the lowest 30 percent income earners, with an interest rate of 9 percent with monthly amortization of P1,000 payable in 30 years. The Estrada Administration, the government through HUDCC, formulated a two-pronged

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program, a sustainable private sector-led and government-led housing program. The Sustainable Private Sector-Led Program sought to operate market mechanisms to ensure efficient utilization of resources and provision of quality housing units. On the other hand, the Government-Led Housing Program intended to accelerate the provision of security of tenure to informal settlers, by synchronizing the relocation of informal settlers with the implementation of major government programs and projects, such as the provision of necessary economic and social services. To expand the coverage of the programs, HUDCC provided LGUs with funds for their housing programs, and directed them to complete their Comprehensive Land Use Plans (CLUPs) to identify areas for socialized housing.

The Arroyo administration sustained its support and commitment to UN-Habitat's global campaign on "Secure Tenure and Good Urban Governance" through an Asset Reform Program that will benefit the poor. In this program, HUDCC was tasked to identify idle government lands suitable for housing for possible disposition to qualified beneficiaries; to reform and rationalize the Community Mortgage Program; and implement the resettlement program for the Northrail and Southrail Linkage project.

***Urban development and housing budgets for informal settlers.*** Usually without decent or habitable housing facilities, informal settlers prefer to stay on government owned lands rather than on private lands; or public lands where there are either national or local government infrastructures. Based on HUDCC data, the National Capital Region (NCR) is the most populous region that hosts the biggest number of the homeless and informal settlers, many of whom have come from poverty stricken rural areas. It has also the most backlogs in housing facilities.

In 2004, the national government targeted to improve the lives of informal settlers, (numbering 675,000 families), by seeking to provide secure tenure to 300,000 households annually consisting of: (a) 150,000 land tenure units for the urban poor; (b) 70,000 socialized housing units for the urban poor; and (c) 80,000 low-cost housing units. Since majority of the informal sector live in slums, they are supposed to benefit from the program.

For 2009, the housing sector budget increased from PhP 5.0 billion to PhP 5.3 billion, to be spent for the operational requirements of regulatory agencies; setting up resettlement sites and building new housing units; assisting targeted beneficiaries in purchasing lots from their owners through the Community Mortgage Program (CMP), and as equity for the payment of mortgages for securitization; and supporting credit guarantee program that provides risk cover and task incentives for housing credits extended by finance institutions.

However, such big budgetary allocation for housing may prove meaningless to the poor in general, and to the informal sector in particular, many of whom are women, because in the first place, majority of them rarely avail of government housing assistance programs. Such situation stems from lack of information, strong emphasis on mortgage finance, and rigid eligibility requirements.



## LGU Initiatives<sup>12</sup>

### Caloocan City

According to the ADB, “In 2000, about 22% of the city’s population was said to be living in depressed areas as informal settlers.” Unemployment and underemployment in Caloocan were said to be higher than elsewhere in the city. Moreover, “Informal settlements have formed along waterways, railroad tracks, and idle government and private lands which are blighted and poorly served.” The ADB report further said that “most have inadequate supply of water; no proper means of sewage, water and storm water disposal, which aggravate problems of sanitation and flooding, and result in deplorable living conditions for the resident.”<sup>13</sup>

Illegal squatting is prevalent in Bagong Silang. Those who are not able to avail of a home lot from the National Housing Authority (NHA), resort to illegal squatting by putting their structures in open spaces, excess lots, laundry sheds, play areas, etc. Under the circumstances, disputes among residents of the barangay occur occasionally. Lot dispute cases are filed with the Office of Lupon Tagapamayapa for mediation and/or conciliation. Despite the efforts exerted by the members of the Lupon Tagapamayapa (from the Lupon Chairman up to Pangkat Tagapagsundo), only about 20% of the cases filed under the authority of the Lupon end up in court thereby relieving the court of reconcilable cases coming from this barangay.

The Urban Poor Affairs Office (UPAO) reported that there were 6,460 surveyed families living in danger areas, government properties, road right-of-way (ROW) and private properties. Some of these families were given security of tenure through the National Housing Authority housing projects, others were already relocated to private lots and some acquired/purchased the property they are presently occupying through the Community Mortgage Program (CMP). Financing for land development under the CMP administered by the National Home Mortgage Finance Corporation (NHMFC) and facilitated by the City Government of Caloocan has also been extended to 6,311 families who will avail of on-site development. As of July 2002, there were about 55,221 slum and squatter families in Caloocan. Almost two thirds of them were on government land.<sup>14</sup>

The Caloocan City local government considers poverty as one of the main factors contributing to the increase in informal settlements. There are other factors identified: a) Increase in the number of poor urban households through natural growth and in-migration; b) Lack of affordable housing and housing sites; c) Availability of vacant and idle government and private land, especially in North Caloocan; d) Presence of government resettlement and relocation sites in the city; e) Weak monitoring and

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<sup>12</sup> A parallel research study “An Assessment of Quezon City and Caloocan City: Policies and Programs on Women Homebased Workers in the Informal Sector” undertaken by Prof. Rosario del Rosario, PhD, Research Consultant for Homenet Southeast Asia’s IUP Project, revealed more specific findings on the policies and/or interventions of the two LGUs under study.

<sup>13</sup> ADB “City Development Strategies to Reduce Poverty”, June 2004.

[http://www.citiesalliance.org/ca/sites/citiesalliance.org/files/ADB\\_CDSstoReducePoverty.pdf](http://www.citiesalliance.org/ca/sites/citiesalliance.org/files/ADB_CDSstoReducePoverty.pdf)

<sup>14</sup> Loc. cit. ADB June 2004.



enforcement of housing laws and ordinances; f) Presence of squatting syndicates; and g) Land disputes and conflicting claims, which hamper land development.

**Administrative governance.** The City Government of Caloocan, claims that, as part of its administrative governance, it has continually stimulated greater participation of the private sector in development policy formulation through membership in different local special bodies. It has recognized the private sector's crucial role in major local development initiatives more particularly in the implementation of its programs and projects. It has also identified the important contribution of the latter in promoting shared responsibility in development and delivery of public service.

As per mandate of R.A. 7160 (LGC of 1991), the city regularly convenes the Caloocan City Development Council (CDC) through a general assembly. The council was responsible for the formulation of the City's Comprehensive Land Use Plan (CLUP), MTPDP, Public Incentive Plans and the 20% City Development Fund. Generally, the council serves as a forum for the integration of the previously uncoordinated efforts and activities of various agencies and individuals.

As mandated by the LGC of 1991, Barangay Development Councils were created to pursue socio-economic goals and development objectives at the barangay level. Caloocan has 188 barangay units clustered into 16 zones. The barangay council being the governing body of each unit is headed by a barangay captain and 8 councilmen. Supporting their governance and operations for the delivery of public services are the non-government organizations (people's organization, socio-civic organizations, civil society, cooperatives, and religious organizations) and are assisted by the City Government through the community-based personnel. Faced with resources that are rapidly diminishing and are unable to match the increasing demands for basic needs, the City Government has taken as one of its developmental strategies the coordination and integration of the 188 annual barangay development plans into the Comprehensive and Integrated City Development Plan.<sup>15</sup> that embodies their development programs and projects. Submission of this plan is a prerequisite to the approval of the annual barangay budget and the consequent release of their funds.

By virtue of Executive Order No. 026, the Caloocan City Gender and Development (GAD) Council was created in 2005. The council regularly holds their monthly meeting and discussed issues related to women. A Gender Sensitivity Training and Planning Workshop was conducted in August 2006, and

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<sup>15</sup> The 188 barangay development councils are thus required to submit their annual development plan. for the last 8 years (2000 - 2008) revealed that of the total annual barangay development funds, an average of 36.64% of the total funds allocated for Countrywide Development Fund (CDF) was spent for social development and only 9.44% of the Social Development Fund was allotted for Education and Culture Development. 2.045% for economic development, 35.98% for physical development and 25.22% was allocated for administrative/ institutional development. Most of the funds allocated for physical development were specifically spent for roads and drainage improvement, and street lighting projects. Only 2.54% was allocated for solid waste management. On the other hand, social development projects comprised mainly of purchases for medicines, fogging machines and patrol cars. Merely 9.44% was allotted for education and culture development. Under the Institutional Development Fund, an average of 88% was committed primarily for barangay administration - public facility maintenance like periodic repairs of barangay halls, periodic dredging of canals, beautification projects such as painting of walls and construction of plant boxes and other low-impact programs and projects. Very few engaged on livelihood and income generating programs and projects.



the council had already formulated plans, policies and guidelines on gender and development as contained in their 2006-2010 Caloocan City Gender and Development Plan.<sup>16</sup>

The Committee for the First City Urban Poor Sectoral Assembly (CUPSA) aims to strengthen the involvement of urban poor residents in the city, thus, making them partners of the local government in the planning and implementation of programs and projects such as conduct of job fairs for employment, medical and dental missions for health improvement, free quality education, and full-support for the CMP or community mortgage program that will enable informal settlers to secure their parcel of land with the assistance of the local government.

The Caloocan City Council for the Protection of Children was reorganized on December, 2004 by virtue of Executive Order No. 017-04. Otherwise known as LCPC or the Local Council for the Protection of Children, it had formulated a three-year Local Development Investment Plan and ECCD Plan for children. Resolution No. 1728 s.2006 (A Resolution Adopting and Approving the three (3) year Early Childhood Care and Development (ECCD) Investment Plan formulated by the LCPC for the ten (10) priority barangays<sup>17</sup> of Caloocan City) was adopted by the Sangguniang Panlungsod.

**Gender and Development (GAD) Council.** By virtue of Executive Order No. 026, the Caloocan City Gender and Development (GAD) Council was created in 2005, which subsequently resulted to the formulation of the 2006-2010 Caloocan City Gender and Development Plan<sup>18</sup> and a Proposed Ordinance No. 1284 s. 2007 entitled “An Ordinance Enacting the Gender and Development Code of Caloocan City” - GAD Code, “to provide a comprehensive protection against inequality and discrimination on women on the basis of gender and sexual orientation in education, health, employment, training, as well as in public and health facilities, among others”, and a Caloocan City Inter-Agency Committee on Women’s Issues. Mayor Enrico Echiverri co-chairs the GAD Council with City Councilor Nora Nubla, GAD Chairperson.

**Participation of Non-Government Organizations.** The City Government has enlisted 388 civil society groups classified as non-government organizations, people's organization, socio-civic organizations, cooperatives and religious organizations of which the Sangguniang Panlungsod has duly accredited 86.86% (337 out of 388). Likewise, the participation of the civil society has been expanded, allocating specific seats in local and special bodies, including the City Development Council, City Health Board, and City School Board. The Cooperative Development Authority (CDA) duly accredited 110 active member organizations which are considered as partners for livelihood programs and projects. The other associations are the so-called people’s organizations whose main concern is their security of tenure or housing concerns.

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<sup>16</sup> The plan ensured that women’s rights are sufficiently protected and applied to enable them to participate with more vigor in nation building and that involvement of women in various activities has materialized. Rising on gender sensitivity, women will become empowered and developed self-esteem and will become active participants that promote women concerns.

<sup>17</sup> The ten identified barangays are Bgys. 8, 12, 14, 18, 28, 35, 73, 132, 174 and 177; however, Barangay 176 or Bagong Silang is not included in the priority list.

<sup>18</sup> The plan ensured that women’s rights are sufficiently protected and applied to enable them to participate with more vigor in nation building and that involvement of women in various activities has materialized. Rising on gender sensitivity, women will become empowered and developed self-esteem and will become active participants that promote women concerns.



Participation of these non-government organizations were utilized through their attendance to the City Development Council general assemblies, held annually, as well as their participation in other executive councils and committees as provided by law. Similarly, to ensure their full participation in governance and development at the barangay level, each barangay development council were required to have as members, non-government organizations operating in their respective barangay units, whose number shall constitute not less than one-fourth of the members of the fully organized barangay development council.

**Employment.** It was stated in the Caloocan Medium Term Development Plan 2008-2013 (Part I) that “despite intensified efforts being made by the City Government to encourage more private investors into trading activities in South Caloocan and manufacturing activities in North Caloocan, the very high in-migration rate of urban poor families in the City, more particularly in Bagong Silang Resettlement Site, made it difficult for the City Government to cope with the increasing demand of employment.”<sup>19</sup>

The Labor Industrial Relations Office/Public Employment Service Office (LIRO/ PESO) coordinates with different business establishments in Caloocan and in other neighboring cities and municipalities in Metro Manila to create and solicit job opportunities for the unemployed residents of the City.

The city government also partnered with the Technical Education and Skills Development Authority (TESDA), in providing labor and supply demands for its constituents, based on the National Technical Education Skills Development Plan (TESD) of TESDA, where the priority industry sectors are identified; and the Caloocan Manpower Training Center, in the conduct various in-center and outreach trainings on the sectors mentioned to address the changing and various industry requirements.

**Livelihood Development Programs.** One of the major socio-economic services offered by the city government to assist and uplift the conditions of the marginalized is the conduct of livelihood and skills trainings in different areas of the city. In depressed areas, the growth and promotion of livelihood projects among urban poor residents is being encouraged. Some of these livelihood programs are training in meat processing, baking, candy making, vinegar, soy sauce making, stuffed-toys making, Christmas décor making, novelty items, etc. The Manpower Training Center under the Labor and Industrial Relations Office (LIRO), conducts livelihood projects in different barangays in the city. The Division of City Schools Non-Formal Education focused its livelihood training on out-of-school youths and unemployed adults. The Office of Senior Citizen encourages capable old aged citizens to engage in productive endeavor.

Project assessment shows that after the training, most of the beneficiaries could not engage in entrepreneurial activity due to lack of starting capital and absence of permanent market of their products.”<sup>20</sup>

<sup>19</sup> See Caloocan Medium Term Development Plan 2008-2013 (Part I).

<sup>20</sup> *Op.cit.* Caloocan Medium Term Development Plan 2008-2013 (Part I).



***Socialized Housing Programs.*** To address the shelter needs of the city’s homeless and low-salaried constituents, the City Government has implemented the following programs: 1) In coordination with NHA, relocation to government resettlement sites of informal settlers occupying danger areas and sites earmarked for government infrastructure projects; 2) Legalization of the land tenure status of informal settler families occupying private properties through the Community Mortgage Program (CMP). Completed and ongoing projects benefit almost 400 families; 3) Relocation to resettlement sites through the CMP of informal settlers scheduled for eviction through court order or from government projects; 4) Awarding of disposable lots in the city-owned Camarin 1 and 2 projects. About 400 families are expected to receive lots in the projects; 5) Expropriation of private properties identified as socialized housing sites by the city government. The expropriation is expected to benefit about 1,800 families; and 6) City Employees Housing Program, in coordination with the NHA. The potential beneficiaries number more than 400 families.<sup>21</sup>

Meanwhile, the *Cities Without Slums (CWS)* Program proposed for the period 2003–2017 to address the city’s housing backlog and future needs is an integrated and comprehensive urban and housing development program throughout the city to deal with the problem of increasing urban blight toward reducing poverty. It seeks to provide low- and middle income families with the opportunity to acquire decent housing at affordable cost.

***Health Programs.*** Implementation of various health programs are done in partnership with the Department of Health and other government offices concerned, with focus on the following: Maternal and Child Health, Nutrition, Expanded Program on Immunization (EPI), Tuberculosis Control, Family PLanning, Disease Control, and upgrade of hospitals and health centers.

***Basic Social Welfare Programs.*** The City government, in partnership with the Caloocan City Social Welfare Department, has a package of social welfare programs and services extended to the disadvantaged and vulnerable sector of the population. Among these are Day Care Service Program, *Sagip Kalinga* (provision of appropriate social care to street dwellers who are vulnerable to the hazards of street life), and services for the elderly and other disadvantaged sectors.

#### ▪ **Assessment of Interventions and Policies of the Caloocan City government**

Summing up Prof. Del Rosario’s assessment of policies and interventions forwarded by the Caloocan City government, reveals that “the city government is aware of the issues of urban poverty, and the need for employment and housing and mentions these often and has several programs in this regard.”

“However, with regard to the informal sector, it hardly has anything to report beyond some programs for training and apprenticeship, which are mainly conducted with the participation of national government and non-governmental organizations.”

“... its livelihood programs hardly provide any direct assistance, except in the case of senior citizens as beneficiaries.”

“...no mention of Social insurance for the poor.”

“... programs for Cooperatives are limited to Zone 15.”

“... shows an awareness of the importance of showing advocacy for women. However, there is no available concrete information details on the 2006-2010 Caloocan City Gender and Development Plan. The few highlighted women-related concrete issues mentioned are confined to women’s health (breast cancer and the heart), women with disabilities, and beautification.”



## **Quezon City**

Quezon City (QC) is the largest LGU, both in land area and population, within Metropolitan Manila. Likewise, with 2.68 million people, Quezon City not only has the largest population in Metro Manila but also of all cities in the country. Almost a third (800,000) of QC's population is considered "urban poor" (2007), which constitutes about 20 percent of the entire urban poor population of Metro Manila, which, according to the National Labor Force Survey (LFS), has the highest concentration of urban poor residents.<sup>22</sup>

Despite the supposed blossoming local economy, the majority of the people in the city are poor. Among the poor and these lower-income families are the 218,375 informal settlers defined as landless and/or homeless people in the city, according to the QC Urban Poor Affairs Office 2007 Report.

With its growing population, adequate employment and sustainable livelihoods remain among the biggest challenges for the Quezon City government. The unemployment rate is 14.3%, which is lower than similar highly-urbanised cities of Manila and Makati and NCR's average rate of 16.9%. However, it is higher than the national unemployment rate of 10.6%. (National Statistics Office, 2007) Given this situation, many are forced to engage in small-scale entrepreneurial activities that are mostly unregistered, unregulated and not monitored. They form the workers in the informal economy: home-based workers, carpenters, electricians, laundrywomen, beauticians, mechanics, street vendors, watch-your-car boys, drivers, and waste collectors.

According to the QC Urban Poor Affairs Office (UPAO) 2007 Report, about one fourth of the urban poor population of QC is composed of 218,375 informal settler families<sup>23</sup>, of which 75 percent (162,781.25 families), are believed to be squatters or illegal settlers. Of the illegal

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<sup>22</sup> Philippine National Records <http://www.txtmania.com/trivia/national.php>

<sup>23</sup>The QC Urban Poor Affairs Office 2007 Report defined informal settlers as landless and/or homeless people in the city.



settlers, 47.6 percent (95,188 families) live on private lands, and the rest (84,000 families) on the land of government-owned and controlled corporations, such as the Metropolitan Waterworks and Sewerage System, MERALCO and NAPOCOR (2,342 families); the Pasig River Rehabilitation Program (4,117 families), and public areas - sidewalks, open spaces and garbage dumps; the banks of creeks and rivers, along transmission and old railway lines, and under bridges (7,852 families).<sup>24</sup>

Given this situation, adequate employment, sustainable livelihood and housing, are among the biggest challenges the Quezon City government faces.

Over the years, the Quezon City government has prioritized programmes and strategies to address the needs of the growing number of workers in the informal economy, usually in the form of skills trainings and/or microfinance projects and other loan facilities.

Herbert Bautista is the new mayor of Quezon City. He is continuing the programs of his predecessor, Feliciano Belmonte. Bautista's model for development "aims to create a viable Investment Incentives Plan which will enable the City to attract desirable economic activities that "will multiply exponentially its productive capacities". Complementary to this will be a Tourism Development Plan that will provide a well-rationalized guide for enterprise growth in this industry, tapping local and global partners."<sup>25</sup> It is also presenting Quezon City as a retirement haven for expatriates and *balikbayans* or Filipino returning migrants.<sup>26</sup> It is home to many subdivisions, but also, to one of the largest squatter communities in the country located in the Commonwealth area.

**Participatory Governance.** Ordinance No. 111-2008, better known as the Participation, Accountability and Transparency (PAT) Ordinance of Quezon City, passed on July 20, 2009, recognizes the vital role that civil society has already played in the sustained progress of Quezon City, and seeks to give civil society the opportunity to assume a more substantive role in actual city governance through the creation of the **People's Council of Quezon City (PCQC)**. This will serve as the self regulating umbrella organization of all accredited Civil Society Organizations and business/private organizations in the City. It will also facilitate the participation of NGOs, people's organizations, church groups, and business associations in local policy formulation processes, thus enhancing the overall responsiveness of the city government.

**Development Thrusts.** Quezon City's 12-point Gender and Development Agenda for 2010-2013 calls for protecting and helping women in their livelihood and health needs and promoting the rights of elderly and other vulnerable groups, and provides free legal assistance through a

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<sup>24</sup> *Op. Cit.*

<sup>25</sup> See Mayor Bautista's State of the City Address (SOCA) 2010.

<sup>26</sup> Emma Porio, "Urban Transition, Poverty and Development in the Philippines" (2009), p. 35. Available: <http://pubs.iied.org/pubs/pdfs/G02570.pdf>



legal aid desk at the Gender and Development Resource and Coordinating Office (GADRCO) to QC constituents particularly for the disadvantaged women. The comprehensive program thrusts cover targets the following: 1) *Improving Access to Affordable Housing*; 2) *Instituting more programs for workers in the informal sector and for returning overseas Filipino workers on livelihood skills training and micro enterprises*; 3) *Preventing Violence Against Women and Homosexuals*; 4) *Improving Reproductive Health Services*; 5) *Improving Access to Nutrition, Health Services*; 6) *Mainstreaming Gender Education in Schools* ; 7) *Strengthening City Gender and Development Programs and Policies*; 8) *Promoting Gender and Child Sensitive Coverage in the Media*; 9) *Increasing access to justice of women and children*; 10) *Instituting and implementing policies on gender- and child-sensitive structures and environment in the City*; 11) *Protecting and promoting the rights of the elderly and other vulnerable groups*; and 12) *Establishing substance abuse rehabilitation centers and programs*.

**Gender and Development Code of Quezon City. Ordinance No. SP-1401, S-2004** – An Ordinance Providing for a City Gender and Development Code and for other Purposes. Declares that it shall be the policy of the City government to “ensure both women/girls and men/boys benefit equally and participate directly in the development programs and projects of its various departments and ensure the full participation and involvement of both men and women in the development process, pursuant to RA 7192.”

**Livelihood and Microentrepreneurship.**<sup>27</sup> Programs to address the needs of the growing number of workers in the informal economy, usually in the form of skills trainings and/or microfinance projects have been prioritized by the Quezon City government. The institutions in charge are:

- The **Social Services Development Department (SSDD)** has its own barangay-based skills building programs. **Negotech** supplements the City’s training opportunities turning housewives, out-of-school youth and other indigents into entrepreneurs and skilled workers, through courses such as cellphone repair, computer maintenance, automotive work, cosmetology, and food management.

Through the SSDD, Quezon City provides the technical know-how needed to put up micro-businesses through the **Small Income Generating Assistance (SIGA)** Program. Together with the Department of Social Work and Development (DSWD), the City government has been able to extend P2 million in capital assistance to 533 entrepreneurs. It also implements the Tindahan Natin project, a national government initiative which provides low-priced but quality rice, noodles and sugar for marginal earners.

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<sup>27</sup> Quezon City government website. Sourced at [http://www.quezoncity.gov.ph/index.php?option=com\\_content&view=article&id=187&Itemid=120](http://www.quezoncity.gov.ph/index.php?option=com_content&view=article&id=187&Itemid=120).



To further encourage entrepreneurship, the City pushes for the full implementation of the **Barangay Micro-Business Enterprises Act**. Ordinance 1576 cuts the rate of local business taxes in half for micro-entrepreneurs.

- **Public Employment Service Office (PESO)** assists, in addition to college graduates seeking professional careers, the out-of-school youth through emergency employment and government internship programs. It also works to protect exploited children and the “*kasambahay*” (househelpers).

The **IRO-PESO** is undertaking a skills registry databanking or **Project Skil-Lista**, for a better match between employer demands and employee skills to bring employment closer to where the workforce resides. It aims to establish skills registry centers in Quezon City barangays. These registry centers match skills of registered jobseekers in the communities to manpower demands of both foreign and local labor markets.

- **The Puhunang Pangkabuhayan ng Sikap Buhay (PPSB) Sikap Buhay** was started in September 2001, during Mayor Belmonte’s administration. It is the Quezon City government’s loan (collateral-free) and livelihood training program, which “begins with a screening and livelihood training program for 30 to 50 individuals who are initially given P5,000 to be paid in six months with a minimal two percent interest per month. After repayment, the beneficiaries are allowed to borrow P10,000 for the next six months, P15,000 for the third and up to a maximum of P100,000.”<sup>28</sup>

**Women and Gender.** Program focusing on the provision of health services for women.

- QC Reproductive Health (RH) Code /“Quezon City Population and Reproductive Health Management Policy,” or QC RH Ordinance (2008), makes available to residents vitally needed Reproductive Health (RH) information and services including provisions for the use of traditional and modern family planning methods. Quezon City, together with a small but growing group of local government units, has adopted an RH Codes even as there is still no national reproductive health law.
- P02003-41: An Ordinance establishing an “ALL IN ONE WOMEN’S HEALTH CENTER” in Quezon City to render services free of charge and exclusively for women of Quezon City.
- The modernization of the Quezon City General Hospital “into a 250-bed medical center and the upgrading of the Novaliches District Hospital into a specialty maternal and infant

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<sup>28</sup>Mayor Feliciano “Sonny” Belmonte’s 2005-2006 State of the City address (SOCA).  
*Study of HBW’s Issues in 2 cities of Philippines.*



care facility, “supported by massive investments in modern equipment and facilities, so that our poor will enjoy the full benefits of modern health care”.

- Provision for a comprehensive health care system for the City's constituents by the Quezon City Health Department which endeavors to provide “promotive, preventive, curative and rehabilitative health care services to Quezon City constituents through various programs,”<sup>29</sup> such as Maternal Health Care (pre-natal, natal, post natal); Reproductive Health Care; Population & Family Planning Program and Effective Parenting; and Promotion of Breastfeeding.
- **Medicare para sa Mahirap** (*Medical Insurance for the Poor*) has distributed free PhilHealth cards to families in dire need of medical assistance, targeting a 100 percent PhilHealth Insurance Program coverage especially for the poor.

**Senior Citizens.** The city government has instituted the following -

- Ordinance creating the Quezon City Senior Citizens Multipurpose Cooperative (2005).
- Established the *Senior Citizen Volunteer Program*.
- P02003 - An Ordinance Granting Full Hospitalization Benefits Including Medical And Clinical Treatment To Senior Citizens At The Quezon City General Hospital and Quezon City District Hospital Providing Funds Therefor And For Other Purposes,<sup>30</sup> senior citizens are given priority by the city’s health centers on the first and last day of the month.
- Mutual-welfare program for senior citizens with a wellness program that offers free cataract operations, livelihood programs, and tutorial lessons in many areas of knowledge.
- Pharmacy cooperatives for senior-citizens in each district of the city that will sell medicines and groceries at affordable prices. But only districts 1 and 2 have been able to put up cooperatives due to the problem of not finding a pharmacist.

**Non-government organisations and people’s organisations for IS workers.** The QC LGU recognises that it cannot sufficiently respond to the needs of the informal economy workers in

<sup>29</sup> Official Website of the Quezon City Government. Available:  
[http://www.quezoncity.gov.ph/index.php?option=com\\_content&view=article&id=93:city-healthdepartment&catid=40:alleviating-poverty&Itemid=37](http://www.quezoncity.gov.ph/index.php?option=com_content&view=article&id=93:city-healthdepartment&catid=40:alleviating-poverty&Itemid=37)

<sup>30</sup> The proponents are QC Councilors Castelo, Inton, Abesamis, Medina, Medalla, Susano, Liban, Banal, De Guzman  
*Study of HBW’s Issues in 2 cities of Philippines.*



the city. Hence, it has increasingly encouraged the formation of NGOs and POs that undertake programmes and services, and which respond to the needs that local and national governments are unable to respond to. On one hand, this has encouraged a stronger sense of voluntarism and social responsibility among communities and civil society. On the other hand, the burden and responsibility of providing for the basic needs and well-being of poor communities is shifted onto the backs of poor and marginalised sectors, thereby allowing governments to be liberated from their primary duties and functions.

**PATAMABA-Balingasa** is “one of the organizations that has been accredited and recognised as a legitimate organisation of the informal sector by the Office of Quezon City Mayor Belmonte. As an accredited organisation, it receives grants from the QC local government; the members are regular participants of the LGU’s training; the members’ children benefit from the QC government scholarship programs; and the members are able to access loan facilities from local and international donors or agencies. Their members have also been recognized as representatives of the home-based workers in the Gender and Development (GAD) Council of Quezon City. PATAMABA was also given a desk at the Public Employment Service Office (PESO) of the city.”<sup>31</sup>

Another organization is the **Payatas Scavengers’ Association** which “addresses its members’ needs for long-term security through their land and housing programme. Tenure security and decent houses are top items on the scavengers’ list of needs and the key to their genuine development. Preparations for meeting this goal include searching for affordable land nearby, designing inexpensive house designs, maintaining special housing savings accounts, and negotiating with government and finance institutions.”<sup>32</sup>

People’s organizations are converging to address housing and shelter for the underprivileged and homeless citizens in Quezon City. To name a few as identified in Del Rosario’s research<sup>33</sup> are: **Kilos-Maralita** or Movement for Social Protection of the Poor, a broad coalition of the urban poor with almost 300 member organizations. It is a coalition of various urban poor organizations forming a united front to assert the urban poor’s right to the city and to active participatory governance, through a combination of struggle for housing rights and social protection.” The **Kalipunan ng Damayang Mahihirap** (KADAMAY), a National Alliance of the Urban Poor, is calling for the stopping of the anomalous contract between *NHA*, *New San Jose Builders (NSJB)* and the previous administration of Mayor Sonny Belmonte, which targets the relocation

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<sup>31</sup> Florencia G Casanova-Dorotan, Phoebe Cabanilla, Maria Corazon Tan and Maria Antonette Montemayor, “Informal Economy Budget Analysis in Philippines and Quezon City”, Inclusive Cities Research Report No. 6, March 2010, p 30.

<sup>32</sup> Ibid., p 29.

<sup>33</sup> in Rosario del Rosario, “An Assessment of Quezon City and Caloocan City: Policies and Programs on Women Homebased Workers in the Informal Sector”, IUP Project, Year 2, Homenet Southeast Asia (2010). pp 31-34.



of those from North triangle in Quezon City, to Rodriguez, Montalban, Rizal, and for the immediate ceasing of relocation, and the conduct of an investigation of QC-CBD.

#### ▪ **Assessment of Interventions and Policies of the Quezon City government**

‘The existing QC programs, policies and services for women, the informal sector, informal workers and micro-entrepreneurs, are “inadequate, uneven and have many weaknesses. They are often uncoordinated. Policies and services around Gender are the most evolved and have the most potential for women home-based workers.” It was recommended for PATAMABA to concentrate on the latter (i.e. gender program) for organizing for development.’

[‘*Assessment of Quezon City Programs for the Informal Sector*’, quoted from Del Rosario, Rosario. **An Assessment of Quezon City and Caloocan City: Policies and Programs on Women Homebased Workers in the Informal Sector** (2010), p. 52.].

‘With regards to PPSP or Sikap Buhay, it can be said that the program has had a major impact in helping stabilize work and earnings among beneficiaries by providing additional working capital, allowing for a more steady flow of income and reducing business risk, in addition to the perception that women were economically and politically empowered. However, it does not address the issue of social protection, although indirectly, the programme has increased awareness and to some extent helped improve access to local services through assistance of programme staff.’

A study noted that “ Discussions with SB beneficiaries confirm a strong demand for social protection services and a willingness to pay for such. More than a few workers are aware of the existence and the benefits of social insurance, specifically those provided by the SSS and PHIC, owing to previous formal employment experience, membership of the spouse or other household members.”

(See *Informal Economy Budget Analysis in the Philippines and Quezon City*. WIEGO Research Report No 6 (2010), p. 28

#### **IV. CONCLUSION AND RECOMMENDATIONS**

There exists a general feeling that in order to dramatically transform the lives of homebased and informal workers, timely and appropriate responses are in order, particularly at this time of global uncertainties, aggravated by the onslaught of the recent crisis and disasters. Now more than ever, they would be needing pivotal support to improve their productivity and harness their potentials. They would also be needing assistance for better access to resources, technology and social



protection. These could only be possible if there are responsive policies and laws that will make their working environment facilitative and conducive to the realization of their rights.

Through the strengthening of their own organizations and networks, homebased workers and others in the informal economy have more chances of realize their economic, and social rights; the improvement of their working and living conditions; the enjoyment of income and employment security including social protection; and participation in governance related to homeworkers' and informal workers' concerns. Without their organizations, the real face of home workers will have no visibility, no voice, no representation in governance, and no power to influence policies that affect them. Homebased women workers' groups on the ground can contribute much towards the establishment of programs oriented to the poor that are empowering, gender-responsive, culturally appropriate, environment-friendly, and participatory.

To counter the exclusionary trends that manifest in contemporary cities today, it is essentially of crucial importance to incorporate the working poor. Having said that, a fundamental rethinking and reshaping of urban plans, policies and regulations is in order. The living conditions of the poor often determine their work conditions and growth of urban infrastructure needs to take into account the basic needs of this ever growing population. Hence, this will require inclusive, rather than exclusive, urban infrastructure and services; urban zoning; urban regulations and laws; and urban plans and policies. In turn, this will require inclusive urban planning processes in which representatives of the working poor, especially the women homebased workers in the informal sector, should have a voice.

Similarly, given that women experience and use the urban environment in different ways from men, they have different priorities in terms of services and infrastructure, for example with regard to transport, housing and basic urban services. Such priorities rarely feature in urban policy or governance, even in budgeting urban development plans and programs. Policy-makers and planners, whether women or men, need to be gender-aware in order that women's needs and interests are addressed and women themselves are brought in to the planning process. For example, gender-aware urban planning would be sensitive to the increasing phenomenon of women-maintained households. Their particular vulnerability to poverty and their specific economic survival strategies will only be reflected in urban policy-making if categories like the 'household' and the 'neighborhood' are disaggregated by gender and family type.

Policy and planning with an understanding of gender does not come naturally to professionals, whether women or men. Inclusive partnerships in urban governance need to take account of the obstacles to women's involvement in public life, such as a lack of confidence or skills and the burden of multiple responsibilities. Nor are women the only group to be marginalized from political and planning processes. Planners must acknowledge the diversity of women, while recognizing that they also generally share specific gender interests arising from a common set of responsibilities and roles. Thus, partnerships among urban dwellers, designers and decision-makers must address both the diversity and commonality of women's experiences and needs.



Given the complexity of issues and challenges that confront the working poor, particularly the women homebased workers in the informal economy, who have to survive the demands of modernizing cities in a fast changing urban environment, the following agenda for actions are recommended as ways forward:

1. Sex disaggregated data can be useful in mainstreaming gender concerns and issues in development planning and programming. In the Philippines, for example, data such as these can be obtained from the results of Census of Population and Housing (CPH) of the National Statistics Office. The important contribution of sex disaggregated data in gender mainstreaming efforts cannot be over emphasized. The LGUs must prioritize data gathering in this aspect, and require every barangay to have sex disaggregated data to help facilitate efficient and effective monitoring of households in the community as basis for future plans and actions.
2. As part of an organization or network, women should lobby for the enhancement of the capacity of the local government in creating jobs and facilitating employment. For their part, the LGUs must consider performance incentives that are able to generate jobs for their constituencies through proper planning, policy making, programming, budgeting and service delivery such as those undertaken by the Public Employment Service Offices (PESOs).
3. Organized groups of women homebased and informal workers should push LGUs for a provision for institutional and policy support for women's unpaid care work to offer women effective options concerning their participation in livelihood and/or market activities. One option that can be tapped even at the barangay level is the GAD budget.
4. Occupational hazards persist for women, men, girls, and boys. These may be greater in the informal sector and in small enterprises where workers are often not aware of the occupational hazards and risks they face. Existing laws on OSH standards cover only the workers in formal employment and lack substantive measures to address the concerns of workers in the informal economy, especially the special needs of women informal workers. The marginal income from informal work compels women and men in the informal economy to set aside safety and health concerns in the performance of their work. The absence of OSH standards for women informal workers exposes them to double hazards as informal workers and as women. Likewise, poverty, poor nutrition and reproductive burdens increase their risk of illness.
  - The mandate of the Occupational Safety and Health Center (OSHC), Bureau of Working Conditions (BWC), Employees Compensation Commission (ECC) and similar bodies should cover both formal and informal workers. Resources should be made available for them to develop their programs and services for both types of workers. Parallel initiatives must be institutionalized in the local government through budgetary allocations in their local health development plans.



- Management of the OSH policies and programs would require effective mobilization of stakeholders, with local government units and informal sector associations taking the lead. They should draw on “good practices’ and ILO-developed programs such as WISH (Work Improvement for Safe Homes) and WIND (Work Improvement in Neighborhood Development).<sup>34</sup>
5. To minimize the negative impacts of globalization on women, more social protection measures must be provided for women workers. Main issues with the Philippine social protection system tend to be insufficient coverage, a lack of funding, poor targeting, and duplication of efforts resulting from a lack of coordination between agencies and programs. It also frequently fails to address the different types of risks faced by women and men and that they experience the same risks differently.
- Organized women in MBOs must develop and offer alternative, group-based ways that are able to provide the necessary framework of social solidarity and mutual insurance and protection. Group-based strategies for mobilizing internal savings and credit services should also be considered.
  - Revise the definition of social protection to explicitly recognize the gender differences in the nature of risk and vulnerability and experience of shocks.<sup>35</sup>
  - Wage campaigns to push government to allocate sufficient resources intended for rigorous monitoring and evaluation systems of social protection programs for improving performance, and also for demonstrating successes and garnering political commitment to program sustainability.
6. Most LGUs do not have shelter plans and programs that would facilitate pro-active planning and results-based targeting of their local shelter concerns, resulting in non-appropriation of budgets thus increasing land and housing backlogs. Lack of access to information that would facilitate participation in decision-making (e.g. procedures for availing housing services, etc.) aggravates the situation.
- Efforts of LGUs who have developed their zoning and land use plan must be shared and replicated. Government information campaigns on housing concerns are crucial to participation of women and men. Community organizations, especially associations of urban dwellers, must take part in consultations on zoning, land use planning and in formulating development plans that would affect the women and men beneficiaries.
  - Many of the relocation sites are plagued with problems of lack of basic services (potable water, electricity, sanitation, classrooms and teachers, health centers) and opportunities (livelihood and employment). Economic opportunities and basic services, more often than not, are not available in

<sup>34</sup> See “Towards Occupational Safety and Health Services for Women and Men in the Informal Economy”. Policy Paper (2009).

<sup>35</sup> See Rosalinda Ofreneo, “Including the Excluded: Towards Social Protection for All”. Policy Paper.



relocation sites (making it more difficult for women who have to attend to both reproductive and productive roles). Where relocations are necessary, the government should ensure that relocation sites are selected in consultation with affected communities, and that housing at these sites is adequate (prepared sites with plots, electricity, water, sanitation and other services) as defined by international law, at the time that relocation takes place.

- Where evictions are justified, the government is obliged to provide adequate alternative housing, to the maximum of available resources, in those exceptional circumstances.

It should also prioritize and provide more financial assistance for housing programs aimed at low-income households and urban informal families with low affordability. The government should strengthen the capacity of the LGUs to deliver basic services and manage local housing programs and projects such as the localized CMP. Resume the Abot-Kaya Pabahay Program.

7. For PATAMABA as a membership based organization (MBO) of homebased workers, and as the project proponent of the IUP Year 2 research study, which, within a year of research project implementation, it was able to assess the results of the mapping/survey on urban homebased workers and pondered how it can better assist them to have voice and greater visibility and participation in city governance.

PATAMABA adheres to and forwards one central idea: that organized groups of women homebased workers must participate and play significant roles in shaping initiatives intended for them. Without their participation at the local, provincial, and national levels, it would not be possible to implement gender as a cross-cutting element across all the activities and to promote meaningful engagement of urban poor women in the communities.

To better assist the homebased workers towards achieving such goals and objectives, PATAMABA advances the following:

- Introduce and encourage strategic organizing using different approaches.
- Enhance the capability of the organization as well as its leaders through re-tooling and retraining on organizational administration and management, in order to effectively organize, run and expand their MBOs in urban communities.
- Encourage active engagement with local government units in the implementation of their local development plans and projects for urban informal workers particularly homebased workers.
- Create PATAMABA's own website for information sharing and update on current organizational activities, and possibly to explore social networking sites (Facebook,



- Twitter, etc) to attract the interest and enhance accessibility and participation of younger members.
- Publish IEC materials, such as brochures, flyers, primers, newsletter and disseminate on a regular basis information and other updates regarding homebased work and other organizational concerns.
  - To gather stories and photos of women HBWs, with an opportunity to publish and/or upload their experiences for sharing with fellow women workers, locally and internationally, in order to give them voice and added visibility.
  - Facilitate linkages and networking of homebased workers to proper agencies in accessing technical and financial resources for their economic activities/projects and membership coverage for their social protection.
  - Develop and enhance their skills and improve their products through skills development training and other capacity building activities and explore other alternative skills to cope with changing market demand and technology.
  - Awareness-raising on the effect of climate change (disaster risk reduction management, etc.) and more current happenings here and around the world such as food security, solidarity economy, housing, and other issues of the working poor that will likely serve as entry points for organizing and expanding their MBOs.

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