INCLUSIVE AND RESILIENT LIVELIHOODS

Lessons Learned on Increasing Economic Opportunities of Vulnerable People in Baras, Rizal
Handicap International is an independent and impartial international aid organization working in situations of poverty and exclusion, conflict and disaster.

Rebuilding Economies after Typhoon Ketsana and Strengthening Baras Municipality Utilities for an Inclusive Local Development - commonly known as the REBUILD Project - is the three and a half-year inclusive livelihood and rights-based project of Handicap International in Baras, Rizal aiming to improve access of persons with disabilities and vulnerable groups to developmental opportunities.

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<th>Description</th>
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<tr>
<td>A-IATAC</td>
<td>Assessment - Information, Awareness Training, Advocacy, and Coaching</td>
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<td>BFAR</td>
<td>Bureau of Fisheries and Aquatic Resources</td>
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<td>BFDPOAI</td>
<td>Barangay Federation Disabled Peoples’ Organization Association, Incorporated</td>
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<td>BFPWDAI</td>
<td>Baras Federation of Persons With Disabilities Association, Incorporated</td>
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<td>BHW</td>
<td>Barangay Health Worker</td>
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<td>BI</td>
<td>Background Investigation</td>
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<td>BNS</td>
<td>Barangay Nutrition Scholar</td>
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<td>BUB</td>
<td>Bottom Up Budgeting</td>
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<td>CA</td>
<td>Candidate Analysis</td>
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<td>CBDRRM</td>
<td>Community Based Disaster Risk Reduction and Management</td>
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<td>CBR</td>
<td>Community Based Rehabilitation</td>
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<td>CLUP</td>
<td>Comprehensive Land Use Plan</td>
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<td>DCW</td>
<td>Day Care Worker</td>
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<td>DOLE</td>
<td>Department of Labor and Employment</td>
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<td>DPO</td>
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<td>DRR</td>
<td>Disaster Risk Reduction</td>
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<td>DRRM</td>
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<td>ECAT</td>
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<td>LAF</td>
<td>Loan Application Form</td>
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<td>LF</td>
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<td>LLDA</td>
<td>Laguna Lake Development Authority</td>
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<td>MAO</td>
<td>Municipal Agriculture Office</td>
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<tr>
<td>MDRRMC</td>
<td>Municipal Disaster Risk Reduction and Management Council</td>
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<td>Acronym</td>
<td>Description</td>
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<tr>
<td>MDRMDO</td>
<td>Municipal Disaster Risk Reduction and Management Office</td>
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<td>MFI</td>
<td>Microfinance Institution</td>
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<td>MHO</td>
<td>Municipal Health Office</td>
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<td>MSWDO</td>
<td>Municipal Social Welfare and Development Office</td>
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<td>OSCA</td>
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<td>PAF</td>
<td>Partnership Application Form</td>
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<td>PRD</td>
<td>Probability of Default</td>
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<td>QOL</td>
<td>Quality of Life</td>
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<td>REBUILD</td>
<td>Rebuilding Economies after Typhoon Ketsana and Strengthening Baras Municipality Utilities for an Inclusive Local Development</td>
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<td>SEC</td>
<td>Securities and Exchange Commission</td>
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<td>SEED</td>
<td>Social Enhancement for Entrepreneurial Development</td>
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<td>TESDA</td>
<td>Technical Education and Skills Development Authority</td>
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<tr>
<td>TWHI</td>
<td>Tahanang Walang Hagdanan, Incorporated</td>
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<td>UNCRPD</td>
<td>United Nations Convention on the Rights of Persons with Disabilities</td>
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<tr>
<td>UNISDR</td>
<td>United Nations International Strategy on Disaster Reduction</td>
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<td>VPA</td>
<td>Vulnerability Profile Assessment</td>
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Inclusion of vulnerable households in disaster recovery programs especially livelihoods is a relatively new concept in development.

This emerging concept is brought about by increasing frequency and magnitude of natural disasters, growing understanding of effects of climate change on disasters, and the intensifying attention to resilience in response.

Rebuilding Economies after Typhoon Ketsana and strengthening Baras Municipality Utilities for an Inclusive Local Development (REBUILD) is one of the first projects in the Philippines that tackled resilient and inclusive livelihoods.

With this document, the team shares its lessons on increasing livelihood opportunities of households of women and men with disabilities and other vulnerable people in disaster-affected communities.

The project was designed for households of people with different kinds of disabilities, regardless of age to benefit from the gains of the project.

While the main focus of the project is persons with disabilities, it also included older persons and single female-headed households as beneficiaries as they
share common barriers to participation in livelihood programs in disaster recovery.

In 2011 when the project was conceptualized, most of the literature available was on disability-inclusive livelihoods in general or mainstreaming disability into disaster risk reduction. Lessons learned are from a three-year experience with activities concentrated on the last year so impact is still difficult to measure.

In the three years with funding from Swiss Solidarity and the European Union, the project has achieved relative success and learned many lessons about improving economic access for vulnerable households. The team encourages other organizations to begin considering issues of vulnerable people and to include them in their disaster recovery and livelihood programs.
This document focuses on good practices and lessons learned on increasing access to economic opportunities for all in post-disaster-affected communities.

Specifically, it delves into how people with disabilities, older people and single women who are heads of households, were enabled to access economic opportunities in post-disaster Baras and how mainstream economic services were adapted to be more inclusive (twin-track). Moreover, it considered that the implementation areas are post-disaster sites and thus used resiliency lens.

Resilience is the ability of a system, community or society exposed to hazards, stresses, shocks to resist, absorb, accommodate to and recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic structures and functions (UNISDR 2009).

The study takes on a whole-of-system approach by looking into which project efforts melded together to bring about resilient and inclusive livelihoods.

Selection of good practices was based on the following criteria, which assessed whether the implemented actions fall under the following descriptions:
- In compliance with project approaches: addressed barriers and promoted inclusion of vulnerable people in livelihoods, ensured equitable access and non-discrimination
- Demonstrable effect: evidence- and results-based
- Replicable: in post-disaster communities and contributed to resiliency of vulnerable households.

By 2015, the Project had already undertaken several workshops to identify lessons learned of the project. This was because the other project funder, the European Union, also required a lessons learnt document on Inclusive Local Development (ILD) in its last year of implementation in 2014. Specifically, the following activities were conducted for the mentioned publication:

1. 1st Lesson Learning Workshop facilitated by the Operational Coordinator- 13 October 2014 attended by Rebuild Staff
2. 2nd Lesson Learning Workshop (follow-up) facilitated by the Project Manager- 27 October 2014 Lesson attended by Rebuild Staff, DPO officers and stakeholders
3. Key Informant Interviews with Key Stakeholders conducted from September to October 2014 (MAO, MDRRMO, Barangay Captains, DPO Officers and members

The above activities were documented and served as a reference material for this document. To help cull out lessons learned specifically on increasing access to economic opportunities, a focus group discussion was conducted with the HI project staff on May 13, 2015. The focus group discussion was facilitated to assist the HI project staff in identifying moments in the project life that generated positive results for the project.

These critical junctures were then further investigated using the more than 20 case studies done by the HI project staff on the beneficiaries and stakeholders of the project and the project reports and studies. A review of these documents and other related literature was undertaken for ten days in May 2015. To gain more insights on the lessons learned, group discussion was also facilitated with the Municipal Federation of Disabled People’s Organizations (DPO) in Baras, Rizal on May 14. Then, Skype interviews were conducted with Entrepreneurs du Monde (EdM) on May 25 and SEED on June 1.
DISABILITY AND THE INEQUALITY OF RECOVERY

Recovery from disasters is unequal among people with and without disabilities and among the poor and the rich.

People with disabilities face a multitude of barriers - physical, social, economic, and political among others - from participating in society on an equal basis with others. Living in disaster risk areas increases their vulnerability and dumps an overwhelming burden on them.

Thus, realizing the rights of people with disabilities require an integrated approach by challenging the social, political and economic institutions that create inequality by promoting disability inclusion and by developing capacities and addressing specific needs of people with disabilities.

Mere livelihood intervention without disability inclusion and risk reduction is not good enough to get them out of poverty and to participate equitably in society.

Developing their resilience offers real promise to allow persons with disabilities to thrive despite shocks, stresses and uncertainty by tackling the inequalities that expose them to more risk than those without disabilities.
RECOVERING FROM DISASTERS

In 2009, three tropical storms (Ketsana, Parma and Santi) successively brought heavy rains to the Philippines’ northern island of Luzon triggering severe flooding and landslides.

It affected an estimated 8.5 million persons and caused 849 deaths. An estimated 700,000 persons were displaced and sheltered in evacuation centers and host families, while almost two million persons remained in flooded areas.

In the Municipality of Baras in Rizal Province, several barangays (villages) were badly hit by the flooding, especially the lakeshore areas which have since been declared danger zones.

The location of the municipality and its topography exposed it to heavy flooding and landslides resulting to considerable damages to houses, livelihoods and infrastructure.

The Municipal Agriculture Office estimated a Php 13 million loss in the livestock industry while damages on infrastructure total to Php 55 million. National and international governments and organizations provided essential humanitarian assistance.

Support continued years after as the disaster-affected communities were in the process of restoring and improving facilities, livelihoods and living conditions in their residences and for others, in the relocation sites.

The Philippine Government relocated around 5,000 families with severely damaged houses and those living in areas prone to flooding and landslides to different sites in Baras such as barangays San Juan, San Jose, and Pinugay.

None of these families were residents or living in these barangays before while some were not even living in Rizal prior to the relocation, especially those living in the government relocation site.
LIVING IN POVERTY AND HAZARD-PRONE AREAS

Predominantly rural, Baras is a fourth class municipality of Rizal Province located in the northern shore of Laguna de Bay, the largest inland body of water in the Philippines. It is about 51 kilometers southeast of Manila.

Composed of ten barangays, Baras has a total population of 32,609 or 4,971 households based on the 2010 National Census. More than 60% of households live below the poverty line. It has high vulnerability to earthquake-induced shallow landslides and highly susceptible to flooding.

People of Baras are mostly subsistence fishers relying on 587 hectares of fishing ground in Laguna de Bay. They usually sell their catch to local traders and nearby towns.

There are also many lowland farmers who primarily grow rice while upland farmers have diverse crops such as corn, vegetables, fruit trees, legumes and most commonly, root crops like cassava, sweet potato and yam.

Farmers encounter problems with low water supply for irrigation and lack of good farm-to-market roads. Swine is the most common backyard and commercial farm animal being raised in Baras. Poultry is also raised in backyards but only for family consumption. Swine and broiler make up the biggest portion of the total estimated agribusiness sales value at 62% and 34% respectively.

In a 2010 study of Baras conducted by the Far Eastern University, 46.5% of household heads and their working-age household members are employed, and a significant 36.5% reported not being employed (cited in Socio-economic profile of Baras). About 50%-80% of its labor force is employed outside the municipality.
DISABILITY, VULNERABILITY AND POVERTY

In the barangays where relocation sites are, there are about 386 households with vulnerable people (person with disabilities, older person or single woman household head) according to a study of the REBUILD Project in 2013. About 76% of these vulnerable households earn an average monthly income of Php 7,500 and below. This is below the 2012 Municipal Poverty Threshold of Php 8,505 per household per month.

Majority (70%) of the income earners are wage employees such as construction workers, drivers, caregivers, domestic helpers, sales people, community police (barangay tanods), factory workers, launderers and teachers. Among these mentioned jobs, construction workers, factory workers and sometimes, launderers are the ones paid on a daily basis. Others engage in farming, livestock raising, and other microbusinesses such as food vending or operating small retail stores.

People with disabilities report limited livelihood opportunities because they have not completed their secondary education, do not have enough access to capital, or few wage employment opportunities. Many of the vulnerable households reported that they do not have access to microfinance institutions, money lenders and cooperatives.

Those who have access opt not to do so because of high interest rates and many requirements. When asked about the effect of their condition on their ability to engage in employment or self-employment, 35% or 34 of the persons with disabilities complained that they are unable to seek employment and 19% or 18 are not able to engage in self-employment. Only 7% or 7 mentioned that they are capable of being employed/self-employed despite their condition. At home, people with disabilities interviewed in a survey conducted by the project in 2013 said that they face challenges in self-care and communicating with their family members.

DISABILITY IS A SOCIO-POLITICAL ISSUE

They also suffer from numerous forms of prejudices within their own communities and public humiliation. This has resulted to low self-esteem and feelings of rejection and discrimination. They also lack access to social services such as education, health and water.

Persons with disabilities who participated in the study lamented that they do not have representation in the Barangay Development Council or in any of its special bodies to articulate issues and concerns faced by the sector.
Rebuilding Economies after Typhoon Ketsana and Strengthening Baras Municipality Utilities for an Inclusive Local Development (REBUILD) was a three and half year project that aimed to deliver concrete livelihood support to 250 vulnerable families in Baras, including persons with disabilities among the families living in three barangays, and to improve the capacities of local livelihood and development stakeholders to ensure persons with disabilities are effectively included in their initiatives and are able access different types of services.

Thus, the project not only worked towards increasing economic opportunities for vulnerable people but also endeavoured to create a more favourable environment that is inclusive by empowering organizations of people with disabilities and by promoting disability-inclusive local governance.

The project collaborated with and trained various stakeholders to support them in making their services inclusive while empowering the local disabled people’s organization (DPO), the Baras Federation of Persons with Disabilities Association, Inc. (BFPWDAI) to influence the stakeholders on inclusive practices and become active participants in local development actions.
Activities aimed at building the capacity in organizational strengthening, advocacy and communications were delivered by the project in partnership with a disability organization, Tahanang Walang Hagdanan, Inc. (TWHI).

For livelihoods stakeholders, the project identified Public Employment Service Office (PESO), Municipal Agriculture Office (MAO) and Entrepreneurs du Monde (EdM)/ Social Enhancement for Entrepreneurial Development (SEED).

As for human rights stakeholders, it worked with the Municipal Social Welfare and Development Office (MSWDO), Municipal Health Office (MHO) and the Municipal Disaster Risk Reduction and Management Office (MDRRMO).

These offices and organizations were targeted as they are the main agencies providing services on livelihoods, health, social, economic and education.

Prior to the collaboration, these agencies were individually assessed to determine the status of their services in terms of inclusion.

Beginning with the physical accessibility of their offices up to the manner and delivery of their services, each office was observed and assessed and gaps were identified which guided the design/strategy of sensitizing, training and coaching them.

**DEVELOPING RESILIENT LIVELIHOODS**

Project identified vulnerable families – those including persons with disabilities or older persons or those headed by single women – through referrals from the DPO and household surveys.

Following assessments, the identified families are provided with personalized support depending on their needs which would include access to health, education, disaster risk reduction or livelihood services.

Vulnerable households which opted to receive livelihoods support are then assisted in developing individual livelihood plans. Depending on their needs, families decide whether to take self or wage employment.

Among the Economic Placement Holders (EPHs) under the project, five percent (5%) opted to engage in wage employment and ninety-five percent (95%) in self-employment.
REBUILD PS Flow

Pre-identification

Identification
Tool: Household eligibility

Validation
Tool: Local decision Committee

Vulnerable profile and need assessment
Tool: VPA

Economic, social and psychosocial baseline survey
Tool: SEP and QoL

Tool: Action Plan and commitment

Training: Livelihood resilience and key messages
Tool: Livelihood resiliency action plan

Tool: Mid-term evaluation

Tool: Phase out evaluation + QoL + SEP assessment

Referrals from Barangay social workers
BFDOAI database

Personalized support process
Other services available
Depending on identified needs

Direct support by HI

Business Development training:
How to choose the right product?

SEED POS 1 and 2
SEED Intense Business Coaching
SEED: financial education training, loans and savings
TWH confidence building training
Peer educators family and psychosocial support
Vocational trainings: TESDA, MAO, peer to peer
Networking: BFDOAI, OSCAs, women groups, CBDRRM, business groups...
MSWDO and TWH network: social and health support

Direct support by HI

Business Development trainings
Job seeking trainings
Counseling and coaching

Support by other stakeholders

Follow-up and Monitoring

Month -1

Month 0

Month 4

Month 5 to 9

Lessons Learned
Families engaged in self-employment were supported to acquire professional skills, referred to vocational training or on-site training, access capital, maintain savings and coached regularly to ensure the success of chosen livelihood activities.

These offices and organizations were targeted as they are the main agencies providing services on livelihoods, health, social, economic and education.

The provision of microfinance services by EdM/SEED was a result of an agreement among HI, EdM and SEED.

EPHs whose plan was to find a job and get hired, support in terms of confidence building, resume preparation, job seeking training and linkaging with possible employers was provided.

The project facilitated access to livelihood opportunities of 265 EPHs, 252 of whom chose self-employment (which means engaging in small businesses like sari-sari stores, livestock and poultry raising, buy and sell, farming, among others) and 13 of whom opted wage employment (dishwasher, masseur, sales lady, factory worker, cashier, janitor, etc.)

Of the 252 families who decided to put up their own businesses, 249 have accessed capital through the project’s microfinance institutional partner, EdM/SEED and started or enhanced their businesses such as sari-sari stores, etc. Apart from the capital, support was provided by EdM/SEED through business coaching and the requirement of savings in anticipation of possible emergencies or disaster.

As for the 13 EPH who expressed interest to be employed, 11 have gained employment as masseur, chicken dressing plant worker, dishwasher, street sweeper, carpenter, etc. within and outside Baras.

_Economic Project Holders (EPH)_ were the women and men supported by REBUILD in launching or expanding their income generating project or in job placement.

To qualify, they must be:
- A vulnerable person: person with disability, an older person, or a woman who solely acts as the head of their household;
- Very poor: household income is equal to or below Php 8,505.00;
- Has no existing loan from formal micro-finance institutions; and
- Willing to participate in the project activities.
Above the livelihood support, the project helped select EPH and their household members with complimentary support for education, health, psychosocial and social assistance needs.

To ensure that livelihood projects of the EPH will continue despite of disasters and economic shocks, EPHs were assisted to develop asset protection plans for their livelihoods and to implement these plans.

The project measured change in the quality of life of EPH who have participated in the project for at least six months. Quality of life was measured using indicators on basic needs (income, food health, education), psychosocial, participation in community and family life, and overall satisfaction in life. From the 162 EPH monitored from the beginning until the sixth month of intervention, 155 registered positive improvements in their quality of life.

**DISABLED PEOPLE'S ORGANIZATIONS AS RIGHTS ADVOCATES**

The municipal federation of DPOs in Baras and eight barangay DPOs developed their organizational capacity through trainings on disability rights, local participatory diagnosis, strategic planning, leadership skills, participatory local governance, and advocacy, inclusive disaster risk reduction (IDRR), peer education, etc. Organizational development trainings were primarily provided by the project partner, Tahanang Walang Hagdanan, Inc.(TWHI)

As a result, the DPOs were able to conduct several disability awareness activities including those targeting the business sector, and effectively participate in local development actions including those pertaining to access to livelihoods.

The DPO was tapped in identifying potential EPH by providing referrals of persons with disabilities, consulted in the development and modification of livelihood skills training materials and methodologies, and invited to take part in a call for proposals for livelihood projects for the disability sector resulting to a funding for two livelihood activities led by the DPO.

**PROMOTING DISABILITY-INCLUSIVE LOCAL GOVERNANCE**

In partnership with the municipal federation of DPOs in Baras, the project advocated disability inclusion to key LGU officials. Project staff provided practical recommendations on how the LGU can be more disability-inclusive.

As a result, the Mayor facilitated the representation of people with disabilities through the municipal federation of DPOs in various local councils, primarily the
Municipal Development Council, securing the mandated funding for the disability sector and mainstreaming of disability concerns in select parts of the annual investment plans of the municipality.

Similarly, the DPO gained a seat as sectoral representative in the Municipal Disaster Risk Reduction and Management Council (MDRRMC) and at the barangay level, barangay disaster councils allowed the participation of DPO representatives in disaster risk reduction (DRR) activities.

This development in terms of DRR allowed the implementation of disability-inclusive risk assessments and contingency planning in the barangays which were essential in the development of resiliency and asset protection plans of specific livelihood activities.

The Mayor also linked the DPO and the project with the Baras Business Council so that awareness on inclusive employment is heightened. The mayor also initiated the installation of accessibility features in a building donated by group of businessmen and one private organization.

The project allowed the participation of the DPO as the accessibility audit team providing recommendations to support the intention of making the building a model of accessibility and a resource center.

The Municipal Health Office and Municipal Social Welfare and Development Office worked together to develop the disability database and release of identification cards so that people with disabilities can avail of discounts for goods and services.

Then, the Municipal Agriculture Office extended its services on livelihood skills training on organic farming, meat and fish processing to people with disabilities and adjusted training methodologies as well to suit communication needs.
In this section are the good practices of the project in increasing resilient livelihood opportunities for vulnerable households.

The context, practice, challenges, facilitating factors and gains are detailed and are followed with recommendations. Apart from good practices, the document also shares parts of project implementation that posed some difficulties by presenting the lessons learnt that will be helpful information for future implementers, decision-makers, service providers, government officials and any organization interested in livelihoods for all regardless of age, gender, ability or situation.

GOOD PRACTICES
1. Complement livelihood support with personalized social support to vulnerable people
2. Increase access to financial services by assisting MFIs reach vulnerable people
3. Mainstream DRR in livelihoods for resiliency
4. Promoting inclusive local governance for a more enabling environment

LESSONS LEARNED
1. Explore wage employment for women and men with disabilities
I. COMPLEMENT LIVELIHOOD SUPPORT WITH PERSONALIZED SOCIAL SUPPORT

DESCRIPTION OF THE CONTEXT
The household survey conducted by the project in 2012 and the assessment done by the partner microfinance institution (MFI) in 2013 showed two main barriers for vulnerable households to engage in livelihood activities: lack of skills of the EPHs and lack of access to capital. In addition, a Local Participatory Diagnosis conducted in 2013 revealed that persons with disabilities in the covered barangays have low self-esteem and are experiencing rejection and discrimination and do not have access to social services like education, health, water supply and again, livelihood opportunities.

LACK OF SKILLS
An assessment conducted by the partner MFI in mid-2013 showed that most EPH lacked business and technical skills. Most also had no experience in entrepreneurship or failed in their previous attempts. This was also evident in the number of start-up businesses that more than half (55%) of the EPHs proposed for loans. Moreover, EPHs who planned to restart their businesses were not able to analyse why their businesses collapsed.

The lack of skills can be explained by the low level of educational attainment of the vulnerable households. Majority (70%) of the EPHs and their household members have some or completed secondary education. Very few (1%) had graduated from college. The rest (19%) reported not having any education at all including technical or vocational training.

On the other hand, the lack of skills may be attributed to low expectations of vulnerable people on their ability to work. Few (8%) older people and people with disabilities who were interviewed at the start of the project said that they had the ability to work. DPO leaders said that this has heavily influenced continued unemployment or lack of interest in pursuing search for self or wage employment.

LACK OF ACCESS TO CAPITAL
Among the vulnerable households surveyed by the project in 2013, most (68%) declared that their expenses exceed their household’s income. Thus, they do not have enough assets of their own to start a business.
This affects their lack of access to capital given that they lack the collateral usually required by traditional financing institutions. They also have not been able to access capital through microfinance institutions (MFIs). In Baras, only 3.85% of the vulnerable households surveyed by the project in 2012 in three barangays have been able to avail of loans from MFIs.

**LOW SELF-ESTEEM AND DISCRIMINATION**

Persons with disabilities in the community have low self-confidence and experience discrimination that limits their community participation and poses difficulty in engaging in livelihood activities or getting employed.

**LIMITED ACCESS TO BASIC SERVICES**

In the context of being a fourth class municipality alone, access to basic services is very limited in the project’s covered areas in Baras. Also, given their vulnerabilities and being in a post-disaster situation, availing of necessary services is truly difficult. This situation is further aggravated by the fact that persons with disabilities, older people and female household head encounter more barriers in getting their desired services due to their vulnerability.

**DESCRIPTION OF THE PRACTICE**

Recognizing the need to ensure that specific need of EPHs are met and positively contribute to the success of livelihood activity, the project mobilized Personalized Social Support Facilitators to each vulnerable household for a focused and personalized provision of support which includes conducting an interview and survey, identifying needs, defining a personal project and designing an action plan and implementing the specific support.

**PERSONALIZING ECONOMIC AND SOCIAL SUPPORT**

The Personalized Social Support (PSS) approach was developed by Handicap International, which aims "to improve socio-economic inclusion of a person, by taking a global and personalised approach to their situation; fostering their empowerment and self-determination; and facilitating interaction between a person and their environment.” The PSS has been used in other countries for livelihood and inclusion programs. In the REBUILD Project the approach was also used for older persons and single female household heads.
All throughout the process, it was the REBUILD Project staff that served as the focal person among the project, the EPH and other community stakeholders from assessment to action planning to referrals to partners and other service providers, and monitoring and follow-up.

**STEP #1: ASSESSMENT**

REBUILD Project staff assessed needs, capacities, interests, priorities and potential to start a livelihood activity of each EPH first, using the Household Eligibility Assessment tool.

The tool assesses the household income and cash flow, size of household, type of livelihood preferred, and eligibility of a vulnerable person to become an EPH. In cases when the vulnerable person, based on the assessment lacks capacity to carry out a business or be employed a household member is selected to become the EPH (like children with disability whose parents become the EPH).

The above assessment is followed up with the Vulnerability Profile Analysis (VPA). The VPA is administered to the chosen EPH to gain information on the following:

- Personal barriers to socio-economic participation: attitude, education, capacity to do self-care, mobility, economic, health
- External barriers to socio-economic participation: physical accessibility of the environment, attitude of other people towards the person
- Capabilities: soft skills, technical skills, experiences, mobility
- Coping mechanisms when problems are encountered
- Life habits (includes social life)
- Needs and expectations in terms of social, psychological support, economic, health

For households whose EPHs are not the vulnerable persons themselves, ways on how the vulnerable person can support or contribute to the livelihood activity are explored.

For a family whose business is a selling viands and snacks, a person with limited mobility can tend to the store while her mother goes around the community to sell their product. This way, the vulnerable person still becomes part of the livelihood activity.
**STEP #2: PLANNING**
Based on the results of the Vulnerability Profile Analysis, the EPHs developed an action plan to improve their social and economic inclusion in society with assistance from the project staff.

**STEP #3: REFERRAL TO SOCIAL SERVICES**
Each family is supported based on the assessed and emerging needs. Facilitators conduct home visits and provide the following support:

1. Coaching on the development of business plan and development of asset protection plans
2. Referring EPH to livelihood skills training in preparation or to enhance livelihood activities
3. Information sharing on available services and the process to avail of them (identifying needs of EPH and family members and referring them to appropriate agencies through the printed service directory and referral system flow)
4. Supporting EPH in preparing documentation for business permit issuance or wage employment applications
5. Encouraging EPH and family’s participation in awareness sessions and activities on disability rights
6. Coaching on specific livelihood activities (one facilitator is an agriculture graduate and provided valuable inputs for EPHs engaged in farming, facilitators coach EPH on basic accounting and marketing)
7. Co-facilitating soft skills and confidence building sessions led by a person with disability resource person from Tahanang Walang Hagdanan
8. Acting as a guide/support person in mending conflicts and issues within the family or with members of the community

The services availed by the EPHs and their families were the following:

a. **Health**
HI partnered with Tahanang Walang Hagdanan for the implementation of social support services to targeted beneficiaries through their established referral CBR network and system. Some received assistive devices such as corrective shoes and wheelchair from Tahanang Walang Hagdanan, hearing aid from a private university in Manila and prescription eyeglasses from a private health clinic. Some accessed financial assistance for medical expenses or free doctor consultations.
b. Social
They were also supported to access conditional cash or in-kind transfer or government services such as senior citizen discount cards, person with disability discount card, and health insurance called Philhealth.

c. Psychosocial
Others received counselling from the project staff to deal with personal and family issues. They were also encouraged to join peer groups such as DPOs and Senior Citizen’s Associations.

d. Education
Children members of EPH’s households were referred for scholarship to fund their education.

e. Economic
EPHs interested in self-employment were referred to SEED, TESDA and other livelihood service providers. For those interested in wage employment, they were coached on job hunting and linked with job placement services and employers by the project staff.

**STEP #4: MONITORING AND FOLLOW-UP**
To monitor progress of the EPH, the project staff carried out the Quality of Life Assessment twice: once during conduct of Vulnerability Profile Analysis and then after six months.

**DEVELOPING THE SELF-EMPLOYMENT STRATEGY**
The project initially envisioned distribution of livelihood kits to the EPHs. However, this was logistically not possible given the geography of the area and the varied needs of the EPHs to start or develop their businesses. Moreover, this would not be sustainable given its charity approach.

Understanding that for the self-employment program of the project to succeed, business skills development, access to credit and social support and follow-up are needed.

Thus, the team adapted the personalised economic and social support (PSS) approach to the context of Baras.
SUPPORTING ACCESS AND MANAGING LOANS
Once the EPH was referred to the partner MFI, SEED conducted its own assessment using the following:
- Poverty Assessment Tool (PAT)
- Entrepreneurial Capacity Assessment Tool (ECAT)
- Loan Application Form (LAF)
- Partnership application form (PAF)
- Background Investigation (BI).

To support the more vulnerable EPH with little to no business and management experience, the partner MFI Social Enhancement for Entrepreneurial Development (SEED) provided intensive business coaching four times a month prior to securing the loan then after, once to twice a month.

EPH received Intensive Business Coaching on the following but not limited to:
- Business development and planning
- Market access: value chain, fair prices, negotiating with other actors
- Recording (sales, credits, stocks)
- Managing the profit (saving and investing)
- Cash flow projections
- Business enhancement (marketing, trade, specialization, price and quality)
- Financial literacy (over indebtedness, dream your own project, savings, managing household expenses)

LINKING WITH GOVERNMENT FOR AGRICULTURE-BASED LIVELIHOODS SKILLS TRAINING

For the EPHs who were engaged in agriculture-based livelihoods and needed further technical skills, the project collaborated with the Municipal Agriculture Office (MAO) and Office of the Provincial Agriculturist.

The EPHs benefitted from training on cacao and coffee production and pests and diseases management; and on high value commercial crop production.

Then, with MAO and Bureau of Fisheries and Aquatic Resources (BFAR), EPHs who have difficulty in paying back their loans received training on fish processing to increase productivity income with minimal amount of capital.
"I realized that people with disabilities have the same rights as those without disabilities. They are stakeholders in local development. Then, I learned that vulnerable people have specific needs in agriculture that can be addressed by the Mayor and other line agencies such as the Office of the Provincial Agriculturist, BFAR, Laguna Lake Development Authority (LLDA) and the Department of Trade and Industry (DTI). Now I know that there are considerations in presentation and training methodologies for people with disabilities which I never thought of before. Helping others is not simply helping but making positive changes in people’s lives.”
- Municipal Agriculture Officer of Baras

Prior to the activity, the project staff supported the training providers in improving accessibility of materials and training methodology.

Training materials were reviewed by people with visual and hearing impairments using an accessible communication checklist to determine if the printed training materials and recorded audio are accessible to users with the same impairment as they had.

Printed manuals and audio versions of the training were produced while audio copies were distributed to the barangays for EPH and other community members.

**SUSTAINING THE PERSONALIZED SUPPORT**

In the long run, personalized social support will be provided by health and social workers such as the barangay health workers (BHWs), barangay nutrition scholars (BNSs), day care workers (DCWs), and salaried staff of the Municipal Social Welfare and Development Office (MSWDO).

Barangay health workers (BHWs) and barangay nutrition scholars (BNSs) are members of the barangay who volunteer to support the implementation of the Philippine Government’s basic health care programs.

They are trained on the major health programs such as immunization, maternal and child health, and tuberculosis among others. Day care workers, on the other hand, are the primary service provider in the public day-care system and are usually residents of the barangay were they are working. Community health and day care workers receive a meagre monthly allowance either from the Barangay or the Municipal LGU.
Prior to the project, the health and social workers of the community said that they did not know how to handle cases of people with disabilities especially those who seek help from the barangay LGU. They were not familiar with disability and disability-related services and did not pay much attention to older persons and persons with disabilities.

Then, they attended the training on Personalized Social Support Approach where they learned about disability, how to assess person’s needs and capacities, interests, priorities and potential to start a livelihood activity, how to provide appropriate support to the person in need and how to give counselling. (Tool: Personalized Social Support Training Kit) All these were difficult for them as volunteers of the barangay at the beginning. Gradually, they gained skills and confidence and since then have practiced their learnings in their work in the barangay and in their everyday lives.

**SIGNIFICANT OUTCOMES**

**MORE PEOPLE ACCESSING SERVICES**

More than 500 referrals for specific support sought not only but EPH but their family members as well were facilitated by the project. These are needs for health, education, housing assistance, civil registry and disability/senior citizen certification services which were addressed through the establishment of a referral system.

**IMPROVED ACCESS TO CAPITAL**

EPHs have availed of 249 loans by June 2015 and some EPHs have received knight fish supply to start fish processing; and cacao and coffee seedlings to begin production without cost for the EPHs.

**INCREASING INCOME**

Among the 139 EPH assessed on QoL improvement, 79 EPH or 57% increased their income by May 2015.

**MADE RESOURCE MATERIALS AVAILABLE IN ACCESSIBLE FORMATS**

Accessible formats of training materials were important because many of the participants had low vision so the text had to be formatted well to be accessible. When the participant was unable to read, then they were able to listen to the audio version. Also, since the training materials are also with the barangay, then other community members can also learn from these.
**TRAINED AND EMPOWERED SOCIAL SUPPORT FACILITATORS IN THE COMMUNITIES**

Around 80 barangay health and social workers were trained on Personalized Social Support Approach, creating a pool of community level workers with the capacity to provide assistance that is tailored according to the need of a specific household. They are usually volunteers assigned to do household mapping and support agencies in delivering health and other social services. Given the training, a more holistic view of supporting a family is now being implemented.

Some of the participants of the training has the following to say about the training:

- “My responsibility as a barangay volunteer is clear. I now have concern for others especially people with disabilities and older people.”

- “I know how to assist and to approach a person with disability depending on their impairment.”

- “People have other needs aside from health such as social, economic, psychosocial, etc.”

- “I learned that it is important to ask properly what a person needs before offering help or declining to help.”

- “I can now make good case studies on people in need of assistance with relevant and accurate information.”

- “The directory of services informed me about the various agencies that can offer services needed by people.”

- “I now have a deeper understanding of disability and its causes and have a better regard of people with disabilities. I look beyond their impairments.”

**FACILITATING FACTORS**

**HOUSEHOLDS SUPPORTED NOT JUST VULNERABLE PERSON**

Personalized social support was extended to household members of the EPH thereby easing other concerns of the EPH to be able to focus on livelihoods.
**EPHs TRAINED ON SOFT SKILLS**
The EPHs received training not only on technical skills but also on other skills that are important in self-employment such as dealing with clients, managing stress, etc. These are not usually offered by livelihood skills training providers.

**TAHANANG WALANG HAGDANAN’S CBR NETWORK TAPPED**
This facilitated access to appropriate health and rehabilitation services for the vulnerable households.

**REFERRAL SYSTEMS ESTABLISHED**
The referral system was established to link vulnerable households to service providers which made it easier for the EPHs to seek out help.

**AREAS FOR IMPROVEMENT/CHALLENGES**

**DEFINING WHO TO SUPPORT**
PSS was originally conceived to benefit an individual. However, but it does not discount his immediate surroundings as it also aims to improve the person’s environment so that he can move and participate freely and effectively. As family life is inextricably connected with an individual. Thus, to allow the EPH to manage their livelihoods successfully, the support had to be extended to other members of the household.

**TAPPING EXPERTISE OF WOMEN AND OLDER PEOPLE**
One major assumption of the project is that using disability as the barometer of inclusion for all will benefit all other marginalized sectors such as older people and single women household heads. While REBUILD included older people and single women household heads, the project design predominantly focused on people with disabilities. Project design did not consider other vulnerable groups and did not adjust implementation to include others especially the groups of older people and women.

Assessments were not able to consider barriers faced by these two other groups in terms of employment like domestic responsibilities including child care for women and the need for flexible working hours for older people.
OPERATIONALIZING THE PLAN
Implementing the PSS approach initially was challenging with the limited experience in the Philippines on disability-inclusive livelihoods with personalised social support. The project staff experienced difficulty in operationalizing the proposal and detailing the strategy despite several support visits by technical advisors with different expertise.

RECOMMENDATIONS
Below are some recommendations for other organizations that plan to improve their support services to vulnerable households.

PREPARE TO SUPPORT THE ENTIRE HOUSEHOLD
Project design should consider that the EPH might need help in accessing services for other members of their household.

INVOLVE WOMEN’S GROUPS AND ASSOCIATIONS OF OLDER PEOPLE
These groups can provide expertise on how to improve inclusion of their respective sectors in livelihood programs.

COLLABORATE WITH AN ORGANIZATION
WITH A WIDE NETWORK OF SERVICE PROVIDERS
The project does not need to create a new network of social support providers which can take time and require a lot of resources. There are established and experienced organizations like Tahanang Walang Hagdanan that already has an extensive network that can be tapped for support such as health, education, rehabilitation, etc.

PLAN TO BE HOLISTIC IN CAPACITY DEVELOPMENT
Ensure that when planning for capacity development of EPH it should include a whole range of technical, business and soft skills so that support will not be limited to specific skills that some may not need.

DEVELOP STAFF CAPACITIES ON PERSONALIZED SUPPORT
It is important that the project staff have skills on how to provide personalized support. Ideally, the project staff should have background in entrepreneurship or business management and administration with skills and experience in community development and technical support.
Isidro Cinco (above, left) is an older person and resident of Sitio Peterson in Barangay Pinugay. Here he stands in front of his small retail store.

“Life used to be difficult when we could not earn, when there was no work or I was sick. Through REBUILD, I was able to start my own business using the loan I accessed. I was guided on how to complete the loan requirements and plan the business. Once we started earning from the business, we were able to pay for bills, food, and even medicines. Now, I have savings that I can use during lean times, and I can also avoid using capital for basic needs. I was also able to access social assistance schemes such as senior citizen discounts and health insurance. I also know how to protect my business assets like immediately repairing the roof when it leaks. Now, our lives are better and I feel less burdened.”
II. INCREASING ACCESS TO FINANCIAL SERVICES BY SUPPORTING MFIs TO REACH VULNERABLE PEOPLE

DESCRIPTION OF THE CONTEXT

In principle microfinance programs target the poor and are open to all regardless of age, gender, ability or situation. However, evidence has shown that the microfinance programs that have reached the poorest are only those by institutions with strong social missions and innovative service delivery.

In Baras, only 3.85% of the vulnerable households surveyed by the project in 2012 in three barangays have been able to avail of loans from microfinance institutions.

PERCEIVED RISKS FOR MFIs

In 2012, the project scoped MFI services in Baras and nearby areas. There were two MFIs operating near Baras but were not interested in expanding their services in Baras because:

• It was not profitable for them because Baras had only ten barangays and had low population density so people were few and located too far in between.
• Risk of non-payment is high for several reasons:
  - Economy of Baras was limited because supplies needed to be procured elsewhere, the market was too small, and products were not accessible or marketable.
  - Establishing good character of potential clients (a usual requirement for loan applications) will be difficult considering that people are mostly relocated from their old residences so they are not familiar with each other.
  - There was still a sense of non-permanence of residency among the community members as they had just moved into transitional shelters. Transitional shelter is a type of housing that is built for people displaced by disasters while permanent houses are still being built.
  - There was a high possibility of emigration because people are mostly relocated from their old residences and should they not find work in Baras or nearby.
Moreover, the MFIs were not willing to partner with HI for REBUILD because:

- The target number of EPHs was too small for them earn profit.
- They were not willing to adapt their products and services to reach vulnerable people.

**EPHs APPREHENSIVE OF MFIs**

On the other hand, many of the vulnerable households reported that they seldom approach microfinance institutions, money lenders and cooperatives. Those who have access opt not to do so because of high interest rates and many requirements.

**DESCRIPTION OF THE PRACTICE**

**PARTNERING WITH SEED AND EDM**

HI entered into partnership with EdM and SEED in September 2013 to implement the self-employment strategy of the REBUILD Project. This partnership was a result of the shift from the original strategy of giving livelihood kits as grants to provision of capital to an MFI. This decision came from the realisation that the funding will not only benefit the project beneficiaries but can be revolved by the MFI for access of others beyond the project duration.

Partnership included: a) skills development (i.e. soft, technical, business skills development) of EPHs; b) provision of access to financial services (soft loans, loans, savings, insurance, etc.); c) monitoring and provision of coaching to chosen livelihood undertaking; and, d) protection of EPH assets and building their resiliency.

SEED started in July 1985 and is currently serving depressed areas in Cavite and Metro Manila. It offers a wide-range of financial and socio-economic services to its partners which are suited to the needs and specificities of its target outreach. EdM is and has always been the only major funder for SEED since 2005. EdM has constantly had in-country staff to support SEED in its development and implementation of social microfinance services.

Together, they decide strategies and product development including partnerships and expansion activities. SEED opened a branch in Rizal in consideration of the project with HI. It started with the adapted services for very vulnerable populations targeted by HI in the three Barangays of Baras Municipality – Pinugay, San Jose and San Juan.
SEED aims to maintain operations in the area for the long-term (beyond the current partnership with HI) and through it, to expand further into Rizal and neighboring areas. One Program Officer (PO) of SEED was allocated to the target Barangays and to the EPH specifically. This position within SEED is considered permanent.

**ADAPTING PRODUCTS TO THE NEEDS OF THE EPH**

Both EdM and SEED promote social microfinance service delivery, meaning that the double bottom-line objectives of poverty alleviation and financial sustainability are placed on an equal footing. Loan services were adapted and flexible to individual business needs and capacity depending on the character and capacity to repay of the EPH and on the amount and length of loan.

An area assessment was carried out in Baras by SEED and EdM staff in June 2013 for two days. The assessment sought to determine the loan packages, market access, main business cycles, and entrepreneurial capacity of EPH. This was done through individual interviews with EPH at business sites or homes, mapping of businesses and transportation, and gathering of the EPH profiles.

Loan packages were adapted based on desk review of literature on pro-poor loan products and on Baras context. There was also experience sharing with other EdM expert in Togo that worked with people suffering from HIV/AIDS. Finally, there was brainstorming among HI, EdM and SEED staff.

**SUPPORTING SEED-EDM IN ADAPTING SERVICES**

After the agreement with SEED-EdM was signed, HI organized a general disability awareness workshop for two SEED staff so that service delivery would be sensitive to women and men with disabilities, and consequently, older persons and single women household heads. (Tool: Training Toolkit in increasing access of persons with disabilities to Financial Services)

This was followed by technical support during the field committee meetings. These meetings were held at the HI office in Baras between SEED and HI frontline staff to gauge progress, address concerns and adjust plans as may be necessary. These meetings were held at weekly for the first three months of the partnership and monthly thereafter.

Then, HI conducted a more specialized training in 2015 for five new staff of SEED.
It included practical recommendations for more inclusive MFI services particularly on accessibility, communication and attitude. SEED staff the developed action plans to implement doable solutions and strategies until the end of the project.

Support to EPH on self-employment usually takes six months considering that usually, loans delivery are three months long. First month is spent on conducting the household survey, validation with local decision committees, promotion, vulnerable profile assessment, QoL survey, and referral to SEED for loan processing.

Then the MFI conducts partnership orientation seminar (POS), training on savings, intensive business coaching and background investigation in three months. The MFI then deliberates on the credit, conducts probability of default (PRD) and finally releases the loan to approved applicants.

As the loan recipient engages in business and repays the loan, they receive more trainings and coaching in two months.

**SIGNIFICANT OUTCOMES**

**INCREASED ACCESS TO LOANS BY EPHs**

With loan packages adapted to the needs of the EPH, EPHs interested in self-employment were able to access 238 loans. The most common loan package availed by the EPHs was the Pagbabago loan (63%), second was the Pagsisikap loan (10%).

A significant number availed of the second loan cycle as their chosen livelihoods were thriving and they wanted to expand it. This also showed that they had good payment records.

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**Orientation on Disability and Inclusion (2015)**

**DAY 1: Understanding Disability**
- Session 1: Defining Disability
- Session 2: Disability Situation
- Session 3: Terminology
- Session 4: Conceptualizing Disability; Models
- Session 5: Needs and Rights
- Session 6: Analysis: Looking at the Field Experiences

**DAY 2: Mainstreaming Disability**
- Session 7: Defining Mainstreaming and Concept of Inclusive System
- Session 8: Accessibility and Reasonable Accommodation
- Session 9: Inclusive Livelihood
- Session 10: Action Planning
## ADAPTED FINANCIAL PRODUCTS

<table>
<thead>
<tr>
<th>Basis for the product</th>
<th>PAG-ASA (HOPE)</th>
<th>PAGSISIKAP (HARD WORK)</th>
<th>PAGBABAGO (CHANGE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Many EPH needed a wide variety of raw material, inputs and equipment to start their businesses. In-kind loans were not possible because of difficulties and cost of logistics.</td>
<td>EPH have very varied profiles (very poor and ultra-poor, skilled and unskilled, start-up and existing, with and without side businesses, etc.). Agricultural activities require a more important financial investment, than the other loans and posed higher risk for the beneficiaries and SEED.</td>
<td>Regular package of SEED</td>
<td></td>
</tr>
</tbody>
</table>

| Purpose | Build the experience of the partner in managing a business, with low risk, both for the partner and the organization | For various income-generating activities like working capital for production such as seeds, animals, fertilizer and tools; financing operating costs such as hired labor or machine rent for harvesting the crops; invest in durable improvement measures to increase business productivity, such as a water pump for irrigation; or purchasing land or machinery for long-term use, such as tractors. | For business use only. This includes, but is not limited to, volume increase of products to purchase; business diversification; repairs/maintenance of space and equipment used for business; acquisition of equipment and fixed assets for business use, etc. There are restrictions on certain business types. |

| Intended beneficiaries | Very poor EPH who are considered not having the required capacity to manage effectively a business | Beneficiaries of SEED who venture in business with in-fine cash flow | Owners of businesses running for at least a year |

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Php 1,000 up to Php 5,000</th>
<th>Php 4,000 up to Php 30,000</th>
<th>PHP 4,000 up to PHP 30,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest</td>
<td>None</td>
<td>2% flat per month</td>
<td>2.5% flat per month.</td>
</tr>
<tr>
<td>Requirements</td>
<td>None</td>
<td>CGS. No collateral. No co-maker. 2 Witnesses (1 co-member, 1 relative). 20% fixed deposit.</td>
<td>Must have undergone 4 weeks of savings wherein minimum deposit per week is at Php 40</td>
</tr>
<tr>
<td>Processing fee</td>
<td>None</td>
<td>Php 50</td>
<td>Php 50</td>
</tr>
<tr>
<td>Repayment</td>
<td>Weekly basis that will begin 2 weeks after release</td>
<td>Upon “harvest” installment</td>
<td>Weekly basis</td>
</tr>
<tr>
<td>Length</td>
<td>8 to 26 weeks</td>
<td>1 to 12 months</td>
<td>8 to 42 weeks</td>
</tr>
</tbody>
</table>

SEED also offered the Village Savings product that was intended for the voluntary savings and the mandatory capital build-up. This was to allow the EPH to save to manage risk (e.g., health emergencies, crop failures, etc.), build assets, invest in productive activities, manage cash flows, and smooth incomes. Life insurance was also offered but compulsory for the Pagsisikap and Pagbabago Loan recipients.

Delinquency management followed SEED standard practices, involving first and foremost an immediate visit by SEED staff to the EPH in case of mispayment. Depending on the cause identified, discussions and negotiations were held to get the beneficiary back on track.

**ADAPTED SERVICE DELIVERY**

SEED organized satellite groups in *sitios* (sub-units of villages) where EPHs were located near each other. These groups were for the weekly group repayment and savings deposit. They had rules and regulations that restricted membership, including requiring the consent of other group members for new members to join.

The satellite structures had elected leaders (president, treasurer, secretary) and the members. In some sitios where houses of EPHs were very far from each other, the structure proposed was not feasible for a good number of EPHs. Thus, some EPH had to be organized in separate groupings for the weekly collection meeting (and other transactions and services offered). However, these separate groupings were intended to be opened up for other community members when SEED expands its services beyond the EPH.
All services were delivered directly in the communities. However, for those who wanted to carry out some other financial transactions with at the branch level, they could still do so. SEED staff tried to be more sensitive and adjusted top the dynamics of the EPH and their households.

ENSURED SUSTAINABILITY
More importantly, SEED will continue providing its microfinance services and products and make these accessible to most of the vulnerable families in the whole of Baras even after the implementation of the REBUILD Project has ended.

FACILITATING FACTORS

SEED WILLINGLY EXPANDED ITS SERVICES TO BARAS AND NEARBY AREAS
SEED had planned to open a new branch in 2013 and in consideration of the partnership did so in Rizal. The financial and socio-economic products and services particularly loans and savings with the corresponding socio-economic support services (training and capacity building for beneficiaries) were critical interventions that contributed to producing the results of the REBUILD Project.

BRANCH PLACEMENT
Again, Baras had low population density and did not have enough number of potential MFI clients for SEED to sustain its operations after the project without additional funding. SEED located its Rizal branch in Antipolo and not in Baras as initially planned for sustainability and for accessibility to majority of the EPH.

To ensure the sustainability of the branch in the long run and mitigate risks, SEED included the municipality of Antipolo to its area of operations because of presence of urban poor and high population density. Furthermore, most of the EPHs were living in Pinugay and traveled more often to Antipolo for their business purpose than to Baras capital.

FUNDS WERE AVAILABLE TO SUBSIDIZE SERVICE DELIVERY OF SEED TO VULNERABLE PEOPLE
 Funds were made available to SEED-EdM to address the identified microfinance needs of EPHs under the Project. Identified EPHs in barangays Pinugay, San Juan and San Jose who planned to undertake self-employment activities either as a starter and expansion were given priority to access the facility as long as they underwent the proper identification processes of HI and screening under the
procedural steps of SEED’s adapted microfinance products and services. The EPHs have the opportunity to access the microfinance services up to the third cycle of their livelihood or business undertaking depending on SEED’s assessment of their needs.

**SEED STAFF RECEIVED SUPPORT TO DELIVER MORE INCLUSIVE SERVICES**

Project staff continued technical support on inclusion to SEED-EdM after awareness session through mentoring held during field committee meetings. This ensured that SEED staff were guided in applying their learnings from the awareness session. More importantly, SEED’s best resource on how to make their services more inclusive was when they employed a person with disability as staff.

“I used to think that I could only get loans from money lenders. The only business we had was a sari-sari store and we knew little on how to manage it. We often had to stop selling during strong rains and typhoons. Once through a referral, I was able to take out a loan but they did not offer any training or coaching. I was happy when HI came to assist me in accessing loans. Through the project, I also learned about organic farming and received free seeds. We planted chilis, string beans, gourds, and eggplants for household consumption so we don’t need to buy these anymore. I also attended a training on food processing so we were able to add fishballs, kikiam, ham, etc. to what we sell using the loan from SEED. A member of our family was also able to enroll in a welding course from TESDA. We also get valuable information through the DPO and the farmer’s association in our barangay.”
- Alinda Tilaon, lone head of household

**PERSONALIZES SOCIAL SUPPORT PROMOTED POSITIVE BEHAVIORS**

Many EPH gained confidence in availing microfinance services and in using these for business purposes only. The work carried out by HI in the initial months had eradicated dole-out mentality to a satisfactory level. EPHs were conscious they will have to pay back their loan.

This was further demonstrated by the change in amount requested between the time when HI surveyed the EPH, and the results of the MFI assessment. Amounts requested were generally lower by over 100% compared to the initial ask.
BARANGAY DPO'S PARTICIPATION
IMPROVED IDENTIFICATION AND TROUBLESHOOTING

DPOs participated in the local decision committees in identifying the EPHs of the project. This made identification easier because the DPO leaders were familiar with the character of the candidates. The DPO leaders also acted as intermediaries among SEED, HI and the EPHs. They guided EPHs when the latter was having problems in their livelihood projects.

AREAS FOR IMPROVEMENT/CHALLENGES

NEED FOR STRATEGY CHANGE

REBUILD’s original design was provision of in-kind grants to vulnerable people. However, its pitfall was that giving grants to people was not sustainable and only addressed temporarily the economic needs. As a consequence to this change, it was only in January 2013 when discussions with EdM-SEED began.

The contract was signed in September 2013 and the first loans were released in October 2013 for EPH identified as early as September 2012. The long period between identification and loan processing had resulted to strained relations with the EPH during the wait.

VULNERABILITY

The income status, location, vulnerability to health issues and disasters, and poor business proposals increased the risk for MFIs to reach the vulnerable households. Health issues and family emergencies had affected payment of loans by some EPHs.

RISKY BUSINESS

Another risk identified by EdM-SEED was that many EPHs lack business and technical skills. EPHs also initially preferred businesses that are not feasible or sustainable. For example, many wanted to engage in sari-sari stores (small retail shops) as primary or secondary livelihood.

If many will be involved in the same business and there is already many sari-sari stores in the area, then this will result to high levels of competition. In turn, this will limit sustainability of such businesses with low shares of the market and crowded market place.
OPERATIONAL DIFFERENCES
It is important to note that when two organizations with different ways of working enter a partnership, then they may encounter challenges in working together. While this is normal, it must be noted that in future projects, time and effort must be considered in the planning. HI’s expertise is in disability with significant experience in implementing inclusive livelihood projects in select countries. EdM-SEED on the other hand is focused on livelihood development. While the two organizations shared the goal of providing livelihoods to vulnerable persons, differing organizational priorities affected its partnership. HI is a non-profit organization while EdM-SEED is a business entity aiming for profit and efficiency.

Operational differences made partnership challenging at times. While this is normal, it must be noted that in future projects, time and effort must be considered in the planning. Schedule was also different between the partners with HI staff working full time with the EPH while SEED staff were working with other communities in Rizal, a set-up that was understandable given SEED’s aim for sustainability. There were at least four HI project staff who can support the EPH while only one project officer from SEED was processing the loans and coaching the EPH. HI was working within the project life while SEED was within their long-term services. As a consequence, HI project staff then had to step in at times to conduct background investigation to meet project targets on time.

RECOMMENDATIONS

MICROFINANCE MAY BE MORE APPROPRIATE AND SUSTAINABLE IN RURAL SETTINGS THAN IN-KIND GRANTS FOR LONG-TERM RECOVERY

In-kind grants, i.e. direct distribution of livelihood kits such as farming equipment, carpentry tools, seeds, etc., may work directly after disasters because people have lost all their assets. However, this may no longer be appropriate for long-term recovery because it limits the beneficiaries to those during the project life. Moreover, the low population density of rural areas and difficulty of transportation pose challenges in logistics and cost of distribution.

DEVELOP PARTNERSHIP WITH MICROFINANCE INSTITUTION BEFORE IDENTIFYING BENEFICIARIES

There should be established or at least ongoing development of partnership with an MFI prior to selecting beneficiaries. This will prevent the long wait and distrust of the EPHs.
MAKE FUNDING AVAILABLE TO DEFRAY ADDITIONAL COSTS NEEDED TO SUPPORT VULNERABLE PEOPLE

SEED made adjustments in their policies and procedures to be able to reach target beneficiaries. They made changes in their procedures such as cash disbursements (done in the community instead of the branch office to remove physical barriers especially for people with limited mobility), orientation seminars (one-on-one instead of by group), and more importantly, they improved their ways of dealing with clients and their family (became more sensitive and adjusted to the dynamics of the EPH and their family).

In addition, the terrain and geography of Baras made posed challenges in service delivery and cost of operations to SEED. All these adjustments demanded additional cost that would have been a burden to the MFI without support from the project. For MFIs to sustain the gains in such partnership, a strategy where wherein the government or other non-profit organization would subsidize the costs incurred in covering the vulnerable sector should be explored.

PREPARE FOR PROCESSES THAT CAN TAKE LONGER THAN USUAL

This process is extended to nine months because the EPH will need to wait while the SEED Program Officer is not available to process the loan and provide the coaching.

EXPLORE PARTNERSHIPS WITH MFIs THAT HAVE EXISTING OPERATIONS IN THE AREA

During project duration it was not possible to partner with a local MFI that had existing operations in Baras. It was only SEED-EdM that was willing provide loan services and business coaching. SEED-EdM committed to expand their operations in Rizal and installed a new branch. Thus, should the project be replicated in another area, the project may consider working with an MFI with existing operations would require less start-up expenses to cater to vulnerable people.

DEVELOP CAPACITY OF PROJECT STAFF TO SUPPORT MFI ON ADAPTING THE PRODUCTS AND SERVICE DELIVERY

Project staff should have the capacity to operationalize the logical framework of the project and provide timely technical support to the MFI on the development of products and its delivery of service. Timely and adequate technical support could have allowed for the forms and processes to be accessible since the beginning. Forms were already printed in smaller font size before the MFI was made aware that people with low vision need bigger font sizes to read.
III. MAINSTREAM DRR IN LIVELIHOODS FOR RESILIENCY
DESCRIPTION OF THE CONTEXT

The households of the EPHs belong to a community with unsafe conditions not only because of its topography but also its lack of preparedness and mitigation, environmental degradation, poverty, among others.

Thus, vulnerability of households and livelihoods to disasters is affected by the capacity of the community and the government authorities to reduce disaster risks. Moreover, these unsafe conditions are brought about by social processes and relationships that exist due to unequal distribution of wealth and power in society.

**DISASTER-INDUCED POVERTY**

Many of the EPH were already living in poverty before the destructive typhoons and the subsequent relocation process. Then, for some, the disaster destroyed their meager assets (small equipment, tools, carts, etc.). For others, the relocation placed them far from their source of incomes or jobs.

“Floods and strong rains used to destroy my vegetable farm. I already tried different ways to avoid incurring losses but I always ended up with nothing fit to sell or to consume. Worse, it was difficult to recover after disasters because my family had no one to seek support from until I became part of HI’s project. I started joining trainings, received coaching and even volunteering as a barangay *tanod*. With these experiences, I learned that I need to prepare for disasters and how to avoid losing income during those times. Applying these lessons, I diversified my sources of income by finding daily wage work, making stoves using alcohol and gas, and farming organic vegetables. I learned how to use stakes to protect my vegetable farm from strong winds. Then, I try to harvest as much as I can when I receive early warning of typhoons. The barangay is also helping by dredging canals to divert rain water coming from the mountains. I am now more confident that I can still earn despite of disasters. I feel better prepared from disasters because my family has a contingency plan and we are also part of the barangay’s plan. I also now have assurance of support from the government, the DPO and the farmer’s association who I all met through REBUILD Project.”

- Jesus dela Paz (Vegetable farmer, Barangay San Jose)
HAZARD-PRONE LIVELIHOODS
Almost all of the livelihoods of EPHs who are self-employed are home- or agriculture-based and they live in hazard-prone areas.

Large parts of Barangays San Jose and San Juan are located in mountainous areas that lack sufficient forest coverage and mitigating measures to prevent soil erosion. This makes the barangays highly susceptible to landslides, flash floods and mudslides. In 2009, the entire barangay of San Juan was severely affected by landslides. In addition, there are few concrete roads leading to some sitios making travel to these areas difficult during disasters.

There are also many EPHs who live in areas prone to flooding in San Jose and Pinugay. Some in the riverside but there are no dikes along the river to prevent flooding. In Pinugay, many of the EPHs live in low-lying areas.

DESCRIPTION OF THE PRACTICE
The project considered that a livelihood is resilient when it can thrive despite hazards, stresses and shocks, and can protect its assets (human, natural, financial, physical and social) now and in the future.

Understanding further that resilient communities enable resilient livelihoods, the project promoted disaster risk reduction (DRR) in livelihoods, at households, in communities (barangays) and in governance. Project support in this thematic started with training the MDRRMO, barangay DRR councils and DPO members on inclusive DRR.

With the municipality experiencing successive typhoons in 2014 and with the project actively supporting actions in preparation and response to these hazards, a good relationship was established which allowed the project to provide technical support in improving DRRM practice in Baras.

At community level, disaster risk reduction measures included a study of livelihood activities, which were linked with seasonal calendars and climatological mapping so that EPHs are able to implement their livelihood activities with the least risk of losses due to disasters. The project stressed among its EPHs the need to consider possible effects of hazards in their communities to their livelihoods and supported them in designing a business plan and asset protection plan that anticipates risks and explore adjustments to be made to increase the resiliency of their livelihoods.
MANAGING RISK AND PROTECTING ASSETS OF LIVELIHOODS

The project supported the EPHs in analysing potential hazards, their exposure, vulnerability and capacity to determine the nature and extent of potential losses in their life, household and livelihoods. Guided by information on hazards and risks present in their respective barangays, EPH did their risk analyses using tools developed by the project like the Asset Protection Forms and the Household Disaster Preparedness Workbook. (Tool: Asset Protection Forms and the Household Disaster Preparedness Workbook)

Then, based on their risk assessment, project staff facilitated the planning of the EPHs and their household members on mechanisms they can employ to protect their assets and their entire household. It was important to do this at the household level because almost all of the EPHs had home-based livelihood activities. Moreover, any negative event that happens to the household will also impact the livelihood activities.

TRANSFERRING RISK THROUGH INSURANCE

The agreement with SEED-EdM included provisions that required review of current micro-insurance product to ensure coverage for all members of the EPH household; and depending on findings, study and come up with an alternative micro-insurance facility. As a result, SEED contracted with Bankers Insurance. Through this company, SEED was able to offer EPHs insurance covering disasters.

SAVING TO RESERVE FOR RISKS

SEED-EdM was also asked to create an emergency fund or social fund or emergency savings group as a coping mechanism to alleviate impacts of shock and stresses such as health emergencies, death in the family, drought, typhoons, etc. As a result, SEED organized Village Savings Groups by clustering EPHs that are near each other. Each EPH was required to put in an initial savings fund of Php 40 in the savings box. The box was located in one of houses of the group. Then, the EPHs have to deposit weekly. The amount could not be withdrawn without prior approval of SEED.

MITIGATING RISKS

Baras is highly prone to landslides induced by earthquakes. Thus, the project conducted training on vetiver grass production in collaboration with MAO and Haribon Foundation wherein participants were taught about the benefits of vetiver grass on soil erosion and as a livelihood activity. Also they were shown how to establish and manage a nursery for the wildlings as a business.
**DRR PLANNING WITH THE COMMUNITY**
The Barangay DRRM Councils were given trainings on inclusive disaster risk reduction and were given grants to implement small scale mitigation projects to reduce the impact of flooding and other hazards in their community.

**SIGNIFICANT OUTCOMES**

**HOUSEHOLD LEVEL DISASTER PREPAREDNESS**
187 out of 268 families are aware and have knowledge on DRR and have started making their household preparedness plans. Apart from identifying hazards and risk, devising an evacuation plan or defining a disaster support network within the family, the plans also include specific actions to be taken to protect a family’s assets or source of income, which includes:

- Opening of savings accounts (92 families has savings accounts as encouraged by SEED)
- Enrolling in health/life insurance
- Better storage for store products to prevent pest infestation and damage during rainy season
- Elevating store and house to mitigate flooding
- Exploring new products and other livelihood activities
- Use of low-cost pesticide and employing indigenous/organic methods to prevent pests and increase yield
- Learning about agencies, which can provide livelihood risk mitigation and post-disaster support like Department of Agriculture, Department of Trade and Industry and Landbank of the Philippines

**COMMUNITY CONTINGENCY PLANS PROMOTE INCLUSION AND RESILIENCE**

All 10 barangays of Baras have updated and developed inclusive contingency plans. Risk assessments took note of disaster history and seasonal calendars indicating livelihoods or cropping activities for particular months with the intention of anticipating and preparing for possible disruptions and shocks to livelihood activities.

Vulnerable households are mapped as well for an informed planning and design of early warning system that reaches across impairments, relief services that are inclusive and evacuation centers are accessible.
**SMALL SCALE MITIGATING MEASURES IMPLEMENTED**
All 10 barangays have ongoing small-scale mitigation projects mainly in anticipation of the common hazard, which is flooding. The projects include construction of drainage canal, back filling of road and provision of slope protection, tree planting and renovation/improvements of evacuation centers and waters and sanitation facilities to make them accessible.

**FACILITATING FACTORS**

**TYPHOONS GLENDA AND RUBY (RAMMUSUN AND HAGUPIT) SHOWED VULNERABILITY OF EPHs AND THE BARANGAYS**
Baras was heavily affected by two successive typhoons during the monsoon season of 2014 that caused flooding in the three focus barangays. While this was a negative event, it gave an opportunity for the project to finally work with the government authorities on post-disaster assessment.

LGU gained confidence in the capacity of HI to provide technical support in improving DRRM practice in the municipality. Then, two successive typhoons affected Baras and the project staff had to assist the women and men with disabilities in accessing services of the government such as financial assistance in house repair and free seedlings and agricultural implements.

**PROJECT STAFF HAD EXPERTISE ON INCLUSIVE DRR**
Two members of the team had technical knowledge and had experience in supporting LGUs and communities on inclusive DRR. They were also able to train the rest of the team.

**AREAS FOR IMPROVEMENT/CHALLENGES**

**HIGHLIGHTING LIVELIHOODS IN DISASTER PREPAREDNESS ACTIONS**
Most of the EPHs have been doing the same livelihood activity for the longest time that asking them to define specific actions to protect their assets or prepare for disasters seemed to be an extra work for them.

**LIMITED KNOWLEDGE OF OTHER PROTECTION MECHANISMS**
There was limited knowledge on the existence of support agencies like insurance companies, banks and government offices which an EPH can seek support from when they are affected by disasters.
MUNICIPAL TO BARANGAY LEVEL DRR COORDINATION
The MDRRMO is not a permanent position and the currently designated person is also managing other responsibilities that support and coordination with barangay level DRR councils is not systematic and efficient.

ADAPTING TO CLIMATE CHANGE
Livelihood diversification was still not widely promoted, as technical knowledge on climate change and natural resource management is still very limited.

TOO MUCH FOCUS ON DISABILITY
The project focused mainly on supporting DPOs and promoting disability inclusion in local governance. The project design and its implementation did not consider the two other vulnerable groups that were also beneficiaries of the project: older people and women.

TOO MUCH ADVOCACY WITH JUST CONCEPTS
Development of practical recommendations should be improved because LGU officials need these more importantly beyond concepts of disability and inclusion. There must be better analysis of the existing government programs, processes and projects of current administration to determine entry points for inclusion.

LOW FAMILIARITY OF LOCAL CONTEXT
Most of the project staff at the beginning of the project was not from Baras or Rizal Province because there were no qualified applicants locally. They were not familiar with the local politics, social dynamics and existing programs and projects of the LGU.

RECOMMENDATIONS

SUPPORT ASSET PROTECTION
Many of the EPH knew how to protect their assets but did not have the resources to do so. One EPH knew that to protect his small poultry business from flooding he needed to build cages that were high or move the chickens to higher ground. He did not have the funds to build or the higher ground. He needed to be linked with a community member whose household was on higher ground.
**INCREASE ACCESS TO MICROINSURANCE**
For people living in poverty, insurance is a cost that they would forego. However, insurance will help them economically recover faster in cases of disaster, shock or stress. This can be linked with the MFI.

**CONSOLIDATE BARANGAY CONTINGENCY AND DRRM PLANS INTO THE MUNICIPAL PLANS**
All the barangays had been able to update and to make their contingency and DRRM plans disability-inclusive. The MDRRMO will need to consolidate all these into the municipal DRRM plans and then test the contingency plans.

Furthermore, it will be good to analyze the livelihood data gathered through the project to inform the DRRM plans.

**INTEGRATE CLIMATE CHANGE ADAPTATION AND NATURAL RESOURCE MANAGEMENT**
There are only 15% of the EPHs had agriculture-based livelihoods not including those who buy and sell agriculture-based products. Agriculture-based livelihoods are heavily affected by climate-related disasters such as drought and heavy and frequent rains.

Thus, they would still need technical support on how to anticipate changes, plan for these and act accordingly. At the same time, they could also have benefitted from advanced trainings on how their livelihoods can enhance and not deplete the natural resources on which their activities depend. These topics were slightly tackled in some training sessions by MAO but due to the lack of time were not explored further after the trainings.

**HIRE MORE LOCAL STAFF**
As much as possible, projects should recruit and capacitate local staff to ensure a good understanding of the context and also as a sustainability step ensuring the presence of someone in the area who can lead the promotion and sustain the implementation of inclusive development actions.
IV. PROMOTING INCLUSIVE LOCAL GOVERNANCE FOR A MORE ENBLING ENVIRONMENT

DESCRIPTION OF THE CONTEXT

Baras being a fourth class municipality shows its low financial capability to fund its developmental projects and address its other priority needs. However, it still has relative autonomy in chartering its own development as accorded by the Local Government Code of the Philippines.

LIMITED PARTICIPATION IN LOCAL GOVERNANCE

Results of the Local Participatory Diagnosis done by the Municipal Federation of DPOs in Baras called Baras Federation of Persons with Disabilities Association, Incorporated (BFPWDAI), people with disabilities have had limited participation in local governance.

Before 2013, people with disabilities had no sectoral representation in the Municipal Development Council and other local special bodies. The DPOs at the barangay level had the same issues. They were not represented in the Barangay Development Council or in any of its special bodies.

Thus, they were not involved in the planning nor were they consulted in the decision-making process of the council or of any of its special bodies. LGU officials interviewed said that they thought people with disabilities are mainly the responsibility of the Committee on Health, Sanitation and Social Services. This suggested that LGU officials viewed people with disabilities as mere recipients of charity and not as rights-holding members of society.

LIMITED AND UNDERUTILIZED GOVERNMENT FUND ON DISABILITY

LGUs in the Philippines are mandated to earmark 1% of its annual income revenue allocation to people with disabilities and older people. However, DPO leaders were not aware whether the LGU has allocated such funds in Barangay Pinugay and how, if allocated, the budget has been utilized.

DPOs HAD LOW ORGANIZATIONAL CAPACITY

The municipal federation of DPOs in Baras was formed with the assistance of the MSWDO in 2007. They received certification as a legal organization in 2009 and only after were they able to participate in municipal activities. In 2013, only three out of the ten barangays had active DPOs. Only Pinugay had an active DPO among the three focus barangays.
Based on the project’s assessment in 2013, the DPOs at the municipal and barangay levels needed to improve significantly their capacity to manage their organizations and assert their rights to engage effectively in local governance processes.

**DESCRIPTION OF THE PRACTICE**
The project worked towards improving DPO participation in local governance to ensure that disability issues are included in a cross-cutting and sustainable way in Baras.

**PARTNERSHIP WITH TAHANANG WALANG HAGDANAN**
HI has been working in partnership with TWH in the Philippine since the early 1990s on disability. TWH is a non-profit organization based in Cainta, Rizal that aims to strengthen the social enterprise through viable economic activities without compromising the core thrust of empowering persons with disability and care for the environment with the main objective to train people with disabilities to be productive and self-reliant members of the society.

TWH served as technical support in developing the capacity of the Baras DPO Federation in policy advocacy and acted as advisor to the project team on disability, mainstreaming and inclusion. At the same time, TWH organized several activities to promote disability rights:

- Awareness raising on disability rights to families of people with disabilities as advocates and as support
- Training on disability laws and UNCRPD to municipal and barangay LGU service providers
- Disability sensitivity training on disability to barangay health workers and government employees

**DEVELOPING DPO CAPACITY TO ADVOCATE**
HI began developing the capacity of the BFPWDAI and all barangay DPOs after assessment and strategic planning of the organizations in 2013. The DPOs received training to promote greater participation of women and men with disabilities in local governance and decision-making processes such as:

- Training on lobbying and advocacy to DPO officers (November 2013)
- Orientation on the following topics:
  - Brief overview of Gender and Development
  - Bottom-up planning and budgeting
• Strategy in governance reforms
• UNCRPD
• Disability rights perspective
• Women with disability rights to reproductive health
• Situational analysis on persons with disabilities
• Best practices in engaging with the local government
  (barangay to municipal level)

The project also strengthened the internal capacity of DPOs by assisting in the formulation of constitution and by-laws and establishment of organizational structures. In addition, BFPWDAI was officially registered to Securities and Exchange Commission (SEC), as a legitimate organization operating in the Philippines. Then, the DPO leaders were coached and mentored on lobbying to LGUs and decision makers.

SIGNIFICANT OUTCOMES

DISABILITY CONSIDERED IN LOCAL DEVELOPMENT PLANS

As a result, four out of 10 barangays crafted resolutions acknowledging the DPO as members of the Barangay Development Council and three barangays have integrated disability concerns in various sections of its local development plans.

For example, barangay-based DPO leader Ruben Moral suggested that Day Care centers and comfort rooms to be constructed or renovated must adhere to BP 344, also known as the Accessibility Law, a proposition duly approved by the barangay council.

DPO FEDERATION INCLUDED IN LOCAL DEVELOPMENT COUNCILS AND LOCAL SPECIAL BODIES

The federation was also included in the Municipal DRRM Council and the Municipal Development Council thus ensuring a more disability-responsive Annual Investment Plan and Budget for 2015 and onwards. Local development councils are legislative bodies composed of elected officials and CSOs.

ACCESSIBLE CENTER BUILT

The Municipal LGU with additional funds from the Rotary Club of San Juan and HI built an accessible building to serve as a training, resource and evacuation center.
GOVERNMENT-FUNDED LIVELIHOOD PROJECTS
This disability-inclusive environment permitted the federation to facilitate funding for livelihood projects. In 2015, five barangays are set to receive Php 500,000 from Bottom Up Budgeting (BUB) funds that will be used for livelihood activities.

Chosen businesses include candle-making, alcohol gas stove production, paper bag making and pastries. These businesses, while led by barangay-based DPOs, employ persons with disabilities and their families in the barangays and profit from the project becomes part of the barangay DPO funds. In 2016, the federation was also able to include in the BUB funding for 10 rice vending store businesses planned to be awarded to qualified persons with disabilities selected by the barangay-based DPOs.

FACILITATING FACTORS
NEW ADMINISTRATION GAVE NEW OPPORTUNITIES
A new Mayor was elected into position in 2013 and BFPWDALI was able to get an audience with her. As a result, the municipal budget for disability increased for the following year and the federation was included in the participatory budgeting process called BUB for 2015. Also, a focal person for disability affairs was installed in the Municipal LGU, a development attributed to the project’s awareness and advocacy actions.

AWARENESS ACTIVITIES YIELDED POSITIVE RESULTS
Major changes in the attitude of the LGU officials towards disability inclusion happened in the second half of 2014. In July 2014, the Municipal Federation of Baras and the Barangay DPOs organized awareness events such as parade, arch-making contest, DRR exhibit, disability orientation, etc. in celebration of the National Disability Prevention and Rehabilitation Week.

All these events helped to sensitize the municipal and barangay officials in recognizing the barriers that women and men with disabilities encounter in the community and in accessing services. Spaces were opened for discussions with the LGU on issuance of resolutions that support disability inclusion or target women and men with disabilities.

Together with project staff, the DPO leaders followed through on gains by meeting with barangay LGU officials on disability issues and concerns. They gave practical recommendations on how the LGU can be more disability-inclusive.
AREAS FOR IMPROVEMENT/CHANGES

**TOO MUCH FOCUS ON DISABILITY**
The project focused mainly on supporting DPOs and promoting disability inclusion in local governance. The project design and its implementation did not consider the two other vulnerable groups that were also beneficiaries of the project: older people and women.

**TOO MUCH ADVOCACY WITH JUST CONCEPTS**
Development of practical recommendations should be improved because LGU officials need these more importantly beyond concepts of disability and inclusion. There must be better analysis of the existing government programs, processes and projects of current administration to determine entry points for inclusion.

**LOW FAMILIARITY OF LOCAL CONTEXT**
Most of the project staff at the beginning of the project was not from Baras or Rizal Province because there were no qualified applicants locally. They were not familiar with the local politics, social dynamics and existing programs and projects of the LGU.

RECOMMENDATIONS

**GIVE GOVERNMENT OFFICIALS PRACTICAL RECOMMENDATIONS ON DISABILITY MAINSTREAMING**
While it is important for government officials to understand concepts in disability, their limited time and lack of experience in disability inclusion prevent them from acting on disability issues. Help them by identifying entry points in the local development plan and processes for disability inclusion by giving practical examples of inclusion on particular thematics.

**CREATE SPACES TO BRING TOGETHER LGU AND DPOs**
Joint trainings can give opportunities for the DPO leaders to develop relationships with LGU officials. These also put them on the same page on issues and together, DPOs and LGUs gain skills in different topics.

**WORK WITH WOMEN’S GROUPS AND ORGANIZATIONS OF OLDER PEOPLE TO BE INCLUSIVE FOR ALL**
The best resource on aging and gender issues are older people and women thus future projects and programs will benefit from engaging organizations of older people and women.
V. EXPLORE WAGE EMPLOYMENT FOR WOMEN AND MEN WITH DISABILITIES

DESCRIPTION OF THE CONTEXT

Unemployment rate in Baras is extremely high, especially for young unskilled persons, women, and persons with disabilities. According to DPO leaders, persons with disabilities lack the confidence in seeking wage employment and the resources to look for and go to work. They noted the lack of accessible and affordable public transportation as a physical barrier to look for and go to work.

In Baras, the primary modes of transportation are jeepneys (extended to accommodate 16 to 20 people) that ply the major roads and tricycles, which can reach the farthest places. Fares can cost between Php 15 to Php 150 one way to the major roads. This and the foreseen cost of living outside the municipality are most probably the reasons why most of the EPH chose home-based livelihood activities.

DESCRIPTION OF THE MAJOR DIFFICULTIES

**VERY FEW EPHs INTERESTED IN WAGE EMPLOYMENT**

Among the 265 active EPHs, only 13 chose wage employment. Consequently, most of the projects resources and efforts were focused on improving access to self-employment and did not have dedicated resources that could concentrate on wage employment.

**NO PARTNERSHIP POSSIBLE IN TECHNICAL AND VOCATIONAL TRAININGS**

Project design considered that during the project development stage, in the consultations, community members did express their willingness to secure employment in Manila. Thus, plans were made to partner with TESDA and other service providers for technical and vocational trainings. However, TESDA required a minimum of 35 participants per training and the number of EPHs interested per training was less than this. There were few instances though that an EPH or a household member was able to join organized trainings.

**SCANT JOB OPPORTUNITIES IN BARAS**

Baras is primarily a rural municipality and consequently has a small formal economy that can employ women and men. According to the mapping of employers, many businesses did not require employees more than the owners and their household members.
Some businesses like resorts which are common in Baras cannot also provide regular employment as business is seasonal. They also learned that many listed establishments were micro to small scale businesses.

With limited number of employees and capital, hiring of qualified persons with disabilities was not their priority. Finally, the responses showed that local businesses had apprehensions and were prejudiced against the abilities of persons with disabilities if they will employ them.

FACTORS LEADING TO THIS SITUATION
The project had been able to support 11 of the 13 EPHs interested in wage employment through promotion of autonomy as job-seekers. Support was restricted to training people with disabilities in seeking work (defining their professional aims, preparing their curriculum vitae, writing a cover letter, having an interview) and behavioural and soft skills training (self-confidence, stress management, people skills, communication, negotiation, problem-solving, leadership, etc.).

Outcomes were narrow not only because activities started in the last quarter of 2014 but also:

- There was no analysis done on why many chose self-employment over wage; and why most chose jobs requiring unskilled labor over skilled.
- There is no data available on employment rate among older persons who are not considered in labour force statistics because they are above the working age.
- Analysis on gender-based barriers to the labour market was not done to plan accordingly how women and men can be supported.
- There was limited assessment of labour policies that could have been the basis for advocacy to the LGU and other government agencies. The project had only been able to review disability-specific laws and use these to raise awareness among local businesses.
- Personalized support to job seekers is constrained to project duration because no support services were identified to do this after the project.
MEASURES TAKEN TO ADDRESS THESE PROBLEMS

**EPHs WERE SUPPORTED IN SEEKING EMPLOYMENT**
EPHs who chose wage employment underwent the same process as those who chose self-employment. The coaching they received was more focused on confidence-building and improving their curriculum vitae and preparing requirements for employment such as birth certificate and police clearance.

**POTENTIAL EMPLOYERS IN BARAS WERE MAPPED**
The project staff conducted a mapping of businesses in Baras to identify local private employers and to assess local private employer’s level of disability inclusion. Initially, they put together a master list of more than 900 business establishments and researched on local businesses annual income. From this list, they identified more than 200 as potential establishments whose businesses would potentially require the skills of the EPHs. Then, these potential establishments received a survey questionnaire from the project but only 21 establishments responded.

Many establishments declined participation because they do not have any human resource staff in their local branches (assessment forms must be endorsed to their main office), some were no longer operational or had changed addresses, and/or simply did not want to be involved. The mapping of businesses in Baras showed that many of the local establishments were branches of large scale businesses that were operating at the provincial level. Thus, hiring processes were not locally known.

**EMPLOYERS’ FORA ORGANIZED**
In October 2014, the project organized an awareness activity targeting potential employers on the advantages of a diversified workforce. However, no employer and employment-related government agency attended the forum. The project team was not discouraged.

With help from the Mayor, another employer’s forum was organized in cooperation with the Baras Business Council. The second forum was well attended by more than 20 companies. During the forum, a significant question was asked, "What would be the process of employing persons with disabilities and how much would be their rate?" This gave the team further insight on how limited is the knowledge of businesses on inclusive employment. Prompted by this learning, a guide for employers on disability-inclusive employment was produced.
RECOMMENDATIONS

PROVIDE VULNERABLE PEOPLE AN ORIENTATION ON LIVELIHOOD OPTIONS
Vulnerable people might need ‘work orientation support’ to have a clear understanding of their livelihood options to be able to make an informed decision. This briefing may include information on self and wage employment options, its advantages and disadvantages, requirements, conditions, etc.

LEARN MORE ABOUT VULNERABLE PEOPLE INTERESTED IN WAGE EMPLOYMENT
Map beneficiaries interested in wage employment and their skills to guide the matching process. Look into the factors that affect their decision to go into wage and not self-employment. Information should be disaggregated by age, gender and ability.

CONDUCT A LABOR MARKET ASSESSMENT
Collect information on the employers competing for labor and the available work in the target area. Assessment should include decision-making practices in recruitment, trends in skills in demand, and ancillary, merit and pay practices. The results will be useful in matching with potential target beneficiaries. Assessment can be done during the project development or the planning phase.

ADVOCATE FOR PROTECTIVE AND FACILITATING MECHANISMS
During the employer’s forum one local legislator asked, “Would it be appropriate that the Council issue a resolution stating that private employers must at least allot 1% of their workforce to those with disabilities?” Legislation is one way to promote inclusive employment and to prevent discrimination.

LGUs can promote the right to work of vulnerable people and non-discrimination through ordinances, and offer assistance to vulnerable people to find employment. They can also provide assistance to employers to provide reasonable accommodation in the workplace and incentives in hiring vulnerable people.

HAVE SEPARATE SUPPORT SYSTEM AND RESOURCES FOR WAGE EMPLOYMENT EFFORTS
Finding jobs takes time and will require a different support system than that of self-employment. Planning of intervention should also consider how to deal with the waiting time between identification of beneficiaries and obtaining employment;
and how to provide post-placement support. In-job support is crucial to help vulnerable people to adjust to the working environment and to retain the job.

**EXPLORE TARGETING THE YOUTH IN VOCATIONAL TRAINING**
Current government strategy in education is to capacitate the youth in technical and vocational skills so that they are equipped to look for jobs after graduating from senior high school. Moreover, the youth might be more open to jobs requiring vocational skills and more available to participate in the project longer than those with more responsibilities at home.

**EXPLORE WITH OTHER WAYS TO OPEN JOB OPPORTUNITIES FOR VULNERABLE PEOPLE**
Other possible interventions may include exposing job-seekers to job offers through organizing job fairs, establishing resources for job-seekers, and creating or improving databases or directories of job opportunities. The project or program may also develop capacities of public or private actors who support jobseekers.

**SUPPORT EMPLOYERS TO BE MORE INCLUSIVE**
The project can go beyond awareness raising and partner with one or two employers in diversifying their workforces. This will require capacity development on recruiting, including and maintaining vulnerable people in employment. *(Tool: Employing People with Disabilities (Guide for Employers)*
Personalized Social Support Toolkit

Accessible Communication / Training Checklist
Training Toolkit in Increasing Access Of Persons With Disabilities To Financial Services (MFI)

Asset Protection Form

Household Disaster Preparedness Workbook

Employing People with Disabilities (Guide to Employers)
Mapping Philippine Vulnerability to Environmental Disasters, retrieved from http://vm.observatory.ph/geophys_maps.html

Municipal Agriculture Office, Baras, Rizal

Municipal Profile of Baras (2010), cited in Socioeconomic situation in Baras

Personalized Social Support Policy Paper

REBUILD Project Proposal

"Region 4-A floodprone areas bared", retrieved from http://www.mb.com.ph/articles/347827/region-4a-floodprone-areas-bared

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REBUILD PROJECT

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