How urban poor communities in Asia are dealing with the **Covid** crisis

Case studies in **PHILIPPINES**

1 **COMMUNITY GARDENS:** This case study profiles just three of the many community gardens that communities in the Homeless People's Federation have been planting during the Covid crisis, to feed hungry and out-of-work families and to make a little extra income by selling the surpous produce. The two gardens in Quezon City were developed in collaboration with the progressive mayor.

2 **COMMUNITY KITCHENS:** This case study profiles three of the community kitchens which federation communities set up to feed unemployed and vulnerable families - and especially children - during the lockdowns and extended periods of economic downturn because of the pandemic. Some of the kitchens were managed in close collaboration with local organizations.

3 **LIVELIHOOD BOOSTING:** Several community-managed livelihood initiatives are profiled in this case study, in which women-led community savings groups found innovative ways to boost people's incomes and access food essentials at cost during a time when many were not able to do their usual informal sector jobs, like vending, informal labor work and informal transport.

4 **COVID MITIGATION:** This case study describes many of the community-managed systems that the Homeless People's Federation developed to slow the spread of the virus, keep people healthy during the strict community quarantines and look after people who did get infected by the virus, when access to hospitals and formal health care was almost impossible for poor communities.

Asian Coalition for Housing Rights

These case studies documented projects that were designed and implemented by community networks and their support NGOs in several Asian countries during the Covid crisis. These groups took part in an "action research" study on community-driven responses to the Covid crisis that was facilitated by the Asian Coalition for Housing Rights (ACHR), with support from the International Institute for Environment and Development (IIED), between August 2021 and January 2022.

CASE STUDY 1:
Community gardens in two cities

All the projects described in the following case studies were planned and implemented by communities that are part of the Homeless People's Federation Philippines, Inc. (HPFPI). HPFPI is a national network of urban poor communities that was established in 1995 within the communities of scavengers who live around Manila's mountainous garbage dump in Payatas. The federation is now active in 20 cities, and uses community-managed savings as the core strategy of a community-led development process which includes land acquisition, community upgrading, house construction, post-disaster management and reconstruction, city-fund management and partnership with various levels of government. The federation's NGO support partner the Quezon City-based Philippine Action for Community-led Shelter Initiatives, Inc. (PACSII).

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Background on the Covid crisis in the Philippines:

During the height of the Covid-19 pandemic in the Philippines, multiple lockdowns and "enhanced community quarantine" were implemented across the archipelago. Transportation systems were shut down and people living in urban poor communities were forced to stay in their houses. What that meant was that they lost jobs and couldn't go out to earn. While middle class families could barely manage under those restrictions, the urban poor, who live and earn day by day, truly suffered the worse of the consequences, especially when it came to food. Without income, families couldn't put food on the table, and there was a lot of hunger. At the same time, the interruptions in transport and commerce drove the cost of basic foods and vegetables higher and higher. Many families coped by eating fewer or less nutritionally complete meals, relying on donated staples like rice and instant noodles and canned goods - or just going hungry.

The government responded with some emergency measures by distributing food packs or cash aid of US$ 100 - 150 to poor households. The government also provided some emergency short-term employment, and gave financial assistance to those who had lost their jobs. These interventions were specifically intended to address the difficult situation people faced when lockdown measures were imposed to contain the virus infection.

But poor communities were not passive either. Many families found small spaces within their communities, or on bits and pieces of borrowed land in the city to grow vegetables or raise animals like chicken or fish for both eating and selling. Some without space even grew leafy greens in pots and recycled containers. But even though the Philippines is a hugely fertile country with favorable conditions for growing just about anything, conditions in most densely-crowded informal settlements in cities like the ones in Metro Manila were not great for growing things: lack of space, lack of light, bad soil and polluted water.

The Homeless People's Federation Philippines has used the Covid crisis to partner with local government and other support organizations to initiate more substantial and more collective community gardens in several cities - some on land within the communities and some on borrowed public or private land nearby. By activating communities, unlocking their collective development force and collaborating with other stakeholders, these community garden projects have been able to do much more than families could do individually.

These gardens are now feeding hundreds of hungry families with nutritious vegetables and fruits. At the same time, these gardens are providing new tools for collaboration and new avenues to bring more vulnerable communities into the federation's program of savings, livelihood and housing. This case study describes the federation's largest community garden project so far, in Quezon City.

1. Community gardens in Quezon City

Quezon City is the largest of the 16 cities that make up Metro Manila, with a population of just over three million people. Besides being the country's largest city in population, it's also the largest in urban poverty. Half the city's population lives in squalor and insecurity in informal settlements, like the ones in Barangay (sub-district) Payatas. The Homeless People's Federation Philippines was born in 1995 in Barangay Payatas, where the federation's pioneering savings groups were formed and managed by waste-pickers who lived in the slums surrounding the mountainous garbage dump in the center of Payatas. The federation has since spread to cities around the country.

In the early stages of the pandemic, when food was already becoming a serious problem for many of the city's poorest citizens, the city's progressive mayor, Joy Belmonte, initiated a project to promote greater food

sustainability. The mayor made urban farming a big part of her project, and she wanted to work with grassroots women and grassroots organizations to convert idle plots of land in the city into vegetable gardens. Ofelia Bogotlo, one of the founding mothers of the Homeless People's Federation Philippines, lives in Barangay Payatas, in Quezon City's District 2. When she got a call from a friend in the Quezon City Municipal office, inviting the federation to take part in the mayor's new project, she said she was ready to join.

First community garden in Amlac Village, Barangay Payatas:
Ofelia and a small group of women from the federation started searching for possible land in their parish to start a garden. About a kilometer away from Ofelia's community in Payatas, there was a village called Amlac. In that village, they found a vacant lot of about 450 square meters. First, they talked to the landowner, and then they talked to the president of that village and asked them if they could do gardening on that land. Both landowner and village president agreed.

They began their community garden with only three women. They asked their parish priest to spread the word that if anybody wanted to join them, the women were going to raise vegetables together on that empty land. The priest announced their project during Sunday masses, and more people joined. Initially, they divided themselves into five groups to garden on the lot. They got some young guys in the community to help clear the land and make the planting beds. The mayor provided them with seed starter kits, and the women began making their organic liquid fertilizer from kitchen waste. A friend had taught Ofelia how to make this fertilizer, and she taught others in the group.

Slowly, slowly, the vegetables that the women planted grew - leafy greens, tomatoes, long beans, bitter gourds, eggplants, pumpkins, peppers, radishes, onions. Bananas also. And their project kept growing. By May 2021, their group of community gardeners had grown to 38. It was mostly women, but some men joined also. Some of the vegetables they sold, to earn a little income, but most of them were kept and taken home, so the women could all have good, nutritious food on the table for their families.

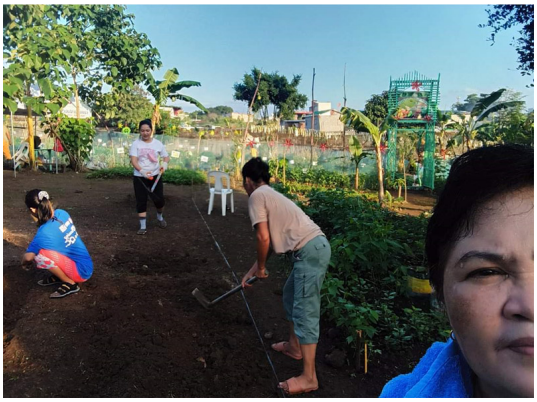
Later on, the mayor paid a visit to the women's urban garden in Amlac Village. As Ofelia later recalled, "She was so happy to see that even though people didn't have work, didn't have any way of earning, and didn't have enough money to buy things, they were happily harvesting the vegetables they had grown themselves. Food is not a problem for us now, because of the vegetables we grow in our garden."

For Ofelia, the community garden is not just about producing food, but about building stronger collaborations and stronger systems of community self-sustenance. "I realize now that people living in urban poor settlements cannot do this kind of gardening by themselves - especially in a crisis like the one we are still in. We need to help one another and work with the government to get land for farming and to spread knowledge about how to grow healthy, organic vegetables. This is not the time to fight with the government or to complain so much. If all the city governments could do what our mayor has done in our city, to help us make these gardens on idle land, nobody would be hungry. People can feed their own families, even if they don't have money to buy food in the market. In their backyards, they can get the vegetables they need for their families to eat."

The community garden in Amlac Village is already expanding to another huge plot of nearby land that is privately owned. This new land is much bigger than the original garden, and Ofelia and her friends in the federation are now organizing a new group of urban gardeners who live in communities near that land. The mayor and a city councilor later asked Ofelia to take training courses in agro-enterprise and organic farming, so she can then pass on those ideas and techniques to the other communities that want to grow their own vegetables.

Second community garden at the Sunnyville Demo Farm, in Barangay Tandang Sora

A few months later, the Homeless People's Federation was invited by the Quezon City government to help develop another new community garden - the largest one yet - on a 1.2 hectare plot of idle land in the Pasong Tamo neighborhood, in Quezon City. The municipal government had negotiated to borrow that land temporarily from a private landowner. As crowded as cities like Metro Manila are, large and small plots of empty, unused land are still to be found all over the city; some are being held speculatively or by wealthy land-owning families, some are waiting for other developments and some are tied up in land disputes. But in a crisis like Covid, all those idle plots have become potential sites for urgently-needed urban gardening, and the city government has actively promoted that idea and assisted in the negotiations to use the land.



The city's idea was to use this big 1.2 hectare lot not only for community gardens, but for training more and more people from vulnerable communities to grow healthy, organic vegetables, and produce other food products like eggs, poultry, and fish. The city named the place the Sunnyville Demo Farm. The federation was initially allotted 200 square meters for their part of the garden. On that land, they organized two groups of urban farmers: one group of poor families from various communities nearby, and one group of community leaders, volunteers and community architects who worked in the federation's office in Tandang Sora Avenue, not far away from the garden.

They started by dividing the land into cultivation plots and began preparing their seedlings. Soon there were 40, and then 60 urban gardeners planting vegetables, cultivating more than the initial 200 square meters - all from poor communities in the area. Since large portions of the 1.2 hectare site were still available, the municipal government invited the federation to mobilize more community groups to come and join this large community garden and start cultivating vegetable plots.

The federation group goes there every morning, very early, before the sun is too strong, and everyone works for two or three hours on their garden plots. Then they go back to the office, have a shower, and start their workday. The Department of Agriculture provides every group with gardening tools and sends a technician to the garden each day, to help train people in organic cultivation and farming techniques. Besides helping to negotiate for land, the city's community garden program provides seeds. That leaves to the community gardeners the grunt work of preparing the soil for cultivation, raising the seedlings, doing the planting, and then tending, weeding, and watering their little crops of vegetables every day.

The watering part remains a bit of a challenge. So far there isn't any piped water connection in the garden. So to water the vegetables, the teams have to make do with buckets and watering cans, which they fill up at some water tanks provided by the city or from a small well, which isn't enough to supply the whole garden. Ruby thinks it may be that the land owner is reluctant to allow a proper piped water system to be installed out of fear that such amenities will encourage informal settlers to invade the land.

During the harvest, all the communities pitch in to help, so even though people tend their plots individually, the spirit in the urban garden is very much collective. That collective spirit reaches beyond the garden also: someone from the Barangay office now provides the federation group with transportation to and from the garden each day, picking everyone up at the office in Tandang Sora and bringing them to the garden, which is

about ten kilometers away. This was part of the federation's negotiations with other groups to support urban gardening and take part in the movement.

Some of the urban gardeners have had experience gardening back home in their villages in the past, but many are new to working the soil. The training offered by the people from the Department of Agriculture emphasizes preparing the land to make the soil healthy, so the vegetables grown in it will be nice and nourishing. As Ruby Papeleras, one of the federation's national leaders described it, "It takes two weeks to prepare the soil before we plant anything, and there is a lot of processes to do that. It's not like at home, where we just plant our flowers or our tomatoes in that bad, hard, dirty soil. In the beginning, we have to clear the land of weeds and plants, dig up and loosen the soil that's already there. Then we add more soil to it and put rice husks and manure on top of that. After watering it every day for about two weeks, the soil will be ready for us to transplant our seedlings."

Beyond the work and the techniques, the unexpected pleasures that come from gardening have come as a revelation to many of these new urban gardeners. As Ruby describes it, "Most of us are people who have lived in big cities for a long time. It's really a different feeling we get when we do this gardening every day. We get all sweaty from the work. It's good exercise and it makes us feel happy. A few hours of gardening can lessen our stress levels." Community gardening has turned out to be good for children too. Like everywhere else nowadays, most kids in the Philippines spend too much time online, on their phones. Oftentimes, parents who don't have someone to look after their younger kids will bring them along when they come to do their daily gardening. These children watch all this digging and weeding and planting with great interest, and more often than not, they put away their phones and start to help - carrying water, sprinkling the garden, taking over a little patch for growing their own plants.

At first, most of these new urban gardeners raised vegetables for their own families to eat - vegetables like okra, *sitaw* (string beans), *pipino* (cucumber), *talong* (eggplant), *tanglad* (lemongrass), *sili* (small red chili peppers), *sibuyas* (spring onions), *malunggay* (horseradish) and *mais* (corn). Leafy green vegetables have been the most popular crop so far, not just because they're so nutritious and so useful in Filipino cookery, but because they grow so quickly, in three or four weeks. The Quezon City government has provided a big translucent vinyl structure for growing these more delicate leafy greens, where they will be protected against the too-strong sunlight and against insects who would eat the leaves. And the inside of the federation's greenhouse at the Sunnyville Demo Farm already looks like an encyclopedia of Filipino greens: lettuces of all types, *pechay* (Chinese cabbage), *mustasa* (mustard greens), *kangkong* (water spinach), *saluyot* (jute leaves, considered to be a superfood), *talilong* (Philippines spinach), *alugbati* (red vine Malabar spinach), *talbos ng kamote* (sweet potato leaves).

Within a few months, they were harvesting such a lot of vegetables that even after feeding their families, most of what they grew could be sold as surplus. And that meant boosting incomes and better savings. Since many of these families don't have refrigerators, they can't keep vegetables for themselves longer than a day or two, so they sell them - often to admiring fellow-gardeners and often at prices far below the market rates. As Ruby says, "Those vegetables are very fresh, with no insecticide, and everyone can see the process of how they are grown."

The Department of Agriculture team is now beginning to train the urban gardeners on the 1.3-hectare site to grow vegetables using other more elaborate techniques, such as hydroponic (vegetables grown in water, without soil) and aquaponic (vegetables and fish grown together, in a "closed-loop ecosystem") systems. Every Wednesday, the federation team gets a lecture in basic urban farming and the rest of the week they roll up their sleeves and apply the lessons they've learned in their gardening. After four or five months, they will all "graduate" from the training and a new class of urban poor farmers will start their training in the Demo Farm.

Meanwhile, other groups of poor community members in Quezon City have been doing the same thing. By May 2021, there were 160 community vegetable gardens on vacant lots all over Quezon City. Eleven hectares of idle land had been turned into urban vegetable farms, and these farms were providing nutritious food and additional income to thousands of low-income urban farmers and their families. Municipal governments in other parts of the country followed the Quezon City project and wanted to replicate this community gardening project in their cities.

Ruby: "With our new-found farming skills, we've even started growing some vegetables and medicinal herbs in the open area behind the Federation's office, within the Vincentians' compound in Tandang Sora Avenue. Our plan now is to pass on our farming knowledge to other poor communities in Metro Manila and help them to start their own community gardens and to grow their own food, even if their space may be limited. We will also continue to negotiate to use other pieces of vacant land for urban farming, and the Quezon City government will continue to support us."

The Homeless People's Federation and their partners in the local government are thinking long term and very strategically about this community garden project in Quezon City:

1. Using urban gardening as a tool to address the more difficult and more structural issues of land and housing: The local government's immediate plan is to use the urban gardening project to make the city's poor communities more "food secure," by helping them to produce their own food - during the pandemic and afterwards. In that way, the people who have been most badly affected by the pandemic are becoming the most active solution-makers.

But in the longer term, the government of Quezon City also wants to tackle the city's serious problems of poverty and insecure housing by supporting informal settlers to get land, job opportunities, and benefits for their children. The government of Quezon City now has its department that takes care of housing, and that municipal housing department already has a plan to help the communities within the city to claim the land they are already occupying.

As Ruby described it, "They are starting with the urban gardening, but are looking down the road to land security and other more structural change. The local government invited the federation to be part of the garden project because they know that we are promoting savings and doing housing. They understand that maybe urban gardening can be a good starting point for vulnerable communities to organize themselves, then introduce the savings scheme, and later maybe to form housing cooperatives or develop land and housing projects with help from the Community Mortgage Program. For all that, the federation has a lot of experience and we are ready to share our experience. This is a very good opportunity for us, because we have a city government administration now that is very open, and they want the federation to be part of the whole process."

That is already starting to happen. "While we work on the urban farming, we are also organizing some of the community gardeners to start savings groups," Ruby says. "All of us come from different areas of the city, but the urban garden has given us an opportunity to become acquainted. When the others hear about the federation and what we are doing, lots of other groups in the garden are approaching us and asking us to come to their communities and help them start savings groups."

2. Putting idle land in the city to good use: There is plenty of idle land in the city that hasn't been used for a very long time. The urban gardens are a great way to use that idle land, because the gardens don't have to be permanent. And people can benefit in very important ways from that land, even if they only use it temporarily. If the land for gardening is used for only one or two years, the community will still be able to feed so many families, help so many growing children get good nutrition, and improve the quality of life for so many poor and vulnerable communities. So many benefits comes from land that would otherwise benefit nobody.

In this urban garden initiative, the local government takes the role of helping to negotiate with private landowners and developers to get permission to use that vacant land for cultivation. Usually, the city makes an MoU with the landowners, because some landowners may fear that once they give the land over for gardening, they'll never get it back. So as Ruby reminds everyone, "We all have to put in our minds the fact that this land is ours only for a while. We shouldn't get too attached to it."

3. Using the community gardens to identify vulnerable families and connect them with support programs: Most of the people taking part in urban gardening are very poor and live in informal settlements. For the city, the project is a way to identify the most vulnerable families and communities and link them with various companies and private sector operations looking to offer assistance of various sorts. In one example, a community taking part in the 1.2-hectare garden is now being supported by a big telecoms company called Concentrix. The company provides scholarships to children and regularly sends packs of food staples to families in the community. There are other companies, like Unilever and the big call centers, that want to help, and the Quezon City Government is using the garden project and the collaboration with the federation to link these private sector partners with needy informal settlements.

2. Community garden at the SAJUSSA Community, in Davao

The San Juan Seaside Settlers Association (SAJUSSA for short) is a sprawling community of 104 poor households composed of indigenous people, fishermen, laborers, and informal workers, built on a strip of land along Davao's coastline, in Barangay Matina Aplaya, where it continues to be vulnerable to typhoons, storm surges, and coastal erosion. This well-organized community has been part of the federation for many years, has an active savings scheme managed by the community women, and has good working relationships with the municipal-level and barangay-level governments and with various other government departments like the Department of Environment and Natural Resources, which is in charge of protecting the country's coastal environments.

Community garden in SAJUSSA: Early on in the pandemic, when hunger was becoming a serious issue, the government began promoting the idea of families having their vegetable gardens to make them more food secure. Davao's office of the Department of Agriculture organized training programs and sent resource people to communities like SAJUSSA to teach people how to plant vegetables. Several families in the community who had no work and were hungry began growing vegetables, and those with farming experience helped them.

Later, with support from ACHR, a group of families in the community began setting up an unusual community garden on a small piece of land they got permission to use in the protected mangrove area adjacent to the community. Because the land is in the coastal area, the soil is saline and bad for growing vegetables. So they decided to make their garden in boxes - all kinds of boxes, including some recycled refrigerators they buy from a local junk shop for 100 pesos ($1.50) each. As Edna Sernada, a community leader put it, "Instead of throwing them away, we using these old fridges for planting. We fill them with good planting soil - soil we enrich with compost from our kitchen waste. We plan to grow both medicinal herbs and vegetables like tomatoes, radishes, leafy greens, bitter gourd, and cucumbers. We've just started, but our seedlings are now five inches tall."

So far, about 15 families work on the garden. Because most of them have jobs (the mothers do people's laundry, and their husbands work as carpenters or construction laborers), it's difficult to work on the garden every day. But everyone comes on the weekends - especially on Sundays, when lots of people (including a lot of children and young people) come to help tend the "box garden." Their plan is to share the vegetables they grow among the gardeners, for their own dinner tables, and sell whatever surplus they have left to community members and neighbors, at prices that are cheaper than the market. Edna hopes the garden can eventually produce enough vegetables to feed all 105 families in the community.

CASE STUDY 2:
Community kitchens in three cities

Introduction to community kitchens in the Covid crisis:

Besides promoting the cultivation of community gardens to bolster nutrition and food security during the Covid crisis, the Homeless People's Federation Philippines has also initiated community-managed kitchens in several poor and informal communities. Some of these community kitchens are supported and run entirely by communities, using their resources. In other community kitchens, the communities have partnered with local government agencies and other local support organizations to collectively provide regular, nutritious meals to hungry and out-of-work families and children during the long period of lockdowns and "advanced community quarantine".

By using the Covid crisis to activate communities and unlock their collective development energy and cultivate new and stronger collaboration with other local stakeholders, these community kitchen projects have kept many vulnerable children and families fed, and at the same time drawn these communities much closer together internally, and closer with other groups in their cities. They have also shown that communities themselves can provide the most appropriate, affordable, delicious, and nutritious meals to the people who most urgently need it.

By December 2021, these community kitchens were continuing to feed hundreds of hungry families with nutritious meals. In this case study, we take a look at community kitchens in three communities, in three cities:

- SAJUSSA community kitchen (in Davao)

- Ati Tribes community kitchen (in Iloilo)
- Agaw-Agaw community kitchen (in Muntinlupa)

1. Community kitchen at SAJUSSA Community, in Davao

The city of Davao is on the southeastern coast of Mindanao, in the southernmost part of the Philippines. Davao's outsize urban area covers some 500 square kilometers, including huge swathes of very rural land that have been included in the city limits. This city is divided into 3 districts, with 182 barangays (sub-districts). The population is about 1.5 million - the third most populous city in Mindanao.

For many years the Homeless People's Federation in Davao has played a key role in promoting savings, implementing several community-driven upgrading projects (including the seawall at SAJUSSA and the bamboo bridge at Matina Crossing - both supported by ACCA), and partnering with the city government and a citywide alliance of urban poor federations (called Davao City Urban Poor Network, or DC-UPNet) to develop several on-site and relocation housing projects, which bring together a wide variety of partners and finance sources. The federation has cultivated good working relationships with both the local NGOs and Davao's municipal government. Besides helping to draft the city's shelter policy, a representative from the federation sits on the local housing board.

The San Juan Seaside Settlers Association (SAJUSSA for short) is a sprawling community of 104 poor households composed of indigenous people, fishermen, laborers, and informal workers, built on a strip of land along Davao's coastline, in Barangay Matina Aplaya, where it continues to be vulnerable to typhoons, storm surges, and coastal erosion. This well-organized community has been part of the federation for many years, has an active savings scheme managed by the community women, and has good working relationships with the municipal-level and barangay-level governments and with various other government departments like the Department of Environment and Natural Resources, which is in charge of protecting the country's coastal environments.

In 2017, after the long struggle, 40 of the households in the community were able to secure the land they had long been squatting on, with individual land titles given to them by the government, under Public Act 10023, which awards land titles to informal settlers for free. The rest of the families in the community have applied for land titles and are still waiting for approval.

In 2012, during ACHR's ACCA Program, the community took a loan of 32,000 Pesos (US$ 750) to build a 30-meter sea wall ("rip-rap") along one portion of their fast-eroding coastline. All the labor was done by the community members themselves and everyone pitched in. The sea-wall project unlocked additional support from their congressional representative and from the local government, which granted an additional 812,000 pesos (US$ 19,000) to extend the sea wall and build a concrete access road along the shoreline. The municipal government has also provided funds and materials for the construction of a daycare and learning center in the community.

Since 2016, the community has been working in partnership with the city and the Department of Environment and Natural Resources to help protect and restore the mangrove forests which provide the community with a vital buffer against storms and waves during typhoons. This is also the same department that is helping the community members to process their land title applications. The community has its mangrove nursery, where they raise seedlings and nurture young mangrove trees into maturity. Every month the community organizes a week-long event to replant mangrove seedlings. And every week (usually on Saturdays), the community organizes a coastal clean-up, where everyone helps collect trash from the coastal and mangrove areas along the edge of the community. All the people in the community participate, along with other stakeholders.

When the pandemic reached Davao in 2020, the SAJUSSA community was badly hit, with many infections and serious loss of jobs and income during the lockdowns that followed. Now things are opening back up and some people can go back to work. But the schools will remain closed until 2022, so all the children are still at home, and have to do their "modules" lessons at home, with their mothers mainly tasked with helping them.

Community kitchen for children in SAJUSSA: The SAJUSSA community has been running a community kitchen program since March 2020, with the support of the Sisters of Charity of St. Charles Borromeo, a convent adjacent to the community. The sisters regularly provide the community with

all the ingredients - rice, vegetables, chicken, spices, eggs - and the community people do the cooking, at several locations throughout the community.

During the worst period of the pandemic, when most of the SAJUSSA community members were out of work and unable to move around the city, the community kitchens fed entire families. But later, when vaccines and preventative measures improved the Covid situation, the community decided to focus their cooking on meals for the children in the community, who have continued to be stuck at home, since the schools were still closed.

Because the community is so big, they decided to organize their cooking in groups, instead of setting up one big community kitchen. So they divided the community into three groups, and each group set up its own smaller kitchen. It's mostly the community's mothers who do the cooking. And since most of them are busy helping their children with their home "modules" studies in the morning, they get together and cook in the community kitchens in the afternoons. They cook two times a week, on Thursdays and Saturdays, and the community kitchens are seen as a way of supplementing people's diets in hard times. (in one photo, the children are being served bowls of *champorado*, a delicious and fortifiying hot porridge made of chocolate, sticky rice, sugar and evaporated milk)

2. Community kitchen + garden at Ati community, in Iloilo

Iloilo City, in the Western Visayas region of the Philippines, is another city with a long history of community-driven action on land acquisition, housing, infrastructure upgrading, and post-disaster resettlement. This is also a city with a very active and mature community process. The Homeless People's Federation in Iloilo has promoted savings, developed many housing and land acquisition projects, supported infrastructure upgrading, developed cost-saving alternative building materials, and linked with other community networks in the city to form a citywide urban poor alliance. The city's mayor and municipal government have partnered with community organizations and with a variety of NGOs and charities to develop a range of housing relocation and disaster rehabilitation projects, with a policy of no eviction without relocation.

Ati Community:
The Ati are an indigenous ethnic group in the Visayas region, and their story is a fascinating one. The Ati were among the first inhabitants of the Philippine archipelago, and are thought to have migrated there from Borneo some 30,000 years ago, via a land bridge that used to connect the two archipelagos. The Ati have their own distinct language, called *Inati*, though speakers of *Inati* have dwindled to a little over 1,000. Most of the Ati are poor and marginalized, and have been so for a long time, as the country's top-down, non-inclusive development has encroached farther and farther into their ancestral lands with urbanization, agricultural expansion, timber harvesting and tourism. The Ati find themselves excluded from many of the country's public entitlements like education, healthcare, housing and livelihood support. Very few of the Ati have been able to access the public education system, and that partly explains why many of them cannot find decent jobs.

Since the ethnic Malay people began displacing the Ati in the Philippines archipelago thousands of years ago and dominating the lowlands, the Ati have traditionally stayed in the mountains. Most Ati communities still live in the highlands, where they survive by practicing swidden farming, hunting and foraging. But poverty and hunger have driven some Ati to come down among the "lowlanders" and to settle in communities like this one, located in the outskirts of Iloilo City, with 45 households and a population of about 150 people.

Most of the Ati living in this community once lived on the streets of Iloilo, making a living by selling indigenous crafts like medicinal bracelets, handmade purses and herbal plants. Because their earnings were meager, many were compelled to ask for coins from the passers-by. There is a sad joke going around Iloilo that the Ati aren't begging, but are collecting a tax from the lowlanders, since the Ati are the original owners of the land.

Several years ago, the Ati Tribe's own community church, headed by Pastor Rogelio Elosendo, was able to mobilize funds from abroad to collectively purchase the land they had been squatting on and to build a large common shelter which all the families shared. They invited some street dwellers from the Ati tribe to live in the shelter and be part of their community. As an Ati himself, Rogelio envisions having decent housing and living conditions for all the Ati. They have established a small garden where they grow vegetables and herbs, which they use for their own consumption and for selling in the market. They also raise fish in ponds, to cook and to sell. which they cook and also sell. The Ati children are enrolled in nearby public schools. A few of the men

have regular jobs as security guards or construction laborers, but even before the Covid crisis, most had no work and go out hunting or foraging for lizards and snakes or other food.

The Ati people's work to secure land, develop themselves and build a self-sustaining community has caught the attention of the local government, NGOs, academics and private organizations, which led to the construction of 30 bamboo houses in the community, which now provide individual shelter for each Ati family. They have also learned innovative farming techniques which have increased their harvests from the garden. The Ati members still go to the city every day to sell their herbs, vegetables and crafts. As Rogelio says, "With our locally-grown and large-sized fruits and vegetables, many clients are enticed to buy - even the city mayor."

Community kitchen cooks one meal a day, for everyone:

When the pandemic and subsequent lockdowns came, even those who could earn lost their jobs or means of earning. There were very few people to buy crafts or herbs from the Ati. Things got so bad that many people in the community were only eating once or twice a day. That's why they decided to start a community kitchen during the pandemic, to make sure that all the people in the Ati community could eat at least one good meal every day.

Rogelio describes how their community kitchen works: "We cook every day at lunchtime, and we feed all 150 people in the community, including grown-ups and children. Our idea is that everyone in the Ati community will get one good meal at lunchtime, and then they can cook their own morning and evening meals, as they are able. We assign a different family to cook the food for the community each day, with all 45 families taking their turn to cook for the others. Mostly we use the vegetables and fish and eggs we produce ourselves, in our community garden and fish ponds. But often we supplement our food with rice and other ingredients donated to us by other organizations. Our pastor from the USA, for example, sometimes supports us with funds to buy rice for the community kitchen, and many community members also donate for the kitchen, if they have a little extra. During the worst of the pandemic lockdown, when we couldn't go out, the mayor of Iloilo sometimes sent us fish."

The Ati people have a long tradition of living on the land, and still have great skills as hunters and foragers. These skills have come in handy during the pandemic, when it comes to running a community kitchen and feeding everyone in the community every single day. Many times, the protein-rich lizards, snakes, turtles and other wild game the young men catch on their hunting expeditions go right into the day's soup, along with the vegetables and aromatic herbs they grow in their garden. *Lizard soup?* some visitors may gasp. But Rogelio reassures them, "It tastes just like chicken, and the Ati have their own way to cook these things, to make them delicious."

With all those vegetables and those nutritious lizard soups, the 150 people in the Ati community have remained remarkably healthy during the long pandemic. So far, there hasn't been a single Covid infection in the community. So sturdy has their health been that there is a joke going around that maybe the blood from the Ati people would make a good vaccine since they are so strong when it comes to resisting Covid.

The Ati people have avoided hospitals, not just because they are too expensive, but because they are full of Covid cases. When some community members did get colds or suffered various aches and pains during the pandemic, they were able to treat these maladies with the herbs (like ginger and turmeric) they grow in their extensive community garden.

They cultivate their community garden on 3,000 square meters of their own community land. The local government has agreed to their request to use some vacant land just outside of the community to expand their garden and grow more vegetables. They also use that government land to raise chickens, for meat and eggs.

As Rogelio says, "The garden really helps us a lot, so everyone can have something to eat, even if they have no money or job at all."

3. Community kitchen at the Agaw-Agaw community, in Muntinlupa (in Metro Manila)

Muntinlupa is one of the 17 cities that make up Metro Manila and has a population of about 550,000 people, divided into 9 barangays. There are a lot of poor and informal communities in the city - many built along the southern railway tracks, and many on land around the sprawling New Bilibid Prison. The Homeless People's Federation of the Philippines, Inc (HPFPI) has worked with both the railway and prison communities for many years, helping to start savings groups and work towards secure land and housing. During the pandemic crisis, several of the communities on the Bilibid Prison land worked with the federation and other partners to address various problems they face - which the pandemic made much worse: food insecurity and hunger, health risks, land and housing insecurity and loss of livelihood.

The New Bilibid Prison was built during the American occupation of the Philippines in the late 1930s, on a vast tract of 367 hectares of public land (under the Bureau of Corrections) in the middle of Muntinlupa, in Barangay Poblacion. The prison is one of the largest in the world and is notoriously overcrowded. Designed to hold 6,000 prisoners, the prison now has almost 30,000 inmates. There have been huge numbers of Covid deaths inside the prison since the pandemic first swept through the country.

Eviction and resettlement:

The prison is surrounded by many informal settlements where some 7,000 poor families live, in 28 distinct communities. Many families have stayed there for decades, and have grandparents who settled on the prison land in the 1950s. In 2020, the government announced plans to transform part of the prison compound into a mixed-use commercial development and shopping mall. The Bureau of Corrections started evicting informal families and relocating them to other parts of the prison compound. Because there was no consultation with people and no plan for legalizing the tenure on the new site, the people felt they were being moved from one situation of insecurity to another, and losing their houses in the process. Despite the people's fierce resistance to the relocation, the evictions have continued, though - even during the worst period of the pandemic.

Agaw-Agaw is one of the new communities that is being formed by families who were evicted and resettled to make way for that shopping mall. There are 1,058 households in the community, but not all of them are on the new site yet. The people have been resettled here in batches, starting in Feb 2020, when the pandemic was fully underway. The new site in Biazon Road is two kilometers away from the old settlement, and also on public land under the Bureau of Corrections, within the sprawling prison compound. Besides lack of basic services, the new site has problems with the access road. Most of the families in Agaw-Agaw are now living in temporary shacks on the new site, in very bad conditions, but some are still staying on the old communities, even though there are plots reserved for them in the new site. The situation is still very difficult and insecure, and negotiations with the government are still ongoing. To let everyone know how determined they were to keep this new piece of land, they decided to call the new community Agaw-Agaw, which means to grab something or snatch it away quickly. But when it came time to formally register their new community with the government, they chose for a name the more diplomatic and more hopeful *Green Forest Valley Community Association*.

Strategy: The Green Forest Valley Community Association is divided into five distinct groups, each having been resettled here from a different part of the prison compound, where they already had long-lasting bonds of friendship and family. With support from the Homeless People's Federation, the community has initiated several activities during the crisis to help organize and strengthen these badly traumatized people. They've set up savings groups, developed a community vegetable garden, instituted regular health monitoring, carried out a children's nutrition information drive and run a community kitchen for children, whose health and nutrition have suffered by both the eviction and the pandemic. They have also cultivated partnerships with other local organizations to support this vulnerable community in various ways. All these activities have been undertaken with the clear purpose of strengthening the Green Forest Valley community's negotiations for secure land tenure with the Bureau of Corrections - a notoriously difficult public agency to deal with.

Community kitchen:

Teresa Fadriquela is a community leader in the Green Forest Valley Community Association, and she also helps the federation coordinate with other communities on the Bilibid Prison land: "Many in the community

worked as construction laborers, and all construction stopped during the lockdowns. Lots of people had no work during the pandemic and could not get food for their families. There was serious hunger in the community. The community kitchen we set up in Agaw-Agaw helped a lot."

The community kitchen was launched in January 2019 and has continued to operate through the long series of government-imposed lockdowns. The kitchen was funded initially by a small grant from some Covid relief funds the federation got from Cities Alliance, through SDI. Their objective was to improve the health and nutrition in the community at a very bad time when people had not only lost their jobs during the pandemic but had lost their houses in the eviction also. By putting the Cities Alliance funds together with some additional assistance from the city's Health Department, and the barangay office, they were able to run their community kitchen for four months. Then, with support from the local Rotary Club, they were able to continue the community kitchen for another seven months.

The community kitchen focused mostly on feeding the community's children, many of whom had become seriously malnourished and underweight. Before they started, they checked the health and weight of all the children, with help from the Barangay health workers. They continued to monitor the children's weight throughout the kitchen's operation, to see if they were getting healthier and putting on weight. The mothers in the community formed a core team to manage the kitchen and do all the purchasing of ingredients and all the cooking. They cooked three times a week, one meal each time. The cost worked out to about 60 pesos (US$ 1.20) per meal. Every Monday, the Barangay health workers and nutritionists would come to share tips on how to plan nutritious meals. The meals always included vegetables, fruits, protein sources and rice. The mothers were proud that the plates were always colorful, with a lot of fresh produce. And as Teresa reports, "the children did become healthier and put on weight - the meals we prepared for them regularly made a big difference."

With the Cities Alliance funding, the Agaw-Agaw community also started an urban garden on the new resettlement site, on public land the government has given them permission to use, where they began planting many vegetables and fruits. Throughout the pandemic, the price of vegetables in the market continued to soar, and because of the community garden, the 33 families taking part in the garden project have been able to reduce food costs for their families and still eat well. They all help with the garden work but take turns doing the watering and weeding. Besides ordinary vegetables like cucumber, tomatoes, pumpkin, bitter gourd, and onions, they also grow:

- *Kalamansi* - a small citrus fruit they use for juice and for cooking. It's good for health, a natural source of vitamin C, and useful when someone has a cold or a cough.
- *Luyang dilaw* (yellow ginger), which they boil and drink as an infusion, for coughs and colds.
- *Oregano*, which they use in cooking and also can be used medicinally.
- They also grow a very spicy chili, little orange-colored chilis called *Siling Labuyo*.

CASE STUDY 3:
Livelihood revival projects in four communities

51 pesos = US$1

Serious income problems during the pandemic:

In the Philippines, the government quickly responded to the covid crisis by imposing *"enhanced community quarantine"* - a fancy term for an almost total lockdown and curfew, with temporary closure of all non-essential shops and businesses and severe restrictions on people's ability to more around, work and get the things they need to survive. Under these very strict rules, which were first imposed in March 2020 and continued in varying versions after that, only essential services like supermarkets, pharmacies and food outlets were allowed to open, and only nurses, doctors, food deliverers and other essential service-providers were allowed to work. All

public transportation was suspended. Banks, offices, construction sites and businesses were all closed, and this had a domino effect on jobs and economic activity, leaving millions without work and worried about their daily subsistence. Many people who had no money and nothing to eat ventured out looking for some way to earn, but they found themselves being caught by the police and the military and fined or arrested.

Needless to say, the urban poor were the ones who suffered the most and were immediately affected by the primary and secondary effects of the pandemic and lockdowns. The Homeless People's Federation and their NGO partner PACSII wasted no time in taking action to develop some kind of organized response to the immediate needs of their member communities across the regions. They began by using their own federation funds to start doing things, and were later able to expand their Covid activities with support from small grants from Cities Alliance (through SDI), and later from ACHR.

One of the most crucial needs was for boosting incomes, since so many had lost jobs or were unable to work. With support from PACSII, the federation conducted a quick livelihood survey in Nov-December 2020 to better understand the livelihood crisis people were facing and to gather ideas about how the federation could help. Community leaders sent out a survey form to measure changes in income as well as livelihood needs. What the survey confirmed was no surprise to anybody: since the onset of the pandemic, people's monthly earnings had decreased substantially due to workplace closures, lost jobs, lack of earning opportunities, unavailable transportation, loss of customers for informal businesses, and major strains on family income like hospitalizations and funerals. The survey also revealed that communities wanted to improve their economic situation, and one common idea was to do that through food-related livelihood initiatives that could address problems of income and food shortages at the same time. The survey made clear that people needed help finding new ways to earn, so they could feed their families and get back on their feet.

People's savings depleted:

Communities that are part of the Homeless People's Federation practice several kinds of savings, for different purposes. Some of their savings, for special welfare funds and city-level funds, are managed by the federation's regional offices. But most of the money members save stays in the community and is managed entirely by the community. These collective savings are the community's own revolving loan fund, from which members can take loans for a variety of purposes: emergencies, kids' education, medicines, household needs and livelihood. These community-based and community-controlled savings groups and loan funds are a lifeline for community members, whose only other option for getting credit is usually from loan sharks or the "five six" informal money lenders, who charge 20-25% interest each month. But within a few months of the lockdown and the community quarantines, with so many needs and so little money being earned, members had no choice but to withdraw their savings. At a time when they were most urgently needed, most of these community savings funds were badly depleted. There was nothing left to withdraw or borrow.

So after some discussions (by zoom, with representatives from the various regions), the federation decided to use part of their small grant resources to support several more creative and more collective income-generating projects in cities around the country. In this case study, we take a look at livelihood-boosting initiatives designed and implemented by four communities, in three cities:

- SAJUSSA small group livelihood savings groups (in Davao)
- Nalumville Community food processing enterprise (in Davao)
- Smart Tower Community "rice loan" enterprise and livelihood loan fund (in Muntinlupa)
- ULHOA Community "rice loan" enterprise (in Valenzuela)

1. Small group livelihood savings groups in SAJUSSA, in Davao

About Davao:

The city of Davao is on the southeastern coast of Mindanao, in the southernmost part of the Philippines. Davao's outsize urban area covers some 500 square kilometers, including huge swathes of very rural land that have been included in the city limits. This city is divided into 3 districts, with 182 barangays (sub-districts). The population is about 1.5 million - the third most populous city in Mindanao.

For many years the Homeless People's Federation in Davao has played a key role in promoting savings, implementing several community-driven upgrading projects (including the seawall at SAJUSSA and the bamboo bridge at Matina Crossing - both supported by ACCA), and partnering with the city government and a citywide alliance of urban poor federations (called Davao City Urban Poor Network, or DC-UPNet) to develop several on-site and relocation housing projects, which bring together a wide variety of partners and finance sources. The federation has cultivated good working relationships with both the local NGOs and Davao's municipal

government. Besides helping to draft the city's shelter policy, a representative from the federation sits on the local housing board.

The SAJUSSA community:

The San Juan Seaside Settlers Association (SAJUSSA for short) is a sprawling community of 104 poor households composed of indigenous people, fishermen, laborers, and informal workers. SAJUSSA is built on a strip of land along Davao's coastline, in Barangay Matina Aplaya, where it continues to be vulnerable to typhoons, storm surges and coastal erosion. This well-organized community has been part of the federation for many years, has an active savings scheme managed by the community women, and has cultivated very good working relationships with the municipal-level and barangay-level authorities and with various other government departments like the Department of Environment and Natural Resources, which is in charge of protecting the country's coastal environments.

In 2017, after the long struggle, 40 of the households in the community were able to secure the land they had long been squatting on, with individual land titles given to them by the government, under Public Act 10023, which awards land titles to informal settlers for free. The rest of the families in the community have applied for land titles and are still waiting for approval.

In 2012, during ACHR's ACCA Program, the community took a loan of 32,000 Pesos (US$ 750) to build a 30-meter sea wall ("rip-rap") along one portion of their fast-eroding coastline. All the labor was done by the community members themselves and everyone pitched in. The sea-wall project unlocked additional support from their congressional representative and from the local government, which granted an additional 812,000 pesos (US$ 19,000) to extend the sea wall and build a concrete access road along the shoreline. The municipal government has also provided funds and materials for the construction of a daycare and learning center in the community.

Since 2016, the community has been working in partnership with the city and the Department of Environment and Natural Resources to help protect and restore the mangrove forests which provide the community with a vital buffer against storms and waves during typhoons. This is also the same department that is helping the community members to process their land title applications. The community has its own mangrove nursery, where they raise seedlings and nurture young mangrove trees into maturity. Every month the community organizes a week-long event to replant mangrove seedlings. And every week (usually on Saturdays), the community organizes a coastal clean-up, where everyone helps collect trash from the coastal and mangrove areas along the edge of the community. All the people in the community participate, along with other stakeholders.

When the pandemic reached Davao in 2020, the SAJUSSA community was badly hit, with many infections and serious loss of jobs and income during the lockdowns that followed. Now things are opening back up and some people can go back to work. But the schools will remain closed until 2022, so all the children are still at home, and have to do their "modules" lessons at home, with their mothers mainly tasked with helping them.

Livelihood loans in SAJUSSA:

The SAJUSSA community did not take part in the federation's livelihood development initiatives that were funded by Cities Alliance or ACHR, but they have their own community-managed livelihood loan program, which they operate without any outside support and is self-sustaining. And this loan program grew a lot during the pandemic. Edna Sernada is an energetic leader in the community, who speaks briefly and strongly. Here is how she describes the special loan program:

In SAJUSSA we have a strong group of female savers, doing their own initiatives for their livelihood, through their savings program. They work together in small clusters, and the women in each cluster put up their own seed capital, and then loan it to the members for their livelihood projects. The members of the cluster save 200 pesos (US$4) per week (every Sunday), as an investment in their cluster's livelihood fund. That's their capital, which they borrow from. When they save enough money, they start lending it, among themselves. Their capital is only for their own group.

The loans the women take are small, and they repay them quickly, usually in one month. They charge a monthly interest of 5% on the loans. That may sound high, but because the loans are small the women repay them quickly, it's not a great burden. Plus the interest goes back into the common fund. This is very different

than the "five six" informal money lenders in Davao who charge 20% per month on loans! Then at the end of the year, at Christmastime, they divide the interest they've collected during the year among the group members, and start over again in January, with the same capital. The capital keeps growing, with the 200 pesos weekly addition all the cluster members keep saving and adding to their loan capital.

Most of the women in the community are vendors, selling flowers or fish or fruits and vegetables from a basket or a small cart. The loans they take from their cluster funds are only for small businesses and livelihood projects - most use the loans to buy stock to sell in their vending businesses.

A social fund also:

The women in these clusters also contribute an extra 20 pesos (US$ 40 cents) every week into their own "social fund", which the members can use for emergencies, health needs, medicines or family bills. They keep this fund separate: for these kinds of family and emergency needs, they can withdraw it only from the social fund, not from their livelihood capital. Their rule is that each women can take a maximum of 10% of the total amount in the social fund, no matter what the emergency is.

During the pandemic, when we had so much less income and so many more needs, the small cluster loan system was very helpful to people. We first started this small cluster livelihood loan system in 2017, and for a long time we had only one group. But during the pandemic, others in the community could observe that the women's savings group was successful, and was able to help the women earn and feed their families. There was a lot of interest in joining the loan groups and the numbers grew.

But instead of making the one group bigger, we set up new clusters of savers. Now we have three clusters of women savers in the community: one cluster has 32 women, the second has 25 women and the newest one has 18 women so far. When I suggested that the groups federate into one big savings group, they all said no! They can manage much easier when they are only 20 or 30 friends saving together like that. It's good to keep the group small, so it's easier to manage.

Community garden in SAJUSSA also generates income:

Some of the women vendors will soon be able to sell vegetables and herbs that we are growing in our community garden, which we just recently started. During the Covid crisis, when hunger was becoming a serious issue, the government began promoting the idea of all families having their own vegetable gardens. They organized training programs and sent resource people from the Department of Agriculture to communities like ours, to teach the mothers and fathers how to plant vegetables. Since then, several families in the community who had no work and were hungry have been starting to grow vegetables, in little bits of space here and there. But SAJUSSA is very crowded and there isn't much room inside the community for a real garden.

So we got permission from the Department of Environment and Natural Resources to make our garden on a small piece of vacant land within the protected mangrove forest that is beside the community - and which our community looks after. Because that land is in the coastal area, the soil is too saline for growing vegetables. So we are making our garden in all kinds of boxes and containers - including 25 recycled refrigerators, which we purchased in the junk shop for 100 pesos (US$ 2) each. Instead of throwing them anywhere, we purchase them, turn them on their side and use them for planting. We fill them with good planting soil - soil we enrich with compost from our kitchen waste. We start by growing the seedlings, and then transfer the seedlings to the larger boxes and containers. We're growing many vegetables: tomatoes, *pipino* (cucumbers), radishes, leafy greens, *ampalaya* (bitter melon), *upo* (bottle gourd) and *pechay* (Chinese cabbage).

So far, we have 15 families working on the garden. All of them have jobs, so it's difficult to spend much time. Lots of the women work as vendors or do people's laundry, and their husbands work as carpenters

or construction laborers. It's difficult for them to work in the garden every day, but they come on weekends to work on the garden. Especially on Sunday, when lots of people come to work in the garden - including a lot of young people and children. Some of the families have members who are farmers, or who know about growing things. We had some of that expertise in the SAJUSSA community already, and those more experienced gardeners are helping the others who are new to growing vegetables.

Some of the vegetables will be used by the 15 families for their own family meals, and some will be sold to community members and neighbors, at a cheap price compared to the market. If all goes well, our target is to feed all 100 families in the community with the garden. In the mean time, we're planning to bring in a piped water supply line to make it easier to water our vegetables - easier than carrying containers from the standpost across the road!

2. Tocino-making enterprise, at Nalumville, in Davao

The Nalumville community:

Nalumville is a small informal community of 38 households, in Davao, in Barangay Baliok. The 15,000 square meters of land they occupy is privately-owned, but because the land is under the Agrarian Land Reform Program, the government still has some control over what happens to it. The land was originally awarded to a certain family to farm, but later that family allowed people to rent small plots on the land and build their own houses. That's how the Nalumville community was formed. The original owner of the land has now died, and the community members are bracing themselves for a possible eviction, since the heirs (who live in Cebu) may decide to sell the land. The community members are using this period of uncertainty to organize themselves, strengthen their community and negotiate for a more secure future. The community has registered itself with the government as the Nalumville Neighborhood Association, and as a legal association are negotiating to be granted secure tenure on the land they have occupied for years. They are negotiating with both officials at the government's Agrarian Land Reform Program and with the land-owner's children.

Long before the pandemic, the community had formed a savings group, with help from the Homeless People's Federation. The savings group was very active and women from almost all of the 38 families were members. But then the savings group went through a rough patch (as most do): some loans weren't repaid, some members lost trust in the process, the savings slowed down and then stopped.

During the pandemic, times got very hard in Nalumville. Most of the men in the community work as drivers, and the lockdowns (which limited everyone's mobility) cut off their source of income and their ability to feed their families. Things got so bad that community people were eating fewer meals and children were being sent to bed hungry.

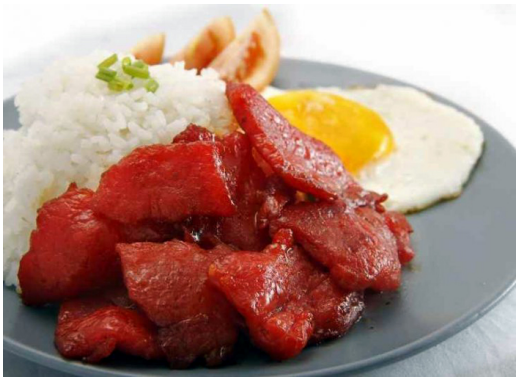
At a time when the need for the benefits of collective saving were greater than ever, twelve women decided to re-start the savings group. As part of their savings, they began looking for ways to work together to start some enterprises that could provide a new source of income for their families and which they could work on at home, while they helped their children with their at-home "module" lessons.

At first, they started an urban garden, which many communities in Davao were also doing, to produce much-needed food. Besides raising vegetables and fruits for their families to eat, the women had the idea of making some income from their urban garden. As Angie Sabanal, the president of the community association described it, *"Since we weren't allowed to leave our community, we had to find a way to access food and eat."* Angie encouraged all the families to start gardening in their back yards, or wherever they could find space. Later, they got permission to use a large plot of idle land nearby, and began planting vegetables like *gabi* (taro root), *kamote tops* (sweet potato leaves), tomatoes, and okra. The soil quality in the area was bad, though, and the women found that none of the vegetables were thriving. Finally, the community garden was a bust.

So they began looking for other possibilities and landed on the idea of making some food products which they could sell. Two delicacies that are famous in Davao and very popular for snacks and cooking are *tocino* (sweetened, cured pork) and *tinapa* (smoked fish). These two products seemed like good candidates for a collective home-based enterprise. Both *tocino* and *tinapa* require a lot of labor and skill to make well, but only one woman in the community had some experience making them. The others would have to be trained. These

were still Covid times, so first they found an organization that offered "virtual" classes in making *tocino* and *tinapa*. In November 2021, the twelve women started the online course, but then many things happened to muddle up their plans. First Angie got infected and had to quarantine at home for two weeks, and then other women in their group had to go into quarantine too. They also realized to do this kind of food production properly, they would need a more hands-on training.

After everyone got out of quarantine and was healthy again, they linked with a local women's group that ran its own bakery, but had skills in making *tocino* and *tinapa,* which they were willing to teach the women from Nalumville. Before the training started, they worked with their barangay (sub-district) authority to get some help marketing the products they would eventually learn how to make, and had contacted several local shops, which agreed to sell their products. They also used their savings to purchase a large quantity of frozen pork for making their first batch of *tocino*. But just as they were about to start the training, virus infections surged again in Davao and the mayor imposed a curfew and banned all social gatherings. The women still didn't know how to make tocino, but were stuck with 25 kilos of frozen pork. So they decided to sell the pork, in smaller quantities, to community members. They were able to recoup their investment in meat, but found themselves back at square one. As Angie concedes, "Our livelihood project is still in the development stage, but we hope that in January 2022, we will be able to get the training to make *tocino* and get started."



The bumpy progress of Nalumville's *tocino*-making enterprise may sound like a shaggy dog story, but in fact it is a vivid evocation of how hard it is for urban poor communities to do anything under the pandemic and how many obstacles people face when they try to develop their own solutions to the problems they face.

3. Community "rice loan" enterprise at Smart Tower, in Muntinlupa

Informal settlements on Prison Authority land:

Muntinlupa is one of the 17 cities that make up Metro Manila and has a population of about 550,000 people, divided into 9 barangays. There are a lot of poor and informal communities in the city - many built along the southern railway tracks, and many on land around the sprawling New Bilibid Prison. The Homeless People's Federation of the Philippines, Inc (HPFPI) has worked with both the railway and prison communities for many years, helping to start savings groups and work towards secure land and housing. During the pandemic crisis, several of the communities on the Bilibid Prison land worked with the federation and other partners to address various problems they face - which the pandemic made much worse: food insecurity and hunger, health risks, land and housing insecurity and loss of livelihood.

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Eviction and resettlement:

The prison is surrounded by many informal settlements where some 7,000 poor families live, in 28 distinct communities. Many families have stayed there for decades, and have grandparents who settled on the prison land in the 1950s. In 2020, the government announced plans to transform part of the prison compound into a mixed-use commercial development and shopping mall. The Bureau of Corrections started evicting informal families and relocating them to other parts of the prison compound. Because there was no consultation with people and no plan for legalizing the tenure on the new site, the people felt they were being moved from one situation of insecurity to another, and losing their houses in the process. Despite the people's fierce resistance to the relocation, the evictions have continued, though - even during the worst period of the pandemic.

Agaw-Agaw is one of the new communities that is being formed by families who were evicted and resettled to make way for that shopping mall. There are supposed to be 1,058 households in the new community, but not all of them are on the site yet. The people have been resettled here in batches, starting in Feb 2020, when the pandemic was fully underway. The new site in Biazon Road is two kilometers away from the old settlement,

and also on public land under the Bureau of Corrections, within the sprawling prison compound. Besides lack of basic services, the new site has problems with the access road. Most of the families in Agaw-Agaw are now living in temporary shacks on the new site, in very bad conditions, but some are still staying on the old communities, since the remaining plots reserved in the new site are for employees of the Bureau of Corrections. The situation is still very difficult and insecure, and negotiations with the government are ongoing. To let everyone know how determined they were to keep this new piece of land, they decided to call the new community Agaw-Agaw, which means to grab something or snatch it away quickly. But when it came time to formally register their new community with the government, they chose for a name the more diplomatic and more hopeful *Green Forest Valley Community Association*.

Smart Tower Community:

Smart Tower (with about 250 households) is one of the informal communities on the sprawling Bilibid prison land. The community was supposed to be relocated to Agaw-Agaw, and there are house plots ready there to receive them. And the people mostly welcome the resettlement, with the hopes that it will lead to greater tenure security. But the Bureau of Corrections has stopped the relocation process, and nobody knows why or whether it will happen at all. So the community is still staying in their old place. In this atmosphere of uncertainty, the Smart Tower community has faced the layers and layers of problems brought upon by the pandemic - particularly the loss of jobs and income.

Nita Malveda and Daisy Joaquin are community leaders in the Smart Tower community. Nita is the federation's coordinator for all the communities on the Bilibid prison land, and Daisy is the Secretary of the community association in Smart Tower. Here is their account of the "rice loan" project their savings group initiated in the community.

For some years, our savings group, which has 40 members, has run a rice-buying cooperative in our area of Smart Tower, in which by buying rice together in large quantities, at bulk prices, our savings members can get good quality rice at cheaper rates. But as incomes dwindled and access to food became a serious issue during the lockdowns, we developed the idea of providing the rice as a loan, and letting people pay back the loan over a period of a month, in installments. We started our rice project in January 2021, with a grant from Cities Alliance (through SDI), and then extended it recently with a grant from the ACHR-IIED funds.

How the “rice loan” scheme works:

Using capital provided by these donor funds, the savings groups buys the rice in bulk, in 25-kilo sacks, at 950 pesos (US$ 19) per sack. We then "loan" the rice sacks to community members for 1,150 pesos (US$ 23) per sack. People are supposed to repay in one month, and most do. It's a trust system. If someone is really having a hard time, they can repay the rice loan in two months, with no extra interest. In the Philippines, people with formal jobs are usually paid on the 15th and the 30th of the month, so we tied the rice repayments to this schedule, to make it easier for people to pay for their rice. Once a family pays off their rice "loan", they can borrow another bag of rice. We purchase the rice once a month, according to orders, and then distribute the rice sacks right away - that is one cycle.

Since we began the rice loan project in January 2021, we have made 11 cycles of rice loans, and a total of 52 sacks of rice have been loaned, with between four and nine sacks of rice being loaned per cycle. Some families have borrowed a few times. One family finishes one sack of rice per month, on average. Most borrowers are savings group members, but 12 sacks have been loaned to outsiders of the savings group.

If you bought the same 25-kilo sack of rice in the market, it would cost the same amount - about 1,150 pesos (US$ 23). The rice is not discounted. So why would anyone buy the rice from us? In a way, we are running a collective rice-trading enterprise, but what we offer our customers are the advantages of short-term credit and home-delivery during the pandemic lockdown, when people aren't allowed to leave the community. Another benefit for the community is that income generated by the rice enterprise goes into expanding the loan capital for our community loan fund.

Investing profits from the rice loans in the community loan fund:

A small part of that extra 200 pesos markup we charge for a sack of rice covers the cost of transporting the rice sacks to the community and then delivering them to members, at their doorstep. But most of it we put into our community loan fund, which gives loans to members at 3% (monthly) interest. If a woman borrows 1,000 pesos (US$ 20), for example, she has to pay back 1,030 pesos (US$ 20.60) at the end of the month. To some, an interest rate of 3% per month sounds very high - that works out to 36% per year. But the loans are all small, and most repay them within a month, so the interest is not a big burden. At the same time, having the interest gives people an incentive to pay off their loan quickly. And if they went to the informal *"five six"* money lender, the same loan will cost them 20% per month! So the savings group gives a much lower rate.

During the pandemic times, when so many people had no income at all, the 3% loan fund has been a lifeline in the community, and there have been many takers for small loans from the fund. Some take 3% loans to cover daily family needs or to pay school fees or buy phone time. Phones are a big expense for poor families, since their children have had to do classes online during the lockdown, and everyone uses their mobile phones for that - nobody has computers. But most borrowers take loans to support their small vending or food businesses, to boost their earning. And as the capital in our loan fund has increased, we've been able to expand our livelihood lending a lot.

The growing capital in the 3% loan fund comes from several sources. At the beginning of the pandemic, when many had to withdraw their savings to meet daily food expenses, the savings was really depleted. So we started with the grant funds from Cities Alliance, which were later topped up with a small grant from the ACHR-IIED Covid funds. The profits from the rice loans and interest earned on the 3% loans have added another 20,000 pesos (US$ 400) to the loan capital. And now that people are starting to be able to work and save again, our collective savings is again contributing to the loan capital. It's all mixed.

Strategy:

Ruby Papeleras is one of the national leaders in the Homeless People's Federation: "We use all these various activities during the Covid crisis - like community kitchens, community gardens, savings and livelihood loans - to strengthen these communities on the prison land and increase their pool of allies, so they can negotiate for secure land from a stronger position. We are hoping that more local actors will help. As part of this effort, we have established a Muntinlupa Working Group, with 40 community leaders from 8 barangays, to negotiate as a block with the local government. We created this platform after the community mapping project the federation carried out in Muntinlupa in 2015, and it's still there and still very strong. But negotiating with the Bureau of Corrections is very difficult. Even the local government at city-level and barangay-level don't have the authority to negotiate with them, because this land belongs to the national government. If we can strengthen the community, maybe we can have negotiation and dialogue with the national government."

4. Community "rice loan" enterprise at ULHOA, in Valenzuela

Valenzuela is one of the 16 cities that make up Metro Manila, and has a population of 620,422. The city is on the northern edge of Metro Manila and is a primarily industrial city, filled with factories which produce food products, textiles and other things. The city is also full of informal settlements - many of them - like the ULHOA - squeezed into leftover bits of land between the big factories. The city has several active community federations, including the HPFPI and VALPONET.

The United Libis Homeowner's Association (ULHOA) community:

The ULHOA community is a large, densely-crowded community of about 800 families in Valenzuela that is surrounded by big factories. The land the community now occupies was a huge vacant lot of privately-owned land that was foreclosed by a bank in 1973. In the 1980s, people started informally settling on the land and the settlement grew. At first residents in the surrounding areas called the settlement *Kamkam ("land grabbers") Village*. In late 1980s, the people began organizing themselves, started a savings group and registered themselves with the government as a homeowners association, with the intention of collectively buying the land they already occupied. By 1990, the community had been able to collectively save more than 1 million pesos (US$ 20,000) for their land purchase. But all sorts of internal troubles divided the community and kept the land acquisition from going ahead.

It wasn't until 2010 that the community linked with the Homeless People's Federation and revived their savings and land negotiations. With the help of the Federation and the local government, the community was finally able to collectively purchase their their land from the bank (partly with their own savings, partly with a 1.6 million peso loan from the Federation, partly with a 1.2 million peso loan from the city government, and partly with a 22 million peso 25-year loan from the CMP program). The community is now in the sixth year of repaying their CMP land loan. Housing conditions continue to be poor, though, with extremely dense conditions and uneven quality of houses. In 2014, the community worked with the Federation and with it's community architects and

with the Asian Community Architects Network (CAN) to organize a workshop on housing upgrading. But they still don't have financing for that.

Theresa ("Thess") Carampatana is a community leader in the ULHOA community, and she describes another "rice-loan" enterprise that her community has recently started, which is similar to the rice-loan scheme in Smart Tower:

Last year, when the pandemic started, there were frequent lockdowns and many people in our community lost their jobs. Those who worked informally - as vendors, construction laborers and house maids - couldn't go out to earn. Without income, people couldn't buy food to feed their families. So food became the most serious issue. We partnered with the local government and other local organizations to help distribute some food aid in ULHOA, but this wasn't nearly enough. We knew we couldn't rely only on government or donations. So we began to think about how we could develop a more sustainable system to help community members access the food they need, to survive.

We began our project by gathering data to understand how many families had lost jobs and were having difficulties buying food. In July 2021 we started planning the rice loan project in the ULHOA community as a community enterprise. After setting the policies together, we looked for a rice supplier and set up task teams to manage the project.

Our rice loan enterprise is still in the pilot stage, and 20 families have joined the project so far. We will add more members as we learn to manage the project. The seed investment came partly from the savings from the 20 families who have joined the project so far and partly from grant funds:

- 20,000 pesos (US$ 400) grant from Cities Alliance, through SDI
- 20,000 pesos (US$ 400) grant from ACHR-IIED
- 20,000 pesos (US$ 400) from the 20 families, who each invested 1,000 pesos (US$ 20) in the enterprise
- TOTAL 60,000 pesos (US$ 1,200)

Our project is similar to the "Rice Loan" project in Smart Tower:

We buy rice in bulk, in 25-kilo sacks, for 1,000 pesos (US$ 20) per sack, and then "loan" the rice to community members for 1,200 pesos (US$ 24) per sack. The community people repay the rice loan in two payments, over a one-month period - on the 15th and the 30th day of the month, which is payday for many workers in the Philippines. The markup we add to the bulk price of the rice is 200 pesos (US$ 4). If families repay their rice loan within the month, as most do, there is no interest charged on the loan. But if the family is not able to repay the rice loan on time, they are charged 5% monthly interest on the 1,200 peso (US$ 24) rice loan. This interest works as an incentive for families to repay on time. Community members can also buy the rice sacks with cash, and for cash sales, we add a smaller margin of 100 pesos (US$ 2), so they pay only 1,100 pesos (US$ 22) for the 25-kilo sack of rice.

In the Philippines, there are many different varieties of rice, and the prices in the market range from as low as 20 pesos per kilo (or 500 pesos - US$10 - per 25kg sack), up to 60 pesos per kilo (or 1,500 pesos - US$ 30 - per 25kg sack). The rice we are selling is one of the better qualities of rice, and we are selling it at a rate that is lower then it would be in the market. Plus we offer people the advantage of being able to buy it on credit, so people can pay as they are able. If they wanted to buy rice on credit from their local "sari-sari" store, the shopkeepers would charge a very high interest. For a 25-kilo sack of rice that would normally cost 1,000 pesos (US$ 20) if you paid cash, the sari-sari store would charge 1,300 to 1,500 pesos (US$ 26 - 30) for the same bag on credit.

What happens to the 200 peso margin?

In Smart Tower, they decided to put whatever profits the rice loans generate, after expenses, back into their 3%-per-month livelihood loan fund, to add to the loan capital and expand their lending. But here in ULHOA, we run our rice loan project as a profit-making community enterprise. The profits generated by the rice loans will be distributed among the share-holders in the project (those who invested 1,000 pesos) as a dividend at the end of the year. Once a year they will share the profits. That's the plan so far. We will see how it goes after six months - we're still in the study phase, learning how to manage it. If the rice loan enterprise is not profitable, we will have a hard time convincing other community members to join the project.

We started with the first cycle of rice loans in August 2021, when we bought 30 sacks of rice. In September, in our second cycle, we bought 29 sacks. In the third cycle, in October, we bought 57 sacks. In the process, our initial capital of 60,000 pesos (US$ 1,200) has grown to 91,000 pesos (US$ 1,820).

For the rice loan enterprise, we have opened up a separate savings scheme, which is not connected to the regular savings programs we do in the community, with the Homeless People's Federation. This special savings scheme is only for rice loan enterprise, and it is a mechanism for members interested in joining the project to save their "counterpart" of 1,000 pesos (US$ 20). We hope that eventually, we can link this project to our regular savings scheme, so that more capital can come in and more members can benefit. Right now, this is just a pilot phase. We have to prove to the community members that this scheme can be profitable for them, so we can scale it up. Our plan for this community enterprise is to first focus on supplying rice. Later, if the project goes well, we would also like to supply other groceries and medicines to community members, also on short-term credit.

CASE STUDY 4:
Covid mitigation strategies in four communities

This case study was written by Migo Gadi, at PACSII, and was drawn from a zoom meeting on December 16, 2021.

Urban regions in the Philippines are populated by what many would classify as informal settlements. The very first thing an outsider would notice in these communities is the apparent poverty – narrow crowded path walks called “eskinitas', dilapidated houses with dirt flooring, old galvanized iron sheet roofing, and outdoor stoves made of stone. The families here try their best to get by and make do. An outsider may think them helpless, but upon further examination, it is their persistence, strength, and willfulness that best defines them. These families refuse to be limited by their economic situation and work together towards improving their quality of life as part of a Homeowners association, and overall, a National Federation.

When the COVID-19 pandemic hit the world by storm, it was inevitable that these communities were amongst the most affected. The negative impacts doubled for those belonging to the poorest of the poor. Many aspects of the usual daily life pre-pandemic are affected to this day. Their earning capabilities, health, and wellbeing are only some of the most observed and talked about. In a recent survey conducted by the World Bank, it identified earning capacity and access to basic services such as food, health, sanitation, and nutrition as the most prevailing problems experienced by the poor. According to the survey, people have experienced worsening conditions in their ability to make ends-meat and provide food for their family. Health, sanitation, and nutrition are also major concerns since low-income families have more difficulty adapting to COVID-19 restrictions and its severe economic impacts. This is made more complicated when we add that these communities are in disaster-prone areas which seasonally have to be evacuated because of typhoons and floods where they have to gather in temporary evacuation centers together in small quarters.

Low-income families are indeed at higher risk and are pushed further back from achieving their goals of sustainability as a community. This case study looks into their experiences, challenges and successes amidst the on-going pandemic.

Covid in the Philippines: the perspective from World Bank

The World Bank's COVID-19 Low Income and Economic (HOPE) survey gathered insights and information from the poorest of the poor in regards to the following – “access to information and services, community practices and behaviors, community’s priorities for government support, coping mechanisms and economic impacts, and social conflict and cohesion”. It is aimed towards a better understanding of the life context of the Philippines’ low-income communities amidst the pandemic. Survey data was gathered from a 5-wave implementation process. The first tranche, tagged as Wave 0, was conducted in Dec 2019. Wave 1 was conducted last April 2020 which was during the peak of the COVID-19 community quarantine. Waves 2, 3, and 4 were conducted last June 2020, Aug 2020, and Oct 2020 respectively. Survey samples were based on a previous impact evaluation study for the 4Ps program. Some 580 low-income households and 1,614 adult individuals were included in the survey efforts.

(Source: World Bank, "Monitoring COVID-19 Impacts on Families and Firms in the Philippines," 2020)

Community-led action and successes: The Communities continue to work with what they have to address their needs. Several projects were launched and facilitated together with HPFPI not only to mitigate the spread

of COVID-19 but also to address the pandemic's effect on livelihood and well-being of the community. With the available assistance from the government and non-governmental associations the communities are still able to mobilize different community efforts that address the immediate needs aggravated by the pandemic.

1. Covid mitigation activities in the LTHAI community in Mandaue City

BACKGROUND:
The Lower Tipolo Homeowners Association, Inc. (or LTHAI for short) is one of the 11 homeowners associations which comprise the 9.2 Hectare social housing site in the center of Mandaue. The land was donated to the residents by the city in 1998, after years of eviction threats. With support from the HPFP, the community first organized itself and started savings in 1996. In 2001, they registered themselves as a homeowners association. The whole LTHAI community was burned to the ground in July 2007, and the community decided that instead of just reconstructing their shacks in the same place, they would use the fire as an opportunity to start from a clean slate and completely rebuild their settlement in a proper way. In the following years, they developed a proper subdivision plan and built new houses and infrastructure, with finance provided partly by the Federation's UPDF, and from many other sources.

The LTHAI community acted as a vital coordination point for the government to reach out. The communities themselves initiated different awareness campaigns, vaccination drives and documentations through surveys. In their discussion of the different efforts to mitigate & address the effects of the pandemic, a sense of pride is with the community leaders for their role of bridging development programs to the most vulnerable. They believe that their efforts of partnership has become a two-way process, benefiting both the government agencies by assisting them with their project rollouts and implementation while directing aid to the most in need.

The initial response for LTHAI is focused on containing and making sure that the virus doesn't spread in the community. Basic contact tracing through log books at entry and exit points were placed. Foot baths and handwashing facilities were placed together with the controlled entry and exit points. Also, to further the initial efforts of the HPFPI, the community was able to look for another NGO to sponsor the permanent structure of the handwashing and foot bath facilities. To date, the community is thus still able to continuously make sure that the virus doesn't spread within their homes.

LTHAI also took necessary crucial steps to coordinate with the local government and make sure their communities receive the COVID-19 vaccine. These efforts have borne fruit, community members have received their vaccines and are now at least have higher defense. The vaccine is very important for the community members as it became one of the basic requirements of the government for people to get back to their work and earn a living for their families. Furthermore, information campaigns in partnership with the local barangay and health officers were also focused on by the community. Community volunteers became a vital part of the mitigation process and made sure that positive patients are reported and given assistance in both quarantine facilities and everyday living needs. These processes are still on-going and have efficiently aided the much-needed mitigation.

Additional projects of the community addressing food security and earning capacities were also launched. Food pantry, urban gardening to name a few.

2. Covid mitigation activities in the ULHOA community in Valenzuela

BACKGROUND:

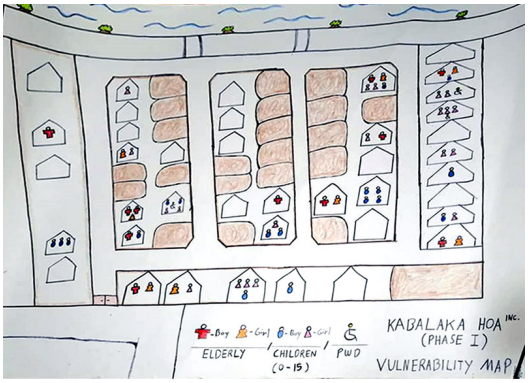
The United Libis Homeowner's Association (ULHOA) is a large, densely-crowded community of about 800 families in Valenzuela that is surrounded by big factories. The land the community now occupies was a huge vacant lot of privately-owned land that was foreclosed by a bank in 1973. In the 1980s, people started

informally settling on the land and the settlement grew. At first residents in the surrounding areas called the settlement *Kamkam ("land grabbers") Village*. In late 1980s, the people began organizing themselves, started a savings group and registered themselves with the government as a homeowners association, with the intention of collectively buying the land they already occupied. By 1990, the community had been able to collectively save more than 1 million pesos (US$ 20,000) for their land purchase. But all sorts of internal troubles divided the community and kept the land acquisition from going ahead.

It wasn't until 2010 that the community linked with the Homeless People's Federation and revived their savings and land negotiations. With the help of the Federation and the local government, the community was finally able to collectively purchase their their land from the bank (partly with their own savings, partly with a 1.6 million peso loan from the Federation, partly with a 1.2 million peso loan from the city government, and partly with a 22 million peso 25-year loan from the CMP program). The community is now in the sixth year of repaying their CMP land loan. Housing conditions continue to be poor, though, with extremely dense conditions and uneven quality of houses. In 2014, the community worked with the Federation and with it's community architects and CAN to organize a workshop on housing upgrading. But they still don't have financing for that.

The ULHOA community, with 350 actively saving families, faces many challenges. One of which is their desire to maintain a healthy savings portfolio for their ongoing Community Mortgage Program (CMP), a mortgage financing program of the Social Housing Finance Corporation (SHFC). The program involves the communal ownership of a land and housing development by means of a loan from the government which they have to successfully pay back by the end of a term. This means that the savings program for the communities has very high stakes because they need to be able to collect and save for loan repayments. When the pandemic hit and income was low, the community struggled to pay off their loan at the rate they were able to before due to loss of income and major financial shocks like hospitalizations and deaths. The community had a lot to lose if they weren't able to control the negative effects of this pandemic. Being an active group, they utilized their resources and leveraged their capabilities to coordinate with governments and other institutions to mitigate the spread of the virus in their locale.

The most unique in ULHOA's COVID-19 response is the documentation process the community went through. Community volunteers took upon themselves to survey the community and map out the location of the most vulnerable members – children, elderly, PWD's and pregnant women. In the intent of furthering this effort, some members also attended seminars and became accredited Community based health monitors.
Accreditation enabled them in the vital monitoring of the community for local government units. They were able to support and co-manage their temporary shelters for those who tested positive by providing food and support to the sick and the family of the sick, usually unable to provide for themselves because their breadwinners were the ones who tested positive.



The communities were strategic and were able to do a lot of groundwork because of their large pool of active members. They divided themselves into clusters to address specific needs such as a food cluster, health cluster, gardening cluster, savings cluster, and many more. This made work for the community more organized and allowed them to cover more than they would if only a small group was initiating all the activities.

Local contact tracing, monitoring of entry and exit points, foot baths, handwashing facilities, distribution of masks, face shields and PPE and "ayuda" (financial & food subsidy) were also enjoyed by the community through both NGO and local and national government institutions. Their participation in various forums and meetings with the local government agencies provided a way for them to address the concerns of their locale and make use of valuable essential resources that would limit the spread of the virus to the best of their abilities. Their visibility in the local governments and institutions became a tool for positive change and enabled them to be seen as partners rather than beneficiaries.

3. Covid mitigation activities in the SAJUSSA community in Davao

The San Juan Seaside Settlers Association (SAJUSSA for short) community:

SAJUSSA is a sprawling community of 104 poor households composed of indigenous people, fishermen, laborers, and informal workers. SAJUSSA is built on a strip of land along Davao's coastline, in Barangay Matina Aplaya, where it continues to be vulnerable to typhoons, storm surges, and coastal erosion. This well-organized community has been part of the federation for many years, has an active savings scheme managed by the community women, and has cultivated very good working relationships with the municipal-level and barangay-level authorities and with various other government departments like the Department of Environment and Natural Resources, which is in charge of protecting the country's coastal environments.

In 2017, after the long struggle, 40 of the households in the community were able to secure the land they had long been squatting on, with individual land titles given to them by the government, under Public Act 10023, which awards land titles to informal settlers for free. The rest of the families in the community have applied for land titles and are still waiting for approval.

In 2012, during ACHR's ACCA Program, the community took a loan of 32,000 Pesos (US$ 750) to build a 30-meter sea wall ("rip-rap") along one portion of their fast-eroding coastline. All the labor was done by the community members themselves and everyone pitched in. The sea-wall project unlocked additional support from their congressional representative and from the local government, which granted an additional 812,000 pesos (US$ 19,000) to extend the sea wall and build a concrete access road along the shoreline. The municipal government has also provided funds and materials for the construction of a daycare and learning center in the community.

Since 2016, the community has been working in partnership with the city and the Department of Environment and Natural Resources to help protect and restore the mangrove forests which provide the community with a vital buffer against storms and waves during typhoons. This is also the same department that is helping the community members to process their land title applications. The community has its own mangrove nursery, where they raise seedlings and nurture young mangrove trees into maturity. Every month the community organizes a week-long event to replant mangrove seedlings. And every week (usually on Saturdays), the community organizes a coastal clean-up, where everyone helps collect trash from the coastal and mangrove areas along the edge of the community. All the people in the community participate, along with other stakeholders.

Covid effects in SAJUSSA:

When the pandemic hit the Philippines, SAJUSSA was also badly hit. Like their previous projects, the community took on the COVID-19 through cooperation with vital institutions to mitigate the pandemic's effects on their daily lives.

Edna Sernada is a community leader in SAJUSSA, and Janeth Mandin is one of the Federation's key coordinators in Davao. The following text is drawn from a zoom meeting in December 2021, in which they discussed the Covid activities in SAJUSSA and Davao:

Currently, awareness and information dissemination against the spread of COVID-19 is still on-going. This project is spearheaded by their local health centers where midwives, nurses and doctors would visit the community. The information campaign highlights 2 main factors. Firstly, the campaign encourages the community to participate in the mitigation by explaining the prevailing probable effects of COVID-19 in one's life Secondly the campaign provides vital information of mitigation methods against the spread of the virus. Said methods included are proper use of disinfectants, hand-washing and physical distancing.

Several other projects in cooperation with the LGU were also placed. Partnership with Davao's local emergency hotline – 911 addresses the community's reservations about going to the hospital and consulting. Patients were encouraged to secure a schedule through the hotline before personally going to the hospital. This method ensures that patients are not forced to wait in long lines and expose themselves to the virus.

Home quarantine guidelines were also disseminated through LGU and Department of Health (DOH) cooperation. Community members were trained how to monitor patients within their households especially for the elderly. They were also given free blood pressure monitors, thermometer, face masks, alcohol & disinfectants. Moreover, through the LGU the communities were also guided in establishing health protocols to protect their areas. Systems such as logging in for contact tracing, foot baths and

hand washing areas were put in place at the community's entrances and exits.

Furthermore, as the community continued to struggle with the prevalent loss of jobs and income opportunities, the community tapped the Counselor's office and the Presidential Commission for Urban Poor (PCUP). Both government offices have provided aid in the form of livelihood training activities. Urban gardening training and provision of seeds were made available through the Counselor's office. On the other hand, PCUP also gave aid livelihood training for soap making and food processing.

Cooperation and partnership of the community with the different government local and national agencies is very admirable. The community's good relations had indeed paved the way in achieving several projects. Benefiting both themselves and the local government on a bigger picture. The LGU is able to reach those who are most in need through the community organization making the process easier and accessible. The people's process and its advantages have yet again been proven from SAJUSSA's experience.

Partnerships with local and national institutions are very active in SAJUSSA's community project. They are indeed on their way towards establishing better opportunities for themselves and their community. While SAJUSSA's story is of hope and security, Smart Tower seemed to be a continuous struggle and uncertainty.

4. Covid mitigation activities in the Smart Tower community in Muntinlupa

Informal communities on Prison Authority land:

Muntinlupa is one of the 17 cities that make up Metro Manila and has a population of about 550,000 people, divided into 9 barangays. There are a lot of poor and informal communities in the city - many built along the southern railway tracks, and many on land around the sprawling New Bilibid Prison. The Homeless People's Federation of the Philippines, Inc (HPFPI) has worked with both the railway and prison communities for many years, helping to start savings groups and work towards secure land and housing. During the pandemic crisis, several of the communities on the Bilibid Prison land worked with the federation and other partners to address various problems they face - which the pandemic made much worse: food insecurity and hunger, health risks, land and housing insecurity and loss of livelihood.

The New Bilibid Prison was built during the American occupation of the Philippines in the late 1930s, on a vast tract of 367 hectares of public land (under the Bureau of Corrections) in the middle of Muntinlupa, in Barangay Poblacion. The prison is one of the largest in the world and is notoriously overcrowded. Designed to hold 6,000 prisoners, the prison now has almost 30,000 inmates. There have been huge numbers of Covid deaths inside the prison since the pandemic first swept through the country.

Eviction and resettlement:

The prison is surrounded by many informal settlements where some 7,000 poor families live, in 28 distinct communities. Many families have stayed there for decades, and have grandparents who settled on the prison land in the 1950s. In 2020, the government announced plans to transform part of the prison compound into a mixed-use commercial development and shopping mall. The Bureau of Corrections started evicting informal families and relocating them to other parts of the prison compound. Because there was no consultation with people and no plan for legalizing the tenure on the new site, the people felt they were being moved from one situation of insecurity to another, and losing their houses in the process. Despite the people's fierce resistance to the relocation, the evictions have continued, though - even during the worst period of the pandemic.

Agaw-Agaw is one of the new communities that is being formed by families who were evicted and resettled to make way for that shopping mall. There are supposed to be 1,058 households in the new community, but not all of them are on the site yet. The people have been resettled here in batches, starting in Feb 2020, when the pandemic was fully underway. The new site in Biazon Road is two kilometers away from the old settlement, and also on public land under the Bureau of Corrections, within the sprawling prison compound. Besides lack of basic services, the new site has problems with the access road. Most of the families in Agaw-Agaw are now living in temporary shacks on the new site, in very bad conditions, but some are still staying on the old communities, since the remaining plots reserved in the new site are for employees of the Bureau of Corrections. The situation is still very difficult and insecure, and negotiations with the government are ongoing. To let everyone know how determined they were to keep this new piece of land, they decided to call the new community Agaw-Agaw, which means to grab something or snatch it away quickly. But when it came time to

formally register their new community with the government, they chose for a name the more diplomatic and more hopeful *Green Forest Valley Community Association*.

Smart Tower Community:

Smart Tower (with about 250 households) is one of the informal communities on the sprawling Bilibid prison land. The community was supposed to be relocated to Agaw-Agaw, and there are house plots ready there to receive them. And the people mostly welcome the resettlement, with the hopes that it will lead to greater tenure security. But the Bureau of Corrections has stopped the relocation process, and nobody knows why or whether it will happen at all. So the community is still staying in their old place. In this atmosphere of uncertainty, the Smart Tower community has faced the layers and layers of problems brought upon by the pandemic - particularly the loss of jobs and income.

Additional information on the redevelopment of the New Bilibid Prison land:

The Bureau of Corrections has entered into a Joint Venture Agreement with the Agua Tierra Oro Mina Corporation (ATOM) in which the New Bilibid prison will be moved 150 kilometers to the north, to a small city called General Tinio, where the ATOM corporation has donated a 234-hectare site to the government for building a new prison. As part of the agreement, the ATOM corporation and other private-sector realtors will redevelop the 375-hectare prison land into a commercial, residential, and industrial area. All these intended developments will be at no cost to the government, but with a revenue-sharing agreement of 65% for ATOM and 35% for the Bureau of Corrections. The prison compound in Muntinlupa is highly-priced real estate. *(Source: Manila Bulletin online newspaper, "Bureau of Corrections realizes its jail decongestion program," in issue of 15 Dec 2021)*

There are 25-community communities composed of 1,058 families living within the New Bilibid Prison (NBP) compound. Smart Tower is amongst these 25-community organizations. February 2020 marked the start of the eviction for these families. When the pandemic struck the world by storm by the end of March 2020, the communities thought they would at least be given some more time before it happens. This, unfortunately, was not the case. Eviction proceeded and is still ongoing to this date. In a study done by HPFPI with their community architect partners from TAMPEI in September 2021, people had mixed feelings of despair and hope with their apparent move to Biazon Road Resettlement. The community leaders were given small hints of finally being awarded small plots (25 sqm per family) in the said resettlement site. Today, however, it seems like most of that hope is gone and is replaced with fear and anxiety thinking of how much worse things could go.

The community is very aware of the dangers of COVID-19 most especially given their home's physical condition. Despite limited resources, the community together with HPFPI Inc. were able to devise programs and community activities that aimed to mitigate the virus and its effects on their daily lives. COVID-19 response Projects in Smart Tower Poblacion was described by Nita Malveda as such:

Smart Tower placed the concept of *bayanihan* (a Filipino word for mutual help and cooperation) at the core of their pandemic response. Since assistance from local government on each other a COVID-19 response of Smart Tower is centered on *bayanihan*. Community organizers and volunteers assist any COVID positive member and their families. They would ask them not to leave their houses and provide them with food and other daily needs.

Together with the Federation, other programs addressing pressing concerns in the community like housing security, income generation, and malnutrition are actively being addressed. The community prides itself in being able to survive despite the many challenges.

However, despite the many efforts of the community and the Federation to mitigate COVID-19 and its effects, the overall demeanor of the respondents is of sadness and worry. The predicament of housing uncertainty is the most apparent concern that has been negatively adding up the pandemic's effect on their daily lives. With worry of losing your home, being rooted out of your usual routine for livelihood and providing for the family increases people's feeling of despair and hopelessness. These negative feelings are thus heightened over shadowing any sort of achievement. Suddenly, progress from the community kitchen, livelihood programs of rice and soap making, are overshadowed.

It is saddening for the communities to realize that at the end of the day, their efforts in organizing and battling with the COVID-19 with the government are left without recognition and or credit. The communities were hopeful of finally settling in the Biazon Road resettlement lot, however up until December 2021, there were no concrete or written agreements assuring them of land tenure. The worst part is that any effort they are and would be working on may again suddenly be put to waste if one day the Bureau of Correctional suddenly decided they can no longer stay in either the prison compound nor on Biazon road resettlement. Effects of the on-going pandemic to their daily lives becomes more aggravated given their current eviction problem.

Nita Malveda is a community leader in Smart Tower:
Back in September 2020 when Nita was interviewed together with some of her members and other NBP community leaders, they were filled with hope and trust with the Bureau of Correctional. Despite the marching orders of eviction for those given the red tags, the prevailing thoughts were of hope of a bright future, plans were already being in place as to how their families could settle in Biazon road resettlement. However, in December 2021, she describes their situation very differently.

In the bureau's efforts to further the NBP compound development, informal setters' homes located within the compound are in turn endangered. Community organizations are broken down, families still within NBP are restricted of movement and families relocated are without basic needs. Nita described their living conditions as constricted, limited, and uncertain. She shared that families still currently living within the NBP compound – including the Smart Tower Poblacion, are forced to walk long distances just to buy their basic needs. In the past, they could use their tricycles to go in and out of the compound to reach their homes. However, it seems that as the development plans are further put into work, new regulations for the informal settlers are pushed to make their living conditions more difficult. Nita cannot help but feel like these regulations were made to intentionally force them to leave even without a sure small plot of land in Biazon road resettlement.

On the other hand, families relocated aren't doing any better. In an interview, last December 2021, a previous community leader in the prison land communities (Nanay Rosaly O. Mariano) narrated their story. When asked about changes in their daily living from the prison compound to the Biazon relocation, the pain and distress in her demeanor were very evident. According to her, one of their most pressing struggles is the lack of humane basic services like clean running water, sanitation, and a stable roof above their heads. Without any legal documents on the plot of land they are currently occupying, they are unable to apply for these basic services, not to mention the high cost of the installation. The families in Biazon resettlement are left with no choice but to live without sanitation, take a bath inside drums to re-use whatever water they have, and watch their children sleep in very uncomfortable conditions. These thus further create concerns like the health of the children and the elderly adding to their everyday struggle.

Both community leaders mentioned as well that other local government agencies are unable to help. The local government has no jurisdiction to negotiate with the Bureau of Corrections. The predicament that the informal communities are unfortunately unable to solve given the big agencies and corporations they are up against.