



# **EXCLUDED AND INDEBTED:** Citizen's Monitoring of the AIIB COVID-19 Loan

Research Report



## Excluded and Indebted: Citizen's Monitoring of the AIIB COVID-19 Loan

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Rowena F. Caronan, Duke Thomas G. Dolorical, former assistant professor Amy Joan E. Exconde, and Sara Salvador conducted research and wrote the reports and case studies. Ana Maria R. Nemenzo, Aileen Paguntalan-Mijares, Salvacion B. Pascual, Prescilla Tulipat, and Fe Manapat of WomanHealth Philippines provided guidance for the assessment of the Gender Monitoring Matrix (GMM) of the AIIB Cares Program which was written by Christine Joy Galunan. Former associate professor Wilhelmina L. Cabo helped write the final report.

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ABOUT THE COVER: Residents of a poor district in Manila try their best to observe social distancing in this photo taken last year. (Photo: Social Watch Philippines)



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RESEARCH REPORT

This research report was written to share research results, to contribute to public debate and to invite feedback on development and humanitarian policy and practice. It does not necessarily reflect the policy positions of the organizations jointly publishing it. The views expressed are those of the author and not necessarily those of the individual organizations or the author's home institution.

# FOREWORD

We are proud to present 'Excluded and Indebted: Citizen's Monitoring of the AIB COVID-19 Loan Report. This Report is the product of a multi-component and participatory research that generated insights and recommendations arising from a citizens' review of the AIB loan to finance a number of programs in the Philippines aimed at mitigating the negative social and economic impact of the Covid-19 pandemic.

The first component of the project was the conduct of a Scoping Study that would set the parameters for this research. Afterwards, we conducted an assessment of three government programs – the Social Amelioration Program (SAP), the Small Business Wage Subsidy (SBWS) program, and the program for Covid-19 medical testing.

As these government programs were being reviewed by our researchers, we also ran a citizens' review led by our partner peoples' organizations the *Aktibong Kilusan Tungo sa lisang Bayan* (AKTIB) and WomanHealth Philippines. Here, we mobilized academic researchers, and NGO activists to undertake an action participatory research to gauge the effect of these programs on grassroots communities, especially from the perspectives of local women in two field sites, namely, in the cities of Manila and Tacloban. Two case studies were generated from the citizens' review.

Furthermore, we conducted two dialogues with relevant policymakers. The first time was to introduce this project and share the results of the Scoping Study. The second dialogue, held after about eight months, presented the findings and recommendations from the programmatic reviews (of SAP, SBWS and the medical testing program), the case studies (in the City of Manila and Tacloban City) and the Gender Monitoring Matrix Assessment. We also made sure to raise awareness on the AIB loan and share our findings to a broader public via mainstream and social media.

Finally, we wish to acknowledge and thank all those who contributed to this project: Alvic Padilla for leading the conceptual, methodological, thematic, and field/case studies aspects of the research and setting up the organizational research infrastructure. We also thank him for writing the Scoping Report and presenting this to policymakers; Rowena Caronan for the research on COVID-19 Testing and the Small Business Wage Subsidy; Duke Thomas Dolorical for the research on the Social Amelioration Program; Sara Salvador of AKTIB for the Manila Case Study and former Assistant Prof. Amy Joan Exconde for the Tacloban Case Study. I would also like to express appreciation to Ana Maria R. Nemenzo, Aileen Paguntalan-Mijares, Salvacion B. Pascual, Prescilla Tulipat, and Fe Manapat of WomanHealth Philippines for guiding the study on the Gender Monitoring Matrix (GMM) and for actively promoting a women's rights and gender equality perspective throughout the research. We also thank Christine Joy Galunan for the Gender Monitoring Matrix assessment. Our gratitude also goes to former UP Associate Professor Wilhelmina L. Cabo for integrating the different sub-reports, synthesizing the findings and recommendations and weaving these into what is now the Final Report.

Finally, we are grateful to Oxfam Pilipinas for giving us the distinct opportunity to conduct a citizens' review of government programs which address Covid-19. It is not often that the voices of ordinary citizens are heard on important platforms to express their sentiments on programs that affect them.

It is our hope that projects such as these help policy makers to realize that developmental outcomes may be better achieved if voices of citizens can influence policy formulation, program implementation and and monitoring and evaluation. The COVID-19 pandemic has given us an opportune moment to break free from old ways of doing and explore more transformative development strategies which includes adopting more participatory approaches to governance if we are to truly build back better.

Ma. Victoria R. Raquiza, PhD  
Co-Convenor and Project Manager  
Social Watch Philippines

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# PART 1 - BACKGROUND

## INTRODUCTION

The global pandemic triggered by the novel coronavirus disease (COVID-19) has caused upheavals in people's health and lives and economy of many countries. The pandemic also radically challenged state capacity to effectively and quickly protect the population and businesses from its adverse social and economic repercussions.

In the Philippines, following a confirmed case of local transmission and the threat of spread COVID-19 in the country, President Rodrigo Duterte placed the entire nation in a state of

public health emergency by virtue of Proclamation 922 that he signed on March 8, 2020.

Shortly thereafter, he declared a state of national emergency and placed the whole of Luzon and high-risk areas in Visayas and Mindanao in a strict lockdown or enhanced community quarantine (ECQ) and the rest of the country under general community quarantine to contain the pandemic.

The lockdown, which was supposed to last from March 17, 2020 to April 13, 2020, was extended three times until end of May 2020. The strict



Those who were allowed to travel at the height of the lockdown in mid-2020 had to undergo routine body temperature checks such as the one shown in this picture taken in Marikina City. (Photo: Social Watch Philippines)

lockdown severely disrupted people's lives and business activities, causing huge economic losses, and the loss of jobs and incomes among millions of Filipinos. Among the most severely affected are millions of families belonging to the poor and near poor, workers in the informal sector and vulnerable groups.

A week after the public health emergency declaration, the Philippine government launched a comprehensive COVID-19 Response Program to mitigate the pandemic's negative impacts and to contain the spread of COVID-19.

Health, social protection, and economic relief measures were identified for implementation in three stages: Emergency Stage (March to May 2020), Recovery Stage (June to December 2020), and Resiliency Stage (2021 onwards).

Some Php 654.25 billion was estimated to finance emergency and recovery measures for emergency subsidies, cash, and credit assistance for specific vulnerable individuals — like affected workers, farmers, and overseas Filipino workers (OFWs) — or intended for micro-, small- and medium-enterprises (MSMEs), and for strengthening the health system's capacity to combat COVID-19. An emergency subsidy program of Php 200 billion targeting 18 million low-income families was part of the package of measures for the emergency and recovery stages.<sup>1</sup>

To support the program, Congress on March 25 passed the Bayanihan to Heal as One Act (RA 11469), also called Bayanihan 1.

The law granted the President emergency powers for a period of three months, including the power to discontinue programs, activities, and projects (PAPs) of executive agencies and government-owned and controlled corporations (GOCC) in the 2019 and 2020 budgets and realign the savings generated from the discontinued

PAPs and unutilized allotments in agencies and special purpose funds to new or existing COVID-19-related PAPs in the fight against COVID-19.

As of November 18, 2020, the national government was able to release Php 386.14 billion from the repurposed budget to the COVID-19 program.<sup>2</sup>

Additional financing for pandemic response was secured by the government through fresh borrowings and grants.

As of September 2020, USD 9,914.96 million of financing was secured specifically for the government's response with over 90% or USD 9.293 million of these in the form of budgetary support loans while USD 595 million worth of financing were in the form of project loans. Some USD 26.36 million was given as grants which did not have to be repaid.

Among the COVID-19 related programs funded by these loans and grants is the COVID-19 Active Response and Expenditure Support Program (CARES). The Asian Development Bank (ADB) initially funded it with USD 1.5 billion. The Japan International Cooperation Agency (JICA) and the Asian Infrastructure Investment Bank (AIIB) subsequently co-financed the program with USD 498 million and USD 750 million respectively.<sup>3</sup>

The CARES Program financing as a budgetary support loan to the Philippines indicated that no specific projects or agencies were specified as the recipient of the loan proceeds. While no loan conditions were indicated, outputs were expected.

With an overall objective of mitigating the adverse impacts of COVID-19 on the population's health, incomes, and economic opportunities, the CARES Program's expected outputs are:

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<sup>1</sup> Padilla, Alvic (2020). AIIB Scoping Study. Social Watch Philippines.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.



When quarantine measures were declared last March 2020, Philip, a tricycle or motorized rickshaw driver, lost his income when all public transportation was suspended. (Photo: Ana Santos/Oxfam)

- a) measures taken to combat the spread of the COVID-19 pandemic in the Philippines;
- b) dedicated funds and programs for social protection and relief to affected people are allocated and implemented; and,
- c) economic stimulus for affected sectors delivered.

In a forum organized by Social Watch Philippines on 29 October 2020, a Department of Finance (DoF) official noted that the CARES loan is quick-disbursing, adding that the proceeds have already been received by the government. He also reiterated that since it is not a project loan but a budgetary support loan, there is no rigid determination on how much of the loan proceeds have been allocated to any specific agency or PAPs.<sup>4</sup>

The economic turmoil caused by the pandemic is drastically eroding government's capacity to raise tax revenues and, therefore, debts, such as the AIB loan, provide the fiscal spaces urgently needed for public expenditure requirements of the pandemic response.

New borrowings allow government to finance urgently needed public services but they will eventually be paid using taxes collected from the Filipino people. While borrowings are not necessarily bad, and may be needed in some cases, prudent debt management is important to ensure that people most affected by the pandemic will not bear the burden of servicing these debts. Citizens need to monitor and ensure that COVID-19 loan proceeds are spent in the most effective, efficient, and timely manner because any misuse, abuse, or wastage will have dire human and social consequences.<sup>5</sup>

Social Watch Philippines (SWP) has been engaging national processes on financing for development as part of its mission to mobilize citizens to monitor government commitments on sustainable development. The SWP has conducted budget monitoring and advocacy through its network of partner civil society organizations (CSOs) participating in the Alternative Budget Initiative (ABI) program and capacitating non-state actors to engage fiscal issues through the Public Finance Institute.

<sup>4</sup> Ibid.

<sup>5</sup> Project Brief. Social Watch Philippines.

With support from Oxfam Philippines, Social Watch Philippines undertook the project Citizens' Monitoring of Financing for COVID-19 Response Focus on AIB Loan.

Under the CARES Program, the AIB Loan to the Philippines supports measures for

- 1) enhanced quarantine to reduce the infection rate;
- 2) expanded medical services to step up testing and care for affected populations;
- 3) social protection and livelihood support to help mitigate the immediate impacts on livelihoods and employment;
- 4) a small business relief program;
- 5) support for agriculture and other economic sectors; and
- 6) local government support.

The government's COVID-19 response targets that align with AIB-CARES Program are:

1. by May 2020, an increase in testing capacity to 8,000 per day;
2. by July 2020, the average turn-around time from sample collection to results reduced to 48 hours or less;
3. by July 2020, all health care workers, of which 75 percent are female, and all COVID19 cases covered with Philippine Health Insurance Corporation inpatient and primary care COVID-19 related benefits;
4. by July 2020, conditional cash transfers and emergency subsidy support provided to 4.4 million vulnerable households;
5. by July 2020, emergency subsidy support provided for 13.6 million households;
6. by December 2020, USD 600 million of economic stimulus and support provided to highly affected and vulnerable sectors including agriculture;
7. by December 2020, wage subsidies provided for at least 1 million micro, small, and medium-sized enterprises (MSMEs) (of

which 58 percent are registered to women); and

8. by December 2020, tax relief provided for at least 1 million MSMEs (of which 58 percent are registered to women).<sup>6</sup>

The SWP Citizens' Monitoring Project focused on the implementation of Philippine COVID-19 measures in three key result areas: health, social protection, and economic relief.

More specifically, the project monitored the implementation of measures to increase testing capacity for the health output, the Social Amelioration Program for social protection output, and the COVID-19 Adjustment Measures Program (CAMP) and Small Business Wage Subsidy (SBWS) for economic relief output. The project also looked into the responsiveness of the government's COVID-19 Program to gender.

The Citizens' Monitoring of Financing for COVID-19 Response: Focus on AIB Loan has been undertaken through research, advocacy, and communication work.

This report puts together the monitoring research outputs for health, social protection, and economic stimulus, the two case studies, and the gender analysis.

The report consists of three major parts and structured as follows:

- Part 1) background;
- Part 2) synthesis and analysis of results and findings from research and case studies; and
- Part 3) gender analysis through critique of the Gender Monitoring Matrix (GMM) of the AIB CARES Program.

<sup>1</sup> Padilla, Alvic (2020). AIB Scoping Study. Social Watch Philippines.

## **CITIZENS' MONITORING OF FINANCING FOR COVID-19 RESPONSE: FOCUS ON AIIB LOAN**

The Citizens' Monitoring of the AIIB COVID-19 Loan Project of Social Watch Philippines sought to educate, mobilize, and capacitate CSOs to:

- Expand spaces for their meaningful participation in budget and program administration of the loan and ensure effective and responsive implementation;
- Through the use of gender analysis, sensitize policymakers of the differentiated needs of women and girls in evaluating program results;
- Conduct citizens' assessment on policy and operational issues and identify recommendations to improve policies and mechanisms of both government and the AIIB.

The project combined research, participatory evaluation and social accountability approaches, and advocacy campaigning in enabling people's influencing of the government's 'whole-of-government approach' towards mitigating the effects of, and early recovery from COVID-19.

With this engagement, CSOs hoped to widen its influence in policymaking so that government agencies will be more transparent, accountable, and responsive to public queries and consultation.

The engagement of Social Watch Philippines (SWP) in monitoring the government's pandemic response has produced concrete outputs in support of the project's objectives.

The outputs include a scoping study on the AIIB loan, a series of online roundtable discussions and policy dialogues involving stakeholders from government, national and local, civil society, advocacy organizations, academe, students, barangay leaders, and members of the community.

The project produced research reports on health with focus on COVID-19 testing capacity, social protection measures focused on the Social Amelioration Program (SAP) and economic stimulus focused on the COVID-19 Adjustment Measures Program (CAMP) and the Small Business Wage Subsidy Program (SBWS).

Consultations with barangays in Manila and Tacloban produced two case studies that document people's perspectives and experiences during the pandemic and the implementation of the government's COVID-19 programs. An assessment of the Gender Monitoring Matrix (GMM) of the AIIB CARES Program completes the set of research outputs of the SWP citizens' monitoring engagement.

The research on the three areas of concern was carried out in January through March 2021 and employed desk review of relevant articles and research papers, laws, policy pronouncements, memorandum circulars, news reports, government reports, ADB and AIIB CARES Program loan documents, and related secondary sources.

The Manila and Tacloban City case studies were undertaken between January through March 2021 in six barangays, three per city, through consultations and interviews of residents who served as respondents for the case studies.

The gender report is a separate critique of the GMM as outlined in the CARES program. The scope of monitoring program implementation focused essentially on the emergency period, March 2020 to June 2020, of the government COVID-19 response.

# WOMEN IN THE INFORMAL SECTOR FOUND TO BE MOST DEPENDENT ON SCANT GOVERNMENT AID

Informal workers in Manila, especially women, struggled with hunger and unemployment after the Philippine capital and nearby cities were locked down for 90 days last year to curb virus transmission. As a result, workers in the informal sector — from street vendors to household helpers — were forced to depend the most on government aid, said a case study that was released in March 2021.

Although most informal workers received cash aid from the Social Amelioration Program (SAP), the funds were only good for one month, said the study, which consulted 70 residents in three villages in Tondo, the poorest district in Manila.

The case study — which also has a counterpart report about Tacloban City — is part of the Citizens' Monitoring of Financing for COVID-19 Response and Recovery: Focus on the Asian Infrastructure Investment Bank (AIIB) Loan Project under the auspices of Social Watch Philippines and supported by Oxfam Pilipinas. The project examined the AIIB's US\$750-million loan to the Philippines which co-financed the COVID-19 Active Response and Expenditure Support (CARES) program. The program contains several measures to combat the pandemic's adverse impacts, including, but not limited to, expanding medical services to step up testing and care for affected populations and providing social protection and livelihood support, especially to the most vulnerable. The project also examined the SAP, which was funded by the CARES program loan that is co-financed by the AIIB.

*\*not her real name*

With limited cash aid, informal workers had to rely on relief goods coming from the city government, large corporations, and non-government organizations, said the case study written by Sara Salvador, the National Co-Chairperson of Aktibong Kilusan Tungo sa Iisang Bayan (AKTIB), one of the many partner organizations of Social Watch Philippines. Some even had to borrow money from friends and relatives just to survive, according to the case study.

This exactly was the experience of Jackie\*, a 42-year-old resident of Barangay 119, one of the three villages in Tondo, Manila selected by the case study.

Jackie, who is married to a tricycle driver and has 11 children, sells garlands of sampaguita (a small, fragrant jasmine flower) for a living. One garland has a dozen or so sampaguita flowers strung together and goes for P20 (US\$0.40) per set of seven. These garlands are hung in religious altars in the homes of Filipino Catholics.

Before the pandemic, Jackie could sell as much as 1500 flowers from seven to nine in the morning and another 800 from four to eight at night while staying on her spot right by a nearby church. However, with the ensuing lockdown and a ban on large gatherings, she only currently manages to sell 500 flowers daily three times a week — Wednesdays, Fridays, and Sundays.

During the strict three-month community quarantine, she was able to receive SAP funds twice just like most informal workers like her.

She received P6,700 (US\$134) during the first round and the full P8,000 (US\$160) for the second.

However, the funds were barely enough for her children, the eldest of whom is a 23-year-old janitor who works for a bank but still lives with the family. Jackie's youngest was born three years ago. This underscores the fact that while the SAP helped poor people's day to day survival, because this was only provided twice — and the amounts were quite small — the money quickly ran out in a span of days.

"We just relied on the food packs given by the mayor," Jackie said, adding that her family received relief packages four times for the entire period.

However, each food package — five kilos of rice and several pieces of canned goods — were clearly insufficient for a family as large as hers. "If there's no more food left at the end of the day, I just give the kids P10 (US\$0.20) each so that they can buy bread," Jackie said. "I then let them manage on their own."

From March to September last year, Jackie said she could no longer keep track of the number of times her family had to forego eating three times a day. "It was more than 20 days because it happened often enough," Jackie said.

During those days, to make ends meet, Jackie had to run and borrow cash regularly from the elder sister of her sister-in-law who was married to someone who was working abroad. Nowadays, Jackie has managed to do two jobs at the same time. Besides selling flower garlands, she now helps out a friend selling food items and clothes in a nearby neighborhood market. "I'm able to pay them back little by little," Jackie said. "After all, they helped me and my family survive."

— Social Watch Philippines

# PART 2 – SYNTHESIS AND ANALYSIS OF RESEARCH FINDINGS AND CASE STUDIES

This section presents the synthesis and analysis of the major research results and findings on health, social protection, economic relief, and case studies. The results are mixed, pointing out encouraging spots as well as gaps in the implementation of the programs.

## Program Coverage: Issues of Inclusion and Exclusion, Availability of Accurate Data, Adequacy of Funding, Program Criteria and Conditions

Under RA 11469, the “Bayanihan to Heal as One” law also known as Bayanihan I, which Congress passed on March 23, 2020, about 18 million low-income families whose jobs and incomes

were adversely impacted by the pandemic and quarantine restrictions had been targeted to receive the government’s emergency subsidy. The aid is equivalent to an amount “adequate to restore capacity to purchase basic food and other essential items” during the duration of community quarantine.

The quarantine was imposed on the entire country in varying degrees of restrictions from March until June 2020. The time set for implementing the law was for a period of three months from mid-March until it lapsed on June 24, 2020. Several bills were later filed in Congress to extend the validity of Bayanihan I but these failed to convince the President to certify them as urgent.



A Quezon City resident receives flyers from outside their homes containing relevant information about COVID-19 and essential tips on her to cope with the enhanced community quarantine. (Photo: IDEALS)



The emergency subsidy program (ESP) is a central feature of the Social Amelioration Program. The subsidy of Php 5,000.00 to 8,000.00 a month for two months to be given to affected families and individuals was to be computed based on the prevailing minimum wage in the areas where the beneficiaries are located and in consideration of the existing conditional cash transfer grants and rice subsidies that some of the beneficiaries regularly receive before the pandemic.

It must be noted that the emergency subsidy was to be given at the height of the national lockdown in April and May that abruptly and drastically kept millions of people across the country out of jobs and without incomes.

The Secretaries of the Department of Social Welfare and Development (DSWD) and the Department of Labor (DOLE) have been tasked to implement the emergency subsidy program. Consistent with law, the DSWD launched the Social Amelioration Program (SAP), targeting 18 million low-income families, informal workers, and vulnerable groups.

For its part, the DOLE implemented the Covid-19 Adjustment Measures Program (CAMP) with workers in the formal economy as beneficiaries. The Department of Finance (DOF) subsequently implemented a wage subsidy program called Small Business Wage Subsidy (SBWS) program targeting the micro, small, and medium-scale enterprises (MSMEs).

How well the government's social amelioration programs covered and benefitted the targeted beneficiaries during the pandemic deserves scrutiny. Looking at the actual performance of the programs vis-à-vis their planned targets is a good place to start to determine whether coverage of the intended beneficiaries is adequate.

With a greater beneficiary coverage of 18 million

families and bigger budget of Php 2 billion, the SAP-ESP, or SAP as it has come to be more popularly known, served as the government's major social protection measure to mitigate the adverse socio-economic impacts of the pandemic and nationwide lockdown.

The SAP beneficiary groups included:

- 1) Beneficiaries of 4Ps (Pantawid Pamilyang Pilipino Program, an anti-poverty program);
- 2) Workers in the informal economy (directly hired or occasional workers, subcontracted workers, homeworkers, househelpers, drivers of pedicabs, tricycles, public utility jeepneys, utility vehicles, public utility buses, taxis, transport network vehicle services, transport network companies, micro-entrepreneurs); and
- 3) vulnerable or disadvantaged families with at least one member belonging to (a) indigent senior citizens; (b) persons with disabilities; (c) pregnant and lactating women; (d) solo parents; (e) overseas workers in distress; (f) indigent indigenous peoples; (g) homeless; and (h) other vulnerable populations.

It must be noted that families already receiving social assistance from DSWD programs were automatically included in the subsidy program counting among them the four million household-beneficiaries of 4Ps, three million individual-beneficiaries of the social pension (SocPen) program, and three million individual-beneficiaries of the Unconditional Cash Transfer (UCT) program. The DSWD, with the help of local government units (LGUs), identified additional family beneficiaries (non-4Ps) as specified in the law and relevant agency issuances. DSWD matched the names of additional beneficiaries against their existing beneficiary registry of 4Ps and UCT to ensure that there are no duplicate beneficiaries.

Table 1. SAP Coverage: Planned and Actual

| Tranche       | Number of target beneficiary families | Actual number of families covered | Expected date of completion of distribution | Actual date of completion | Amount of aid distributed (Php) |
|---------------|---------------------------------------|-----------------------------------|---|---------------------------|---------------------------------|
| First tranche | 18 million                            | 17.6 million                      | April 30, 2020                              | June 15, 2020             | 99.9 billion                    |

Source: <https://www.dswd.gov.ph/yearender-serbisyong-may-malasakit-hallmarks-dswds-public-service-in-2020/>;  
<https://pia.gov.ph/new/articles/1049778>

The CAMP and SBWS have a more limited scope, focusing on the workers in the formal economy especially the micro-small-medium enterprises (MSMEs).

The SBWS was target specific, with 1 million MSMEs on its radar of beneficiaries of the wage subsidy of P5,000-P8,000 a month for two months. DOF used the BIR classification of MSMEs as businesses not belonging to the large taxpayers' list. CAMP targeted all establishments, from micro to large, affected by the pandemic. It gave a one-time financial aid of P5,000.00 to qualified workers. Businesses should have adopted flexible work arrangements or have temporarily suspended or stopped their

operations in order for the affected workers to qualify for the programs. Both programs are accessible to affected workers only if their employers apply on their behalf.

While the CAMP application process involved fewer layers of bureaucracy because it involved just the agency itself, SBWS application and verification processes involved two agencies, the Bureau of Internal Revenue (BIR) and the Social Security System (SSS). While CAMP and SBWS targeted the same sector, they did not share a common working definition of MSMEs. CAMP had an initial budget of Php 1.3 billion while SBWS's budget was Php 51 billion.



As an essential service, fruit stalls were allowed to stay open during the lockdown, but daily sales have gone down to \$100 a day--sometimes even less. (Photo: Ana Santos/Oxfam)

For the second tranche, SAP coverage included 1.3 million 4Ps beneficiaries in enhanced community quarantine (ECQ) areas; 7.2 million non-4Ps beneficiaries in ECQ areas from May 1 to 15; 3.2 million waitlisted families nationwide who did not receive the first tranche; and 2.1 million waitlisted families in ECQ areas from May 1 to 15.

The waitlisted families were family beneficiaries that appealed their exclusion on the list for the first tranche. Reasons for their exclusion were unclear. Beneficiaries of DOLE's Tulong Panghanapbuhay sa Ating Disadvantaged/ Displaced Workers (TUPAD) and the Department of Agriculture's (DA) Financial Subsidy to Rice Farmers (FSRF) have also been included in the new list of SAP recipients, with DSWD providing the top-up assistance.

The number of beneficiaries in the second tranche was reduced because, according to the DSWD, those who received aid from other government programs and those who were unqualified were removed from the list of beneficiaries through a stringent validation and deduplication process conducted by the agency. At least 842,014 families that received duplicate assistance were identified after they were crossmatched with databases of the DSWD's Emergency Subsidy Program and Pantawid Pamilyang Pilipino Program (4Ps), as well as with the DA's Financial Subsidy to Rice Farmers (DA-FSRF), DOLE's Covid-19 Adjustment Measures Program (DOLE-Camp), and the Department of Finance's and Social Security System's Small Business Wage Subsidy Program (DOF-SSS-SBWSP). Around 200,000 beneficiaries were found to be ineligible. Only 3.2 million families of the 5 million waitlisted families that were left out in the first tranche and were supposed to be included in the second tranche were finally enlisted in the program.

But more than the deduplication process, it bears noting that the SAP's second tranche was distributed only in areas that remained under the enhanced community quarantine (ECQ) classification.

This effectively excluded millions of first tranche recipients who live in non-ECQ areas but nonetheless are part of the targeted 18 million families considered to be at risk of going hungry and impoverished due to loss of livelihood and incomes. At least 2.7 million 4Ps families out of the original 4 million 4Ps families have been automatically excluded from the second tranche.

While the coverage of SAP remains significant in number, the program nevertheless left out millions of families who badly needed government assistance. This gap cannot be overlooked considering that more than ten billion pesos of the total Php 200 billion budget were left unspent upon the program's conclusion — money that could otherwise have lifted people out of misery and helped respond to urgent needs in the ongoing pandemic.

While CAMP and SBWS targeted workers in the formal economy, no accurate data has been specified that could help provide an estimate of the number of formal workers that the programs hoped to benefit.

CAMP generally targeted workers in the formal sector from micro to large businesses without a specific number it aspired to reach. SBWS targeted one million MSMEs and yet, like CAMP, had no accurate data on the number of workers in the sector that it aimed to reach.

On one hand, CAMP's open-ended targeting scheme involves casting a wider net, making it more inclusive and open to anyone belonging to the sector to join the program, subject only to a screening process.

But on the other hand, the strategy may suffer from budget issues owing to the disconnect between adequate budgetary response vis-a-vis clear number of targeted beneficiaries, which is exactly what happened in the implementation of CAMP and SBWS.

As a result, one program (CAMP) was severely underfunded, an extreme contrast to the overfunding of the other (SBWS).

CAMP has been overwhelmed by the unexpected magnitude of 1.6 million applicants nationwide that nearly a million applicant workers had to be turned away when the program closed on April 15, notwithstanding that its initial Php 1.3 billion peso allotment was augmented by an additional two billion pesos.

One can only surmise that DOLE failed to calibrate its absorptive capacity and budget response so that it could match the size of the affected sector it aimed to reach.

When CAMP closed in June, about 658,886 workers from MSMEs and large businesses alike received the one-time Php 5000.00 financial assistance from the program. Yet it remains unclear what proportion of the sector has been actually served by CAMP because there is no clear data on how many workers are working in MSMEs. Owing to the lack of this important information, it is difficult to claim that the program has sufficiently covered the intended beneficiaries or that the program had significant impact on the formal sector.

The SBWS was given a Php 51 billion budget and was supposed to benefit one million MSMEs and their workers. However, it only reached 146,000 MSMEs and 3.59 million workers, or barely 15% of its goal.

Another way of saying this is that 85% of the targeted MSMEs have been left out of SBWS. At the close of the program, the DOF had to return the unused amount of Php 5 billion to the national treasury, a huge amount that could have helped out thousands more workers and their families.

When the CAMP closed, the workers were advised to apply to SBWS.

Those who received the CAMP subsidy got a top-up from SBWS with the amount enough to cover the two-month cash aid given by the latter, while those who did not receive subsidy at all from CAMP got the full two-month aid from SBWS, subject to regional minimum wage rates.

Considering that both CAMP and SBWS targeted the same set of beneficiaries and have overlapping beneficiaries, and absent an accurate data on the MSMEs and workers, it may be reasonable to assume that on the whole, the 3.59 million workers who were able to access the SBWS program represent the totality of workers in the formal sector that benefited from the wage subsidy program of the government. However, without accurate data on the sector, the issue of how far have the wage subsidy programs adequately covered the workers in the formal economy remains unanswered.

The conditionalities for availing of SBWS program could have systematically excluded some workers in the MSMEs.

The SBWS caters to MSMEs that are not only registered with BIR and SSS but that they must be compliant with their obligations for the last three years up to January 20, 2020. These MSMEs are basically part of the formal economy. But there are also informal enterprises among MSMEs.

By design, the program is inherently and structurally biased against informal MSMEs which are generally not BIR and SSS compliant. They are automatically excluded from the program at the very onset.

But these informal small businesses create jobs and put incomes in the hands of million Filipinos and contribute substantially to the national economy.

In short, the SBWS has had very limited reach of the sector that it aspired to serve because it confined its scope to the regulated MSMEs. Its accomplishments show that it was able to reach less than 15% of the one million MSMEs.

The recruitment or enlistment strategy of potential beneficiaries may have also impacted the scope of program coverage in ways that led to the unintended exclusion of potential beneficiaries.

Through house-to-house collection of household information and profiling of potential beneficiary families using the social amelioration card (SAC), SAP was able to include more than 14 million new or non-4Ps beneficiaries into the program and nearly meet its 18 million target. Casting the net wider by going house-to-house to enroll a massive number of potential beneficiaries may have been costly and not error-free, but the benefit of being able to identify and enlist large scale number of beneficiaries in a pandemic situation may reasonably outweigh the cost.

The CAMP and SBWS schemes were open to MSME workers but their inclusion in these programs largely relied on the initiative of employers that applied for coverage on behalf of their employees.

Where SAP actively sought the targeted beneficiaries for enlistment in the program, CAMP and SBWS waited for the employers to apply on behalf of their employees using their online application system. Individual workers who directly applied to CAMP were not accommodated.<sup>7</sup> There were reports that businesses were reluctant to submit their payrolls unless their applications were approved.<sup>8</sup>

The possibility of a limited program reach and exclusion, while unintended, is higher for the wage subsidy programs, especially if these were not accompanied by aggressive and massive social marketing. Consultations in Tacloban City revealed that the CAMP and SBWS were not known to many, though some mentioned that a few availed of DOLE's TUPAD (Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced Workers) program.

In time of crisis such as the pandemic where millions have suffered from loss of jobs and incomes and risk of getting sick and dying,

it behooves the government to quickly and promptly step up its response to save lives and prevent escalation of the adverse impacts of the public health crisis such as the Covid-19 pandemic. The implementation in April 2020 of social protection measures such as the SAP, CAMP and SBWS was undoubtedly in the right direction. The number of families and people that benefited from the emergency subsidy of the government cannot be discounted.

However, to say that the government response to Covid-19 has been adequate, equitable, and inclusive enough remains a contested proposition. The results of the citizens' monitoring done by Social Watch Philippines show significant gaps in program coverage of SAP, CAMP, and SBWS. The Social Weather Station (SWS) survey saying that about 4.2 million Filipino families experienced involuntary hunger in the months of March, April, and May 2020 suggests millions of Filipinos remain unreached by the government during the pandemic.

The paucity of data supporting the realization of inclusive strategy in government response to Covid-19 pandemic only magnifies the need to push the envelope further to ensure that the low-income families, informal workers, the vulnerable, and those in the margins of society are not left behind especially in critical times like the pandemic.

As far as the Covid-19 testing capacity of the public health system is concerned, coverage can refer to the number of tests that the health system aims to accomplish per day.

For a health system that appeared ill-prepared and ill-equipped when the pandemic struck the country, moving from a testing capacity of 600 daily at the onset and achieving the aspired targets of 8,000 tests per day by end of April 2020 and 30,000 a day by end of May 2020 may have been a remarkable feat.

<sup>7</sup> <https://ecop.org.ph/ecop-joins-tripartite-call-to-improve-government-financial-assistance-to-workers/>

<sup>8</sup> Ibid.

These targets were met after the purchase of RT-PCR testing kits was ramped up, more testing laboratories across the country were certified, and big testing centers in strategic areas nationwide were established.

However, the targets may not be too significant, given the rapidly rising cases of Covid-19 and aggressive rate of transmission during the pandemic's early months. Meeting the target of 8,000 or 30,000 tests per day notwithstanding, Covid-19 testing has been fluctuating and the number of tests done was mostly lower than the daily testing capacity, or the maximum capacity of all accredited laboratories in the country.

The public health system's testing capacity has been strained enough to cope with the surge in cases. Testing capacity is linked to the health system's institutional capacity, which was rather weak.

At the onset of the pandemic, there were only four testing centers for the country's more than 100 million population. Among these four facilities is the Research Institute of Tropical Medicine (RITM).

Initially capable of conducting 600 tests daily, the facility was understaffed and only had limited testing kits, samples of which had to be sent abroad for confirmatory tests. These factors, among others, compounded the problem of the health system's testing capacity.

The DOH's sluggish response to the pandemic only compounded the growing health crisis.

It was not until April — three months after the first COVID-19 case, two months after the first COVID-19 death, and one month after its first local transmission and the World Health Organization's pandemic declaration — that the DOH came up with its COVID-19 testing strategy.

The strategy involved (1) maximizing capacity of existing laboratories, (2) certifying more laboratories, and (3) establishing "big testing centers" in strategic areas nationwide.

What was missing in the strategy is the critical component of contact tracing and the DOH was criticized for its lack of robust contact tracing strategy which is important in containing the spread of the virus.

Other issues related to testing was its inaccessibility especially to low-income families because of its cost.

Testing costs reached a high of Php 8,000.00 in private testing facilities before DOH regulated the prices. But even after regulation, testing remained inaccessible, notwithstanding the PhilHealth subsidy, because the price was simply beyond the poor's reach. Communities consulted by the project indicated an appeal for a free Covid-19 testing.

# WOMEN'S MULTIPLE BURDENS WORSENERD DURING THE COVID-19 PANDEMIC IN TACLOBAN CITY

Women in the Eastern Visayas city of Tacloban in the Philippines were forced to juggle “multiple and complex” roles after the country was locked down last year due to COVID-19.

Like most women in poor and developing economies, those living and working in Tacloban had to deal with additional burdens brought about by the pandemic, according to a Tacloban City case study released in March 2021.

Although spouses and children occasionally took over household chores, women in Tacloban still felt “overloaded” because they still helped kids in their online classes.

“Assisting their children in completing their class modules also overloaded some parents as this takes a lot of their time,” said the case study which surveyed 65 women and 15 men from three villages in Tacloban City — Barangays 83A (San Jose), 104 (Asuncion), and 91 (Abucay).

The case study — which has a counterpart report about the City of Manila — was organized and written by Amy Exconde, an assistant professor at the University of the Philippines in Tacloban City.

The study is part of the Citizens’ Monitoring of Financing for COVID-19 Response and Recovery: Focus on the Asian Infrastructure Investment Bank (AIIB) Loan Project under the auspices of

*\*not her real name*

Social Watch Philippines and supported by Oxfam Pilipinas. The project examined the AIIB’s US\$750-million loan to the Philippines which co-financed the COVID-19 Active Response and Expenditure Support (CARES) program. The program contains several measures to combat the pandemic’s adverse impacts, including, but not limited to, expanding medical services to step up testing and care for affected populations and providing social protection and livelihood support, such as the Social Amelioration Program (SAP).

With resources stretched more thinly under the pandemic, local governments such as Tacloban City had to rely on the dedication and the civic duty of its barangay health workers, who made sure that the population washed their hands, wore their masks, and physically kept their distance from one another. Of the city’s 412 total barangay health workers, 202 are volunteers. Only two of the total 210 regular health workers are men, the report said.

Regular health workers get a P2,000 (US\$40) monthly honorarium from the city government while volunteers get P700 (US\$14) for the same period.

Since barangay health workers are predominantly female, they are all too familiar with the multiple roles that they were expected to play — and continue to play — during the current pandemic. To this day, they manage to fulfill their duties as homemakers, mothers, wives, teaching assistants, and, last but not the least, barangay health workers.

Thirty-nine-year old Krisha\*, a barangay volunteer worker, is one of them.

Krisha has also been trained under the Department of Health’s Barangay Nutrition Scholar program. She is one of the many barangay nutrition scholars

all across the country who have been tasked to look after the nutritional needs of babies and kids up to five years old.

As a result of her training, she receives an additional P4,000 (US\$80) monthly honorarium which is sourced from the city's internal revenue allotment (or its share of revenues from the national government).

Krishna's duties include regular house to house visits to check that children are properly fed and that they receive immunizations. She also provides counseling for pregnant and lactating women in Abucay, the largest barangay in Tacloban with a 10,000 population.

But this was all before the pandemic.

A few days after the whole country was locked down last year, Krishna found herself performing added work by helping out with administrative work for her barangay. "I helped process permits, clearances, and certifications that needed to be signed by the barangay chairman," Krishna said. "These included new requirements that arose owing to the lockdown."

Despite these additional tasks, she was — and still is — able to focus on her duties, such as convincing mothers to have their kids immunized against polio.

In February this year, her tasks became slightly complicated after some non-immunized children in her barangay developed colds and coughs. "Some mothers still refuse to listen and have their children immunized," Krishna said, adding that she always promotes the benefits of anti-polio vaccines, and more recently, the virtues of regular hand-washing.

Krishna recognizes that she is able to focus on the details of her job because of the help of her husband and the support of her siblings and their families. "No one in my family starved during the lockdown. We were able to help one another because we lived together in one private compound," Krishna said.

Her brother, who managed an eatery, also ensured that everyone — her kids included — ate three square meals a day during the lockdown. Similarly, her husband helped with the laundry when he temporarily stopped driving trucks for a living, Krishna pointed out.

In May 2020, two months after the whole country was locked down, Tacloban City was able to put up two COVID-19 testing centers — the state-run Eastern Visayas Regional COVID-19 Testing Center (EVRCTC) and the privately-managed Divine Word Hospital Virology Laboratory (DWHVL), the case study said.

Before these swab facilities were established, all samples were sent to either Manila or Cebu for testing.

In July 2020, a total of 17,434 COVID-19 tests were already conducted by both facilities, the case study said.

Patients shoulder half of COVID-19 testing costs in the city's public facility while the other half is covered by PhilHealth, according to the case study.

In turn, most of the Tacloban residents involved in the case study consultation said that the government should expand its health services.

Participants said that "the government should provide free dialysis to more indigent kidney patients,



free medication for diabetes and hypertension diseases, free COVID-19 tests, and free vitamins to children and adults," the case study said.

The government should also consider increasing the amount of relief goods it distributes to residents, according to Krisha, who has seven children.

"Most relief goods were not enough for large families," said Krisha, who received relief goods herself. "They were only good for small families."  
– Social Watch Philippines

### **Subsidy: Issues of Sufficiency, Delay, Duplicate Beneficiaries, Overlapping Mandates, and Target Population**

Research results revealed that the amount of subsidy is hardly 70% of the monthly minimum wage income.

In Metro Manila, which has the highest subsidy, P8,000 is just about 67% of the monthly minimum wage income (with 22 workdays); the figure is pretty much the same in other regions.

The subsidy is even way below the country's poverty threshold of Php 10,481.00 (2018) a month for a family of five. As research showed, the actual subsidy received was barely sufficient to allow beneficiary families to provide for their basic necessities during the pandemic and the heightened quarantine.

The case study consultations had participants saying that the financial assistance they received was not enough for their essential needs during the prolonged lockdown.

While the food packs given by DSWD, and, in some cases by local government units, were a welcome augmentation, it only had a salutary effect in mitigating the palpable inadequacy being experienced by the people during the pandemic.

The top-up policy of the SAP effectively makes the subsidy an augmentation assistance to beneficiaries of existing social protection programs of the government.

Existing programs like 4Ps, rice subsidies, and social pensions were designed to serve a targeted population for an entirely different rationale and goals in a normal and non-crisis situation.

The SAP has been designed to help low-income families, among them the 4Ps beneficiaries, cope with an emergency situation, a continuing crisis, that created economic and financial hardships beyond what their current resources and capacity can carry.



A representative from a partner people's organization conducts a profiling of possible recipients of cash assistance to low-income families of confirmed and suspected COVID-19 patients in Quezon City. (Photo by: Vina Salazar/Oxfam)

With the top-up, whatever new and fresh cash aid they received from the SAP would just be a fraction of the subsidy applicable in the region. The top-up policy had the effect of diminishing whatever significant relief the cash assistance may have provided, especially for the poor who, even prior to pandemic, were already dependent on the government's social protection programs. Somehow it defeats the very purpose of the emergency subsidy. The policy, wittingly or unwittingly, worked against the spirit of humanitarian aid to the poor in time of pandemic.

Interestingly, given that the emergency subsidy is computed based on the regional minimum wage, the SAP monthly subsidy given by DSWD for Regions 3 and 4A at Php 6,500.00 is less than the subsidy given under the DOF's SBWS program for the same regions. DOF's subsidy for these two regions is P8,000.00. This raises the question of consistency in the regional minimum wage rate used by agencies in computing the emergency cash transfer for the beneficiaries.

Apart from the amount of aid being small, the distribution of cash relief met tremendous delays.

In the case of SAP, the subsidy which should have been delivered in the months of April and May 2020, the lockdown period wherein people urgently needed the aid, overextended to December.

The subsidy for April (first tranche) took three months to complete. The distribution of the May subsidy (second tranche) was started in June and completed in December.

The delay in the distribution of the first tranche affected mostly the beneficiaries who were added to the existing social registry of DSWD's program beneficiaries. Much of delay in the distribution of the first tranche has been due to the long and complicated process of coming up with the final list of beneficiaries. The initial identification process of non-4Ps beneficiaries could have

been facilitated had DSWD's Listahanan, which is a database of poor households, been updated.

Drawing up the list of about 14 million family beneficiaries net of the four million 4Ps families already subscribed to existing DSWD cash aid programs, involved profiling of beneficiaries with the use of DSWD-issued social amelioration cards.

Profiling entailed physically and manually collecting information from households in the barangays and encoding them to come up with an initial list of beneficiaries.

Undertaken by the barangay, this process alone took time and was prone to selective inclusion at the barangay level, which resulted in challenges in implementation.

Face-to-face data collection from households while in the middle of a pandemic clearly was not consistent with Covid-19 health safety protocols being enforced. The DSWD, together with local government units (LGUs), checked and validated the registry of beneficiaries developed on the basis of the SAC against the existing list of 4Ps and the agency's other social protection programs to avoid duplication of beneficiaries. This process of evaluation and validation occurred at various levels of DSWD hierarchy up to the central office before the final list was completed and downloaded to the LGU level.

Still, this long and tedious validation process seemed to fail.

After the deduplication process was conducted within the DSWD and across DOLE and DOF databases of beneficiaries, more than 800,000 beneficiaries were discovered to have received subsidies that were more than their entitlements.

The overlapping mandates and target population of SAP, CAMP, and SBWS created confusion, led to duplicate assistance and caused delay in subsidy distribution.

The problem became manifest during the implementation of the second tranche.

Apparently, there were beneficiaries who received duplicate assistance from the emergency subsidy program (ESP). These were discovered after the DSWD crossmatched its database for ESP with the 4Ps database as well as with the databases of the Department of Agriculture's Financial Subsidy to Rice Farmers (DA-FSRF), Department of Labor and Employment's Covid-19 Adjustment Measures Program (DOLE-Camp), and the Department of Finance-Social Security System's Small Business Wage Subsidy Program (DOF-SSS-SBWSP).

As of August 1, 2020 a total of 842,014 families were found to have received duplicate subsidies.

The process of crossmatching several databases of different agencies involving millions of names to identify duplicate beneficiaries inevitably caused excessive delay in the distribution of the subsidy for SAP.

Apparently, the need for crosschecking of beneficiaries across programs and different implementing agencies did not come up until much later as the issue emerged only during the implementation of the second tranche.

Duplicate beneficiaries could be a function of the overlapping mandates and beneficiaries of the three amelioration programs, an issue which may not have been properly delineated at the onset. As a result, the implementation of the ESP by three different agencies, which had different target beneficiaries, brought about an overlapping of beneficiaries. SAP's coverage of target families which is a composite of several categories of beneficiaries may have inevitably overlapped with the targeted individual workers of CAMP and SBWS.

Other causes of delay were attributed to the LGUs such as the late submission of the financial liquidation reports for the first tranche distribution and the SAC forms, which the DSWD used for vetting and coming up with a clean list

of beneficiaries. Discrepancies in beneficiary information indicated in the SAC — such as the lack of middle initials or contact information — also caused delay in processing and distribution of payments.

Other factors that contributed to delays in aid distribution of the two tranches related to LGU capacity to process and submit on time the beneficiary list to DSWD, correction of discrepancies in beneficiary information in the SAC, late submission of financial liquidation reports by the LGUs, geographic barriers in accessing LGUs and communities, confusion in interpreting overlapping and unclear policies and guidelines such as those pertaining to beneficiary selection and presence of Covid-19 cases in communities, among others.

The LGU role in data collection, beneficiary identification, and cash aid distribution has had significant contribution to program implementation.

For a massive program like SAP and given the urgency to deliver the program, the LGUs and barangays provided the important link, which traditionally they have performed in normal and crises conditions, to implement national programs.

But the intrusion of discretionary politics at the local level, especially in allotting the limited number of SACs and the identification of beneficiaries, has also marred the SAP's implementation.

These anomalies have prompted Congressional inquiries and the filing of administrative cases against erring officials. Consultations in Tacloban also confirmed that some received SAP assistance, even though they were not entitled to do so.

In the face of a continuing pandemic, the two-month duration of cash assistance did not match the ongoing unabated economic disruptions that people continued to experience regardless of the quarantine status of their communities.

The subsidy amount was insufficient to meet the essential needs of families who lost jobs and unable to earn a living. It should be noted that the provision of financial assistance to the SAP target beneficiaries was tied to the communities being under ECQ.

Thus, poor families living in areas under general community quarantine (GCQ) were not entitled to receive the aid. This, even if, in principle, they were part of the 18 million families supposed to be covered by SAP and that the financial and job instabilities that they faced continued to take place regardless of quarantine category. This policy accounted for the marked reduction of beneficiaries in the second tranche, from more than 17 million to around 14.2 million. This would account also for the substantial undisbursed fund at the program's conclusion.

Delays have also been experienced in the distribution of the wage subsidy under SBWS.

The delays affected the former CAMP beneficiaries who applied for coverage under SBWS. The verification process conducted for the purpose

of computing the correct top-up for CAMP beneficiaries accounted for the delay in the pay-outs. Instances of delays in pay-outs were also due to insufficient, invalid or incorrect information of employees as provided by their employers.

The pandemic is an exceptional crisis and its continuing adverse effects are hitting the poor the hardest. Among those adversely affected include those receiving aid from 4Ps, Assistance to Individuals in Crisis Situations (AICS), and Social Pension, informal workers, and vulnerable groups, all of whom belong to the 18 million low-income households targeted by the Social Amelioration Program. In consideration of their extraordinary hardship, the national government should be more considerate and generous in the provision of emergency aid to the poor.



In mid-2020, some local governments have chosen to spray disinfectants in congested districts as shown by this operation in Manila. Local officials have often taken up the slack left by the national government's often inadequate coronavirus response. (Photo: Social Watch Philippines)

## **Use of Digital, Electronic, and Computer Technologies from Application to Pay-outs**

Implementation can be smooth, quick, and efficient for programs that are able to use electronic technologies and computerized databases in the review, processing of applications, and distribution of aid.

The DOF relied on existing computerized registries of SSS and BIR in processing applications for SBWS subsidy and in correctly identifying qualified beneficiaries. DOF implemented the distribution of the subsidy in partnership with SSS. Application for CAMP was done online and DOLE issued notices of approval or denial of application via short messaging service (text-messaging).

Applying for SBWS coverage was also done online and involved two different agencies for verification, the BIR and SSS. Results of the applications were released electronically. For the first tranche, DSWD's SAP used its existing social registry of beneficiaries of 4Ps, AICS, social pension which also facilitated fast payment of their cash assistance.

The SAP, CAMP, and SBWS also tapped into digital technologies as well as conventional bank account systems for payments which ultimately benefited the beneficiaries because cash assistance was delivered quickly and efficiently.

Through digital and electronic payments, subsidies were directly credited to the accounts of beneficiaries through payroll bank accounts, e-wallets, cash cards, and remittance payment centers. Apart from being fast and efficient, these modes of payment promoted transparency and lowered the risk of leakage or corruption.

The use of technologies has also minimized, if not removed, risk of virus contamination and transmission arising from face-to-face transactions between beneficiaries and government employees handling the programs.

Manual and face-to-face subsidy distribution persisted though for non-4Ps beneficiaries of SAP, who neither had cash cards nor access to electronic pay-out mechanisms. This payment scheme has been prone to irregularities and saw corruption complaints being filed against local officials.

## **Claims of Irregularity, Corruption, and Political Patronage**

The identification and inclusion of non 4Ps beneficiaries in the SAP has been prone to discretionary politics particularly at the barangay level. Barangays have been mobilized by DSWD in enrolling beneficiaries to the SAP and they used the SAC forms issued by DSWD as an "enrollment card" for every family. These cards were pre-numbered by the DSWD as a control mechanism in the allocation of cards to barangays.

Barangay captains were reported to have influenced the distribution of these cards notably to relatives and political allies.

Non-4Ps do not have cash cards or bank account pay-out details that would have allowed electronic cash transfers. Thus, cash subsidies were given to them in person by the barangay, a process that has resulted in irregularities and corruption. There are reports of barangay officials chopping up a single pay-out into several parts for different households, beneficiaries receiving very small amounts or receiving the maximum subsidy twice, and low-income households not being able to receive aid at all while other, better-off households do.

## COMMUNITY CONSULTATIONS: MANILA AND TACLOBAN CITY

As public attention remains focused on the national scene in the ongoing pandemic, its adverse effects continue to affect communities and families. This section discusses the results of people's consultations in six barangays in cities of Manila and Tacloban.

It captures local perspectives and highlights the concerns of communities during the pandemic and their experiences with the implementation of the SAP, CAMP, and SBWS. The participation of local governments and other local actors and organizations in combating the Covid-19 pandemic at their level is also discussed here. The interviews and consultations which were conducted in March 2021 involved 150 individuals, most of whom (76%) were women.

Participants in the consultations were beneficiaries of the social amelioration programs. Seventy came from Manila and eighty from Tacloban City. Participants included housewives, pregnant women, single parents, persons with disabilities (PWDs), senior citizens, LGBT, informal sector workers (sari-sari store proprietors, pedicab drivers, laundrywomen, construction workers), barangay health workers and nutrition scholars, teachers, and committee members of the Anti-Violence Against Women and Children at the barangay level. The consultations revealed that the poor, women, informal workers, and vulnerable sectors of the community remained in fragile situations, economically and health-wise, during the pandemic notwithstanding the social amelioration relief they received from the government.

### Impact on Health and Family

The pandemic significantly impacted people's access to health especially among pregnant women, children, senior citizens, and PWDs.

Women and children were the first to suffer as the barangay's local health systems were forced

to limit their services in the community due to the lockdown enforced by the national government.

Consultations in Manila showed that the barangay health centers reduced the number of pre-natal consultation sessions from daily to three times a week, limiting the access of pregnant women to essential pre-natal health care.

Women's access to free contraceptives has also been curtailed as family planning services provided by the health center were suspended. Similarly, children five years and below were temporarily unable to receive immunization and regular medical check-up during the lockdown. The services were resumed toward the end of 2020. Some residents said that they sought or received adequate medical help during the pandemic.

The pandemic forced most people to stay at home to protect their health and prevent virus infection.

The PWDs chose to stay home and passed up their regular checkups to avoid the risk of contracting the virus. Self-medication at home was the better option for some, including women in the informal economy and those who did not have any serious health issues.

In general, men and women tended to avoid seeking medical services because of the risk of infection. These included pregnant women who found commuting to the health centers difficult due to health protocols and restrictions in public transport. Some sought free medicines from the centers while others recounted that the help they received was inadequate.

Due to quarantine restrictions on elderly people, seniors and elderlies who needed to consult with doctors had to secure permission first from the barangay. Barangay officials, in turn, would bring them to the hospital for their medical concerns.



A Marikina City frontline worker checks to see if those who were allowed to go outside their homes have quarantine passes. This photo was taken in mid-2020 at the height of mobility restrictions. (Photo: Social Watch Philippines)

The pandemic exposed existing health issues that have long been experienced and felt by the community.

In Manila, residents reported that complying with COVID-19 health protocols such as regular hand-washing is itself problematic because their barangays lacked water services and facilities. Health protocols for COVID-19 have only underscored the enduring issue of water access and services as well as problems of sanitation and hygiene that have persisted in the community long before the pandemic.

The consultations also revealed that the pandemic also caused anxiety among members of the community.

People worried about many things like the health and safety of their families, lost incomes, and layoffs. They were concerned about how they could earn a living and provide for the needs of the family during the pandemic. The high cost of basic commodities, utilities, and

transportation added to their daily worries and anxiety. Separation of families due to the lockdown also caused fears and anxiety among the people.

Women took a lot more responsibilities than men during the pandemic as indicated in the Manila and Tacloban case studies.

The women worried more than men and the pandemic only added further burden to their responsibility at home.

As men were forced to stay home due to job losses, women continued with their regular work at home like going to the market to buy food for the family, doing household chores, attending to the needs of children for their online class, and caregiving when a family member became sick.

Alongside their household responsibilities, the women took on casual jobs like doing laundry, ironing clothes, and house cleaning for other families. They also worked as helpers in sari-sari



stores or canteens in order to earn money for the needs of the family. The women opined that having more work at home meant that they had less time for engaging in gainful employment. Both men and women expressed that they could not just remain at home during lockdowns and that they needed to go out and earn a living for their families. While people expressed concerns about possible COVID-19 infection, health concerns were second only to securing some source of livelihood.

The pandemic also increased family expenses.

As classes were held online, parents were obligated to buy cellphones, cellphone credits, and computers for the children.

While Covid-19 health protocols such as wearing of face masks and face shields are required to protect and prevent virus transmission, these protocols have nonetheless added to the financial burden of people already reeling from the pandemic's negative economic effects.

This is especially true for the informal workers in Manila.

Unlike workers in private businesses whose employers offer swab tests and shuttle services to their employees, informal sector workers had to fend for themselves during the pandemic, buy their own personal protective equipment like face masks and face shields as they hold on precariously to their jobs. Avoiding public transport for fear of getting the virus forced them to walk to their workplaces. They worried about getting the virus when commuting or walking to their work and were concerned that they would infect their families.

People also reported incidents of teen-age pregnancies, sexual harassment, abortion, domestic violence in the community during the lockdown.

They said that these incidents were kept within the family.

As strict quarantine measures forced the people to stay home, the pandemic situation also made them explore and engage in new jobs to earn money, including jobs that did not require leaving the house like online selling and online bartering.

For others, being food delivery riders became alternative job. Others engaged in vegetable gardening while others developed new hobbies like home gardening, earning for themselves the moniker "plantitos and plantitas" which has become a craze in the country during the pandemic.

The consultations also reported positive developments in family relations during the pandemic.

Since families were forced to stay home due to the lockdown, family members had more time to bond together. Parents also worried less about their teenage children since they stayed home during lockdown. People also reported being more prayerful.

# WOMAN ENTREPRENEUR IN MANILA WINS OVER LOCKDOWN AFTER EATERY CLOSES DOWN

When Lyka\* turned 60 in the year 2020, she didn't exactly make plans for a grand celebration.

After all, the whole world was wrestling with the effects of the coronavirus disease (COVID-19) and the City of Manila, where she lived and worked, was no exception.

Lyka, at her age, considered herself as among the lucky ones, having survived the temporary closure of her eatery during last year's lockdown.

The female entrepreneur was one of those interviewed by Social Watch as part of its Citizens' Monitoring of Financing for COVID-19 Response and Recovery: Focus on the Asian Infrastructure Investment Bank (AIIB) Loan Project under the auspices of Social Watch Philippines and supported by Oxfam Pilipinas.

The project examined the AIIB's US\$750-million loan to the Philippines which co-financed the COVID-19 Active Response and Expenditure Support (CARES) program. The program contains several measures to combat the pandemic's adverse impacts, including, but not limited to, expanding medical services to step up testing and care for affected populations and providing social protection and livelihood support. The project also examined the Social Amelioration Program, a cash subsidy given to the most vulnerable sectors, that was funded by the CARES program loan, which in turn, is co-financed by the AIIB.

*\*Lyka was not identified to respect her privacy*

As the proprietor of the eponymous Lyka's Carinderia on the Binondo side of Asuncion Street in Manila, Lyka had direct control of her establishment's finances and operations, and as a consequence, also made important decisions for her seven-member household.

Way before the pandemic, Lyka would get up at eight in the morning, prepare dishes and cook at ten, and slowly transition to her six-hour shift starting at four in the afternoon until ten in the evening.

Meanwhile, those who covered the eatery's morning shift was her husband, Elias, a former village councilor, their son (whose wife and kids lived with them) and their daughter, who currently serves as the head of the village youth council. (Two of Lyka's kids have already passed away.) Members of the first shift would call it a day as soon as Lyka reported for duty.

But in mid-March, this routine suddenly ended.

Metro Manila was placed under a tight lockdown to curb virus transmission, practically disallowing any form of travel inside and outside the city.

As a result, for the first time since the eatery opened for business in the early 1980s, Lyka's Carinderia was forced to close indefinitely.

The proprietor and the remaining six members of her family — including her daughter-in-law and two grandchildren — had no choice but to stay at home and hope for the best.

To spend her time productively during quarantine, Lyka cleaned the house.

Much later, Lyka decided to get her hands on all the clothes that were ripped, torn, or otherwise needed repair.

With some thread, a needle, and the same two hands that prepared lechon kawali — a dish of crispy fried pork that is one of her specialties — she was able to give the clothes a new Lykase on life.

Since she stayed at home and still took charge of the household, she was able to examine the contents of the relief goods that came from City Hall.

She wasn't impressed.

Although her family received four to five sets of food aid, these were clearly insufficient to cover their needs.

The relief goods were more or less the same across batches: five pieces of canned sardines, five kilos of rice, and a few packets of coffee.

"How can you live on that?" she said.

When pressed further, Lyka also pointed out that the city government was also unable to account for the needs of her daughter who used sanitary pads regularly.

To her credit, Lyka regularly kept stocks of important personal items even before the pandemic and that it took more than a month into the lockdown before these items needed replenishment.

Nevertheless, the city government's inability to account for the special needs of females, especially during the pandemic, was noted in a report by AKTIB, a women's community group in Manila that is a partner of Social Watch Philippines.

"The GAD [Gender and Development Committee] did not organize consultations with women's groups," the case study written by AKTIB said. "Women's sectoral representatives in the LGUs [local government units] did not submit recommendations because they were not asked to do so."

The lack of consultation and the absence of women's participation may also be the reason why the government — besides neglecting women's personal needs — was unable to properly disseminate information vital to its constituents.

According to the AKTIB study, the city government prepared a list of beneficiaries and wrote recommendation letters endorsing their inclusion in the Small Business Wage Subsidy (SBWS) program under the Department of Social Welfare and Development (DSWD). (This appears to be distinct and separate from the similarly named SBWS program subsumed under the Department of Finance and the Social Security System which distributed two tranches of funds in April and May 2020.)

In sum, under the DSWD's SBWS, a P15,000 subsidy was reLykased to each of the 685 beneficiaries in Manila, totaling P10.275 million.

Sadly, Lyka was not among the recipients because she failed to make the list. Beneficiaries were "generally sari-sari stores," the study said, referring to small neighborhood outlets.

Similarly, Lyka was also unable to receive funds from the Social Amelioration Program (SAP), which aimed to provide economic relief to low-income families displaced by the lockdown.

Unfortunately, none of the residents of Barangay 270 received any funds from SAP and that included Lyka.

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Based on SAP criteria, only 200 of the total 1,179 families in Barangay 270 were considered eligible to receive funds.

Not surprisingly, families not entitled to receive cash aid disputed the eligibility of those who were, escalating the anomaly further.

To avoid any further conflict and avert physical confrontation among residents, the female barangay chairperson decided against accepting any SAP funds, a decision that was accepted by the community.

Despite these setbacks, Lyka has chosen to be grateful.

When Lyka's Carinderia was closed from March to September last year, the whole family had nothing to rely on but her savings, the result of a consistent, no-nonsense approach to running a food business, maximizing modest resources, and managing a household.

Lyka said that she spent P700 for food and supplies on every day the carinderia was closed.

"If it weren't for my savings, we would have all gone hungry," she said, adding that when the eatery reopened for business in September, her savings were already nearly wiped out.

However, as mobility restrictions were slowly eased, regular customers returned and business picked up.

"Managing an eatery is never easy. You get to inhale dust as you spend the whole afternoon staying along the side of the road. But you try to manage your expectations because, after all, you can still feed yourself and earn some money at the end of the day," she said.

– Social Watch Philippines

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## Implementation of SAP, CAMP, and SBWS

### Citizen Participation

Could there be room for citizen participation in social programs that are centrally designed and planned? How big or how little space one can maneuver to insert participation in programs depends to some extent on the vigilance of people to monitor the implementation. As program implementation occurs in the ground, citizens have the opportunity to create access points for participation in the implementation process itself in ways that will ensure that the program will reach and benefit the intended beneficiaries.

The experience in Manila shows that it can be done.

The generation of the lists of SAP beneficiaries is a critical aspect of implementation. Issues of inclusion and exclusion at the barangay level will persist if this is not done with due diligence. The role and effectiveness of citizen monitoring in this aspect has been amplified in Manila and in Tacloban.

The participants in the Manila case study described that they checked and scrutinized the lists of beneficiaries that are posted in the Barangay Hall to ensure that the names of qualified beneficiaries are on the list. Women leaders and senior citizens in the community actively participated and led in closely monitoring and scrutiny of the beneficiary list.

Leaders of organizations of “sari-sari” stores in Manila participated in the implementation of the TUPAD program of DOLE wherein they served as barangay coordinators and gave recommendations on potential beneficiaries of the program. And yet in another instance, consensus building among barangay officials and beneficiaries helped defuse a potentially contentious issue in the distribution of SAP subsidy.

Being watchful of how the programs were implemented has its benefits based on the experiences in Tacloban City and Manila.

In Tacloban, the people observed and pinpointed lapses in the distribution of the subsidy.

Senior citizens, PWDs, solo parents who were supposed to be covered by the program were unable to receive aid while some families received the subsidy even if they were not entitled to them. In Manila, some barangay captains were suspended when citizens reported them for including their relatives in the list of SAP beneficiaries.

### Universalistic Approach within a Focused Targeting Strategy

Manila demonstrated that there is space for a universalistic approach to work within the focused targeting strategy employed by SAP.

Manila has four barangays that the city government recognizes as belonging to the poorest of the poor. The families living in these barangays were automatically included by the LGU in the SAP roster of beneficiaries sans ocular inspection, house-to-house interview, and collection of information using the social amelioration card (SAC) that generally characterize beneficiary identification. But this approach was applied only to the four poorest barangays in city.

The list submitted by the LGU was still subject to internal verification and validation by DSWD against its own database of beneficiaries, which incidentally identified some 500 families already enrolled in its 4Ps and social pension programs. The initiative in favor of the poor highlights the importance of flexibility to adjust and adapt the SAP targeting approach to the situation on the ground. And more significantly, it highlights the speed, economy, and inclusivity achieved using the universalistic approach.

## Public awareness and social marketing

Participants in the Tacloban consultations generally were unaware of the existence of CAMP and SBWS. Only five of them were able to benefit from the CAMP program. Some pedicab drivers received DOLE's assistance through its TUPAD program which is intended for informal workers. For the entire city of Tacloban, 204 MSMEs received assistance from DTI. Across the city, a total of 15,270 formal sector workers that were affected by either temporary closure or flexible work arrangements received CAMP assistance from DOLE.

Beneficiaries' use of subsidy and need for greater assistance during pandemic.

The beneficiaries used the aid they received to buy food, medicine, vitamins, diapers, cellphone credits and pay for utility bills and personal loans. The money was also used to cover transportation

fares for picking up and dropping off the learning modules of their children at school. Food items like rice, canned goods, etc. were also received by the beneficiaries from the LGU and DSWD.

The SAP has given the recipients financial relief but the people felt that the amount was not enough. The food packs were helpful in meeting their food needs albeit for a short period of time.

In Tacloban, the people emphasized the need to expand free dialysis so that more indigent kidney patients can avail of the service. They also expressed the need for free medications for diabetes and hypertension, free COVID-19 tests, and provision of vitamins for children and adults.

## Coverage and Selection of Beneficiaries

Families living in four barangays considered to be the poorest in Manila were automatically included in the SAP because they are considered to be



Customers of a remittance service center observe physical distancing while in line to either send or receive money in this photo taken in 2020. (Photo: Social Watch Philippines)

among the poorest of the poor. But a scrutiny of the list revealed that some individuals were pensioners and were not qualified for SAP.

Some families were already beneficiaries of 4Ps, in which case their existing benefits from 4Ps were topped-up to reach the amount equivalent to SAP's financial aid.

In Tacloban City, respondents complained that there were qualified senior citizens, PWDs, and solo parents who were excluded from SAP beneficiary list while some received aid even if they failed to qualify. It was reported that identification of rightful beneficiaries is a recurring issue in Tacloban City whenever aid or relief is distributed in times of emergency.

In Tacloban City, not all workers affected by flexible work arrangement and temporary closure were able to get subsidy from CAMP. Only about 4,751 workers out of 15,270 benefited from CAMP.

The issue of inclusion and exclusion was not characteristic of the program at the barangay level alone. As mentioned earlier in the report, the issue persisted as well at the national level in the distribution of the second tranche. The second tranche was extended only to communities that remained under the enhanced community quarantine which covered Metro Manila, Central Luzon except Aurora province, CALABARZON, the provinces of Benguet, Pangasinan, Iloilo, Cebu and the cities of Bacolod and Davao.

All other existing local community quarantine imposed by LGUs themselves have been rendered ineffective and superseded by central directives. The directives effectively excluded LGUs that have families belonging to the poor, poorest of the poor, informal economy workers, vulnerable sector and marginalized groups, all of whom were the target beneficiaries of SAP. Tacloban got only one tranche because the ECQ category was lifted and replaced by a less strict community quarantine category.

## **Civil Society Organizations and Women's Participation in COVID-19 Response Implementation**

The participation of civil society organizations (CSOs) and women in the implementation of COVID-19 programs varied across the programs and is most prominent in the selection of beneficiaries.

In Manila, senior citizens' groups actively monitor the processing of SAP list by the barangays to ensure their members were included the SAP list. It is the women who were active in ensuring the authenticity and inclusiveness of the beneficiary list. It is also the women who assisted beneficiaries with their complaints. Women leaders of local organization of sari-sari stores coordinated with the LGU regarding recommendations of potential beneficiaries for the wage subsidy program. Local organization leaders served as barangay coordinators for TUPAD, a program of DOLE for informal workers. In Tacloban City, it was pointed out that citizens groups have very little involvement in pandemic management.

## **LGU Participation in COVID-19 Response**

The important role of LGUs in containing the pandemic and assisting affected families was confirmed in the two case studies. Their participation came in many forms.

In Manila, the city government has provided financing to containment of the disease and assistance to the city residents. It has increased its budget for social services and allotted funds for Covid-19 programs and services like testing, vaccination, social amelioration, and support to local hospitals.

The LGUs in Tacloban and Manila were directly involved with DSWD in listing and validating of SAP beneficiaries, in the distribution of food relief and cash subsidy to beneficiaries. They have also deployed BHWs as COVID-19 monitors in the barangays. LGUs have likewise supported

or built quarantine and isolation facilities in the community.

### **Some Recommendations to Consider**

The pandemic has critically challenged the capacity of government to respond to the crisis in ways that are efficient, effective, and equitable. The implementation of social amelioration programs in the early months of the pandemic had beneficial impact on the target beneficiaries. But at the same time, it also exposed several institutional weaknesses in the administration of social protection programs. Drawing from the findings of the citizens' monitoring of government response to pandemic, the following ideas cum proposals are offered for consideration in addressing the gaps in social protection programs.

Harmonization and integration of different social protection programs are desirable as these eliminate problems of fragmentation, duplication, and overlapping of mandates and target population. Not only are these issues administratively costly; they are confusing as well to the targeted program beneficiaries. The harmonization and integration should be able to establish effective systems of coordination across agencies involved in the delivery of social protection programs in time of pandemic and under normal times.

The usefulness of an existing database and information system for identification of beneficiary was evident in the implementation of SBWS which used the database of BIR and SSS and in DSWD's SAP regarding the latter's use of the 4Ps list of beneficiaries.

Beyond this, the problem of duplicate beneficiaries quickly surfaced.

The establishment of a common or integrated database and information system on existing and potential beneficiaries that is usable and accessible to national government agencies

involved in social protection programs as well as to local government units can help rationalize various social protection programs, harmonize efforts, and reduce duplication.

The design of the targeting system that is protected from discretionary politics can minimize if not eliminate problems related to patronage and favoritism in identifying beneficiaries for social protection programs.

Women have multiple roles in family and society that are further challenged in times of crisis like the pandemic. It bears repeating that attention to women and their needs should inform the targeting and design of social protection programs.

A more realistic, if not generous, package of financial subsidy that is inflation-sensitive and more attuned to the duration of crisis or pandemic is likely to have more significant impact in mitigating adverse impact of pandemic on the poor and low-income families.

The pandemic did/does not choose its victims.

Everyone has been adversely affected one way or another; others more severely in terms of loss of jobs and incomes, additional family expenses, greater exposure to health risks, expanded family obligations, constrained access to services, to name a few. The pandemic clearly presents the urgent need to review existing social policies and programs of the government and the possibility of expanding its coverage to a larger population, beyond what they currently cover. In time of a pandemic, casting the net wider would be the most humane, caring thing to do.



# PART 3 – ASSESSING THE GENDER MONITORING MATRIX OF THE AIIB COVID-19 ACTIVE RESPONSE AND EXPENDITURE SUPPORT (CARES) PROGRAM

Christine Joy Galunan, WomanHealth Philippines\*

The COVID-19 pandemic has gravely affected millions of Filipino women, disproportionately worsening their economic and social vulnerabilities and further entrenching widespread gender inequality in the country. Since the onset of the pandemic in March 2020, the centrality of forwarding gender equality in the government’s crisis response and recovery has become more urgent than ever.

The COVID-19 Active Response and Expenditure Support (CARES) Program co-financed by the ADB and the AIIB aspired to contribute to this agenda by integrating a gender policy framework anchored on effective gender mainstreaming at entry. This aspiration is expressed by the objective to “[strengthen] the government’s response to the COVID-19 outbreak by addressing gender and social inclusion needs”.<sup>9</sup>

The primary instrument deployed by the ADB and the AIIB to promote gender mainstreaming

is its Gender Monitoring Matrix (GMM), a policy document that contains specific targets and indicators that describe the differential impacts of the pandemic on women in the Philippines and endeavor to provide strategic action points to address these inequities.

This report outlines an analysis of the design, assessment of its mechanisms, and recommending areas for improvement for the CARES program’s gender monitoring matrix through a review of relevant policy documents and pronouncements of the ADB, the AIIB, and the Philippine government from March 2020 to March 2021. The assessment of the GMM’s implementation is also informed by case studies conducted in the cities of Manila and Tacloban, consultations with organizations representing women workers in the rural, formal, and informal sectors, women with disabilities, as well as comprehensive reviews on the implementation of the social amelioration program, increased testing capacity and wage subsidies for MSMEs.

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<sup>9</sup> Asian Infrastructure Investment Bank (2020). Philippines: COVID-19 Active Response and Expenditure Support (CARES) Program Retrieved from: <https://www.aiib.org/en/projects/details/2020/approved/Philippines-COVID-19-Active-Response-and-Expenditure-Support-Program.html>

\* Kindipan-Dulawan, Jeanette and Ma. Gichelle Cruz. Voices from the Compounded Crisis: Oxfam COVID-19 Rapid Gender Assessment Regional Highlights in the Philippines. OXFAM. Retrieved from: <https://philippines.oxfam.org/latest/policy-paper/voices-compounded-crisis-oxfam-covid-19-rapid-genderassessment-regional>



A community leader asks a Quezon City resident about the cash assistance they received from the local government as support to the ongoing COVID-19 pandemic. (Photo: Vina Salazar/Oxfam)

## I. Women in the Philippines During the COVID-19 Crisis

The global pandemic revealed the persistence of structural inequalities within society, manifested in the responsibilities directly borne from social expectations and exposures to risks not only of contracting the COVID-19 infection but also of economic deprivation, psychosocial distress, and even physical violence. These are the challenges that many women in the Philippines have disproportionately faced in an alarming degree as the government imposed haphazard lockdown measures that restricted their access to gainful employment and necessary social services.

Women's employment opportunities significantly narrowed as business closures and mobility restrictions placed several barriers to their livelihood. Women are more likely to be employed in precarious work arrangements in the services and informal sectors, areas of the Philippine economy that were heavily disrupted by the lockdown measures.<sup>10</sup> From the case studies, vendors, street workers, and house helpers

in Manila noted a complete standstill of their economic activities in periods when the city was under Enhanced Community Quarantine (ECQ). Livelihood losses highlight the centrality of social protection measures to address women's heightened vulnerability to social exclusion.

Similarly, lockdown measures and the privatized health system intensified the burdens of unpaid care work on Filipino women<sup>3</sup>. The shift to distance learning created a situation where women faced greater social expectations to be responsible for their children's education.

In many localities with a dismal lack of hospital staff and facilities, local government units (LGUs) place mildly infected cases and suspected cases under home quarantine, placing them under the care primarily of women in their households. In addition to economic losses, women also feel a greater sense of time poverty. In addition to adequate social assistance, economic recovery programs must pay sufficient attention to health and education to attenuate the deepening of gender inequality in the domestic sphere.

<sup>10</sup> Purugganan, J. (2020). Philippines: Informal Workers face brunt of COVID-19 Lockdown. Focus on the Global South. Retrieved from: <https://focusweb.org/philippines-informal-workers-face-brunt-of-covid-19-lockdown/>

Apart from the health crisis, the United Nations has also documented a shadow pandemic faced by women around the world as cases of gender-based domestic violence steeply rose under mobility restrictions and economic distress.<sup>11</sup>

Respondents from the case study in Tacloban, for instance, have said that their risks of sexual violence increase as their household budgets become tighter. Apart from the inaccessibility of institutional forms of redress, some respondents in the case studies have also expressed a level of hesitancy to report cases of domestic violence since this may lead to interrupting the livelihood of men in the household as the only source of income left for the family. This reveals the importance of a gender perspective in economic relief: not only are they sources of material resources but also of more opportunities to address the disparate risks of gender-based violence.

Lastly, women in the Philippines lost access to institutions that provide their sexual and reproductive health needs.

Despite the enactment of a reproductive health law, the Philippine government was ill-prepared to provide provisions to ensure continued availability of contraceptives, prenatal, and antenatal care to women during the pandemic.

For instance, respondents from Manila said that pregnant women in their localities have ceased to avail of routine prenatal care because of the health risks of traveling. This demonstrates that sexual and reproductive health rights were significantly deprioritized in the health system, with many women relying on the services of non-governmental organizations (NGOs) or risking unsafe contraceptive measures to meet their reproductive health needs. Hence, relief programs aiming to be gender sensitive must

consider these needs as intersecting those of health and economic recovery.

## II. CARES Gender Monitoring Matrix: Framework and Design

In 1998, the ADB adopted gender mainstreaming<sup>12</sup> as its primary framework for reducing gender inequalities through the Bank's development projects. Gender mainstreaming signaled a shift from the ADB's focus on financing projects targeted directly for women empowerment towards an approach that recognized women's roles and potential vulnerabilities in all projects that affected their communities. This shift has resulted in a two-pronged approach to reducing gender inequality via a mix of targeted projects and a considerable attempt to incorporate women's issues in project design, monitoring, and assessment.<sup>13</sup>

In recent decades, the ADB operationalized its gender mainstreaming framework through a Bankwide medium-term plan. Adopting a "One ADB" approach, the Bank's Strategy 2030 for 2019-2024 identified five operational priorities in the scaling up gender mainstreaming to accelerate progress in gender equality:

1. Increasing women's economic empowerment by integrating Sustainable Development Goal 5's Transformative Gender Agenda (e.g., economic assets and resources for women, unpaid care and domestic work, digital technology/ICT, and gender-based violence);
2. Enhancing gender equality in human development by investing in education, health, and social protection;
3. Enhancing gender equality in decision-making and leadership through improving public participation and representation, legal and institutional reforms;

<sup>11</sup> Mlambo-Ngcuka, P. (2020). Violence against women and girls: the shadow pandemic. Statement. United Nations Women. Retrieved from: <https://www.unwomen.org/en/news/stories/2020/4/statement-ed-phumzile-violenceagainst-women-during-pandemic>

<sup>12</sup> United Nations (1997). Gender Mainstreaming (Extract from Report of the Economic and Social Council for 1997). Retrieved from: <https://www.un.org/womenwatch/daw/csw/GMS.PDF>

<sup>13</sup> International Center for Research on Women (2006). Gender Mainstreaming: Making it Happen. Retrieved from: <https://www.icrw.org>

4. Reducing women's time poverty and drudgery via time-saving infrastructure and technology and addressing the burdens of unpaid care and domestic work; and
5. Strengthening women's resilience to external shocks such as climate change or disaster risks, conflicts, economic shocks and food insecurity.<sup>14</sup>

These operational priorities highlight the Bank's heightened attention towards rebalancing the gendered division of labor as well as improving the capacity of women to adjust to rapid changes in their economic and social environments. In aspirational terms, the ADB was clearly aware of these two factors that became increasingly burdensome on women under the COVID-19 pandemic that spurred multiple program loans from the ADB in 2020.

All projects under the COVID-19 Pandemic Response Option (CPRO) have explicitly stated gender components in social assistance, economic stimulus measures, and health sector support.<sup>15</sup>

In practice, this means that all projects are assigned a gender mainstreaming category which corresponds to the centrality of gender equality and/or women empowerment in a project's outcome expectations. These categories are assigned based on the Initial Poverty and Social Analysis (IPSA) conducted during the project planning stage. Projects reported to promote gender mainstreaming are either under the Gender Equity Theme (GEN) or Effective Gender Mainstreaming (EGM).<sup>16</sup>

In the Philippines, the COVID-19 Active Response and Expenditure Support Program (CARES) program falls into the latter category, i.e. the program's central outcome is not gender equality but "project outputs are designed to directly improve women's access to social services, and/or economic and financial resources and opportunities, and/or basic rural and urban infrastructure, and/or enhancing voices and rights, which contribute to gender equality"<sup>10</sup>.

The Asian Infrastructure Investment Bank's co-financing arrangement of the CARES program adopts the gender mainstreaming approach of the ADB, but does not make any clear commitments to assisting in their implementation or achievement. This is consistent with the only policy declaration of the AIIB on gender as incorporated in their 2016 Environmental and Social Framework, which "recognizes the importance of gender equality for successful and sustainable economic development and the need for inclusiveness and gender responsiveness in the Projects it supports" despite the lack of any concrete targets or mechanisms towards gender-responsive development initiatives.<sup>17</sup>

Categorizing CARES as "effective gender mainstreaming at entry" implies that the following requirements by the ADB were met during the design and planning of the program:

1. Social analysis conducted during project preparation included careful consideration of gender issues highlighting both constraints and opportunities;
2. Specific gender design features are included in [50% or more] of project outputs and/or components to facilitate

<sup>14</sup> ADB (2019). Strategy 2030: Operational Plan for Priority 2 (Accelerating Progress in Gender Equality, 2019/2014). Manila: Asian Development Bank. Retrieved from <https://www.adb.org/sites/default/files/institutionaldocument/495956/strategy-2030-op2-gender-equality.pdf>

<sup>15</sup> ADB (2020). Promoting Gender Equality in COVID-19 Response. Speech. Retrieved from: <https://www.adb.org/sites/default/files/institutional-document/33623/files/guidelines-gender-mainstreamingcategories-adb-projects.pdf>

<sup>16</sup> ADB (2012). Guidelines for Gender Mainstreaming Categories of ADB Projects. Retrieved from: <https://www.adb.org/sites/default/files/institutional-document/33623/files/guidelines-gender-mainstreamingcategories-adb-projects.pdf> 10 Ibid.

<sup>17</sup> Soentoro, T. From Aspiration to Application, There is a Long Way to Go: On Gender and International Financial Institutions' Safeguards Policies. Heinrich-Böll-Stiftung Southeast Asia. Retrieved from: <https://th.boell.org/en/2020/10/19/gender-and-international-financial-institutions>

- and ensure women’s participation and access to project benefits.
3. [50% or more] of these outputs/ components should have at least 3 [of 18] gender design features and targets;
  4. Gender targets and performance and monitoring indicators in the project Design and Monitoring Framework (DMF);
  5. A Gender Action Plan (GAP) is included as a linked document to the Report and Recommendation of the [ADB] President (RRP) included in the related Project Administration Manual (PAM);

6. The RRP main text discusses how the project will contribute to improving women’s access to or benefits from the project, at a minimum in the Poverty and Social subsection under the Due Diligence section; and
7. A covenant or a condition in the policy matrix to support implementation of the GAP.<sup>18</sup>

Based on publicly available documents on the CARES program in accordance with the ADB’s Access to Information Policy, the project

Table 2. Project Documents of EGM in the CARES Program in the Philippines

| Name of Document  | Requirements (Item #)   | Features and Targets  |
|---|---|---|
| Summary Poverty Reduction and Social Strategy <sup>19</sup> | Social analysis (#1)  | <b>Key Issues.</b> In the Philippines, where 75% of frontline health workers are women, the COVID19 pandemic is affecting men and women differently, for example: (i) <i>as frontline health workers and primary caregivers</i> , women are at greater risk of exposure to the virus and transmission; (ii) fear of lost wages may promote risky behaviors such as prophylaxis medication use to suppress symptoms and enable work; and (iii) stresses induced by lost wages and confinement are likely to result in anger, frustration, depression, and anxiety, which may stimulate a rise in negative coping behaviors including <i>violent communication, gender-based violence</i> of intimate partners and dependents, acts of sexual harassment, assault, and rape; and (iv) <i>unwanted pregnancies</i> . |
| Gender Monitoring Matrix                                    | Design and Monitoring Framework (#4); specific gender design features to ensure women’s access (#2) | See Table 2.  |
| Gender Action Plan  | GAP linked to RRP and PAM (#5)  | Not found.  |

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<sup>18</sup> ADB (2012). Guidelines for Gender Mainstreaming Categories of ADB Projects. Retrieved from: <https://www.adb.org/sites/default/files/institutional-document/33623/files/guidelines-gender-mainstreamingcategories-adb-projects.pdf>

<sup>19</sup> ADB (2020). Summary Poverty Reduction and Social Strategy. COVID-19 Active Response and Expenditure Support Program (CARES) RRP PHI 54138-001. Retrieved from: <https://www.adb.org/sites/default/files/linkedddocuments/54138-001-sprss.pdf>

Table 2 continuation

| Name of Document  | Requirements (Item #)  | Features and Targets   |
|---|--|--|
| Report and Recommendation of the ADB President: Poverty and Social Subsection <sup>20</sup> | Discussion of how the project will contribute to improving women's access to or benefits from the project (#6) | <p><b>Filipinos' Livelihood are at Risk.</b> The economic contraction will lead to significant job and income losses. Of the NCR's 5.4 million workers, approximately 79% are engaged in the services sector, where the impact is severe. Work from home arrangements are not amenable to wholesale, retail, accommodation, food service, and transport jobs, which account for 39.8% or 2.1 million workers in the NCR. <i>Women represent approximately 60% of the wholesale and retail trade sector employment and are particularly affected.</i> Informal sector workers, accounting for approximately 30% of all Luzon employment, are highly vulnerable to livelihood disruptions from the pandemic. In 2017, there were 39 million women working in the informal economy. These workers are more likely to be exposed to unsafe working conditions, limited security of tenure, lower and irregular income, and limited workers' rights. <i>Women also lose opportunities as unpaid care work has increased, with children out of school and elevated care needs of elderly and infirm. Women and girls also earn less, save less, and are more likely to hold insecure jobs, compounding the economic impacts of the pandemic.</i></p> |
| Report and Recommendation of the ADB President: Gender <sup>21</sup>                        |  | <p>The proposed CARES program is categorized as effective gender mainstreaming at entry. It strengthens the government's response to the COVID-19 outbreak by addressing gender and social inclusion needs:</p> <ol style="list-style-type: none"> <li>1. The program aligns with the Bayanihan to Heal as One Act which expands essential unconditional cash transfer support to 18 million families, through the ESP. The expanded social assistance will build on the 4P's framework for conditional cash transfers,</li> <li>2. The unconditional cash transfer support under the ESP (Php 205 billion) will be partially financed through ADB's additional financing for the Social Protection Support Project (Php 10.1 billion). A portion of the overall CARES program support (Php 75.9 billion) will also cover some of the additional funding required.</li> </ol>  |

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<sup>20</sup> ADB (2020). Reports and Recommendations of the President. COVID-19 Active Response and Expenditure Support Program (CARES) RRP PHI 54138-001. Retrieved from: <https://www.adb.org/projects/documents/phi54138-001-rrp>

<sup>21</sup> Ibid.

Table 2 continuation

| Name of Document | Requirements (Item #) | Features and Targets  |
|------------------|-----------------------|---|
|                  |                       | <p>3. The CARES program will endeavor to: (i) ensure effective targeting of the most vulnerable households including womenheaded households; and (ii) consider the differential effects of the COVID-19 upon women and men, of all ages, due to socially constructed roles and norms.</p> <p>4. A technical assistance from the COVID-19 TASF Special Pool Resources is being prepared to respond to the gendered impacts of COVID-19 including support for domestic and/or gender-based violence.</p> <p><b>Emergency Support Program.</b> The Department of Social Welfare and Development (DSWD) is leading the implementation of the ESP, partnering with Local Government Units (LGUs). DSWD issued detailed guidelines on the identification of beneficiaries and provision of the ESP, much of which will be distributed through existing social protection program infrastructure. For 4Ps families, where 85.3% of recipients are women, <i>the government intends to deliver cash transfers directly to women wherever possible. A comprehensive list of beneficiaries for each locality is prepared and validated against a national database of the poor and vulnerable to expedite delivery.</i></p> |

The Summary Poverty Reduction and Social Strategy (SPRSS) demonstrates a prescient recognition of the economic and psychosocial vulnerabilities that women in the Philippines faced as early as March 2020. The burden of healthcare provision, wage and employment losses, risks of gender-based violence, and unwanted pregnancies were identified as Key Issues in the CARES Program’s SPRSS.

Likewise, the Poverty and Social subsection of the CARES Report and Recommendation of the ADB President (RRP) emphasized risks of job losses in sectors where women are predominantly employed, including the informal sector, while also acknowledging the heavier burden of unpaid care work and job insecurity. The RRP additionally highlighted the Philippine

government’s commitment to direct delivery to women of cash transfers under the Emergency Support Program (ESP), whenever possible. According to the RRP, direct cash transfers to women can be efficiently facilitated by institutionalized collaboration mechanisms between the local and national governments.

Main sections in the RRP described the action points on gender that the Philippine government endeavored to achieve through the CARES program, i.e. conditional and unconditional cash transfers, effective targeting of vulnerable (including women-headed) households, and the differential impacts of COVID-19 upon men and women.

In addition, the RRP enumerated a number of projects apart from CARES with which the ADB

intended to assist the Philippine government, such as the Social Protection Support Project to augment the financing of the unconditional cash transfers and the COVID-19 TASF Special Pool Resources that was yet to be formed as of April 2020 to provide support against gender-based violence.

These pronouncements indicate that despite the acknowledgment by the ADB of key issues that Filipino women face – rapidly rising incidence of domestic and sexual violence against women, compounded by unpaid care work – the design

framework of the CARES program in the Philippines did not involve sufficient efforts to align social analysis with the program’s outcomes, outputs, and policy instruments.

The absence of deliberate attempts to address these key gender issues is most evident in the Gender Monitoring Matrix (GMM) of CARES in the Philippines, the core document that operationalizes effective gender mainstreaming in the program’s monitoring framework by setting quantifiable targets and indicators within a set time frame (Table 2).

Table 3. Gender Monitoring Matrix of the CARES EGM in the Philippines<sup>22</sup>

| Activities  | Indicators / Targets  | Responsibilities |
|---|---|------------------|
| <b>Outcome: Rate of spread of the disease managed and poverty contained</b>   |   |                  |
| By April 2021, the government reports on the implementation of its fiscal stimulus packages totaling Php 205 billion with the use of sex disaggregated data.  | (i) The government's COVID-19 Pandemic Response Plan delivers social assistance programming to 18 million households in keeping with the 4Ps framework for cash transfers (Baseline: 4.4 million beneficiaries of the 4P Program, 2019)   | DOF, DSWD        |
|   | (ii) All project activities include the systematic collection of sex disaggregated data including, but not necessarily limited to, disaggregation by sex, age, composition of households—m/f heads, # of dependents—disability, ethnic group, etc. (other socioeconomic indicators)   |                  |
| <b>Output 1: Measures taken to combat the spread of the COVID-19 pandemic in the Philippines</b>  |   |                  |
| 1.1 The health measures undertaken to combat the spread of the COVID-19 pandemic include a comprehensive public response including specific considerations for the risks taken by frontline health workers. | 1.1.1 By October 2020, reimbursement of COVID-19 related hospital utilization through PhilHealth, disaggregated by sex, age, and geographic location.   | DOH, DOF         |
|   | 1.1.2 For all frontline health workers who may contract COVID-19, of which 75% of healthcare workers are female, the government will ensure:<br>(i) health insurance coverage through PhilHealth (ii) Special risk allowance of 25% of salary plus hazard pay<br>(iii) Php 100,000 compensation for severe infection<br>(iv) Php 1 million death benefits |                  |

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<sup>22</sup> ADB (2020). Gender Monitoring Matrix. COVID-19 Active Response and Expenditure Support Program (CARES) RRP PHI 54138-001. Retrieved from: <https://www.adb.org/sites/default/files/linked-documents/54138001-sd-02.pdf>



Table 3 continuation

| Activities   | Indicators / Targets   | Responsibilities       |
|--|--|------------------------|
| <b>Output 2: Dedicated funds and programs for social protection and relief to affected people allocated and implemented</b>  |  |                        |
| 2.1 The government's emergency subsidy support during the COVID-19 pandemic effectively offers social protection and relief to the poor and most vulnerable  | 2.1.1 By June 2020, the government's implementation of the Bayanihan Heal as One Act successfully targets the identified vulnerable groups:<br>(i) 4Ps households, of which 85.3% of the beneficiaries are women;<br>(ii) Informal economy workers (e.g., independent, small scale producers and distributors of goods and services), of which 61% are women; and<br>(iii) Other vulnerable populations including indigent senior citizens, persons with disabilities, pregnant and lactating women, solo parents, overseas workers in distress, indigenous peoples, homeless, and other vulnerable populations.                     | <b>DSWD, DOF, DOLE</b> |
| <b>Output 3: Economic stimulus for affected sectors delivered</b>  |  |                        |
| 3.1 The government's economic stimulus program provides an effective, equitable and inclusive response to the most affected sectors of the economy.  | 3.1.1 By December 2020, the government has delivered at least Php 30.6 billion of economic stimulus and support to highly affected sectors including those with high representation of women, such as:<br>(i) Tourism, of which 49.2% are women;<br>(ii) Wholesale and Retail Trade, of which 60% are women;<br>(iii) Accommodation and Food Services, of which 53% are women; and<br>(iv) Agriculture, which accounts for 25.5% of the Philippine workforce and provides income both directly and indirectly to women as farmers, own-account workers and unpaid family workers. (Baseline: no support provided as of 4 April 2020) | DOH, DOF               |
|  | 3.1.2 By December 2020, the government has provided wage subsidies for up to 1 million MSMEs (of which 58% are women-registered businesses) (baseline: no wage subsidies provided as of 4 April 2020).   |                        |
|  | 3.1.3 By December 2020, the government has provided tax relief for up to 1 million MSMEs (of which 58% are women-registered businesses) (baseline: no tax relief provided as of 4 April 2020).   |                        |
| <b>Project Management and Gender-Specific Activities</b>   |  |                        |
| 4.1 Gender Focal Point in DOF will be supported by ADB in overseeing the implementation of this gender monitoring matrix.<br>4.2 The Gender Focal point will ensure collection of sex-disaggregated and gender-related information relevant to the Design and Monitoring Framework.<br>4.3 Reports include details on progress against the gender monitoring matrix (good practices, lessons learnt, etc.) |  |                        |



Women from a community in Quezon City, Philippines line up to enter a market as the local government strictly imposes social distancing in public places. (Photo: IDEALS)

### General features of the CARES Gender Monitoring Matrix in the Philippines

First, the GMM features a common emphasis on collecting data disaggregated by sex, among other demographic categories. The use of sex-disaggregated data for project monitoring is one among eighteen standard gender design features in ADB's effective gender mainstreaming requirements.<sup>23</sup>

However, the very nature of the CARES program presents significant difficulties in achieving this target. CARES is as an emergency disbursement loan that involves various levels of governance with disunited infrastructures of data collection and widely diverging institutional capacities.<sup>24</sup> Furthermore, the program lacked mechanisms to provide technical support to implementing agencies to aid their collection of sex-disaggregated data.

As indicated in the February 2021 monitoring report of CARES in the Philippines by the ADB, "[g]ender budget tagging remains a challenge, and better gender disaggregated data needs to be collected to monitor related targets. [...] The implementing agencies should nominate a gender focal point to collect gender-disaggregated data who should meet regularly with ADB gender specialists to identify issues and measures to address them".<sup>25</sup>

Studies on collecting sex-disaggregated data for gender mainstreaming also called into question the overall effectivity of this target in monitoring outcomes and impact evaluation. The collection of sex-disaggregated data has persistently resulted in low compliance rates for ADB member countries because of inadequate institutional facilities in member countries, a limitation that is insufficiently remedied by ADB project designs via capacity-building initiatives.<sup>26</sup>

<sup>23</sup> ADB (2012). Guidelines for Gender Mainstreaming Categories of ADB Projects. Retrieved from: <https://www.adb.org/sites/default/files/institutional-document/33623/files/guidelines-gender-mainstreamingcategories-adb-projects.pdf>

<sup>24</sup> Social Watch Philippines (2020). A Scoping Study on the Asian Infrastructure Investment Bank's COVID-19 Loan to the Philippines.

<sup>25</sup> ADB (2021). Republic of the Philippines: COVID-19 Active Response and Expenditure Support Program Monitoring Report (July–December 2020). Retrieved from: <https://www.adb.org/projects/documents/phi-54138001-dpta>

<sup>26</sup> Brouwers, R. (2013). Revisiting gender mainstreaming in international development. Working Paper No. 556. International Institute of Social Studies. Retrieved from: <https://core.ac.uk/download/pdf/18513141.pdf>

Nevertheless, despite its provision in numerous development projects in the Philippines, agencies have yet to develop adequate infrastructures for gender-responsive data collection and impact evaluation.

Second, the GMM proposed to address the differential impacts of the COVID-19 pandemic through brief references on descriptive statistics on women's involvement within socio-economic sectors (i.e. % of women employment within the health, tourism, informal sectors, and MSME ownership).

Nonetheless, the specified targets and outcomes do not explicitly address how the CARES program intends to reduce the disparate risks of job losses, more precarious employment, and wage gaps faced by women in these sectors. Moreover, the targets in the GMM are not adequately receptive to gender-specific needs of women working in these sectors and are remarkably silent on addressing unpaid care work and the vulnerability of women to gender-based violence in the domestic sphere.

The omission of gender-specific indicators in the Philippines' GMM can be observed when the matrix is compared to other ADB member countries' gender monitoring frameworks under their CARES programs. Health sector responses in Afghanistan, Georgia, Kyrgyzstan, Myanmar, Pakistan, Uzbekistan, and Vanuatu are designed to include the provision of gender-responsive personal protective equipment and sanitation facilities to address women's needs in these areas. Indonesia and Vanuatu targeted to provide additional financial, nutritional, and community support for pregnant and lactating women to address higher incidences of unplanned pregnancies. The CARES program in Afghanistan and Bangladesh also utilized sector-specific incentives for firms to retain female employment

and improve women's security of tenure in economic sectors affected by the pandemic while Pakistan and Kyrgyzstan implemented flexible loan schemes that explicitly prioritized women-owned MSMEs.

This diverse array of targets and indicators suggest several gender-responsive options available to the CARES program in the Philippines that it failed to adopt in designing the gender monitoring matrix. This visibly affects the ability of CARES interventions in health, social protection, and economic relief to directly contribute in reducing gender disparities since the targets adopted in the Philippines' GMM are distinctly gender-blind.

Finally, the marginalization of the gender mainstreaming framework in the Philippines CARES program is clearly self-evident in the assignment of responsibilities solely to the DOF, DSWD, DOH, DOLE, DOT in achieving these narrow gender-based targets. The Philippine Commission on Women (PCW) is notably excluded from the planning, implementation, and monitoring of the CARES program, despite its mandate from the Republic Act 9710 of 2009 or the Magna Carta of Women to act as the primary government agency tasked with "coordinating the preparation of Philippine development plans for women as well as their monitoring assessment and updating in cooperation with the national planning body and line agencies".<sup>27</sup>

The PCW is also responsible for capacitating government agencies on the national and local levels to adopt gender mainstreaming frameworks in their development agenda. The Gender and Development (GAD) budget allocated to the GAD Focal Point System and Knowledge Management System enables the PCW to allocate resources to mainstream the GAD agenda in four critical entry points: policies, programs and projects, people, and enabling mechanisms.<sup>28</sup>

<sup>27</sup> A Philippine Commission on Women (2021). Vision, Mission, Mandates and Functions. Retrieved from: <https://pcw.gov.ph/mission-and-vision/>

<sup>28</sup> Philippine Commission on Women (2016). A Handbook on the Application of Enhanced Gender Mainstreaming Evaluation Framework. Retrieved from: <https://pcw.gov.ph/gender-mainstreaming/>

If the ADB and the AIIB conducted a comprehensive review of existing gender mainstreaming mechanisms within local institutions, the PCW's GAD framework would have been an effective starting point in designing the CARES program's GMM as it applies to the Philippines.

It is important to note that significant changes in the structure of the Philippine executive branch of government may have led to a diminution of the PCW's involvement in planning and design phases of government policies. In 2018, the government issued Executive Order No. 67 which transferred the PCW from the Office of the Cabinet Secretary to the Department of Interior and Local Government.

While the PCW continues to coordinate with other national agencies of the government for the GAD budget planning and monitoring, placing the agency under the DILG may have affected the PCW's exercise of its oversight functions in development planning.

Nonetheless, the involvement of the PCW could significantly improve the "whole-of-government approach" in the CARES program, especially in designing gender-sensitive indicators and monitoring mechanisms, instruments that are already within the scope of operation of the Commission.

In October 2020, the ADB assembled a Policy Committee (PC) tasked to centralize the monitoring of the CARES program's implementation and reporting. The PC is also responsible for appointing gender focal persons recommended to meet regularly with ADB gender specialists. However, the PCW remains in the PC which was expanded to include agencies like the National Economic and Development Authority (NEDA), the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF) as well as banks co-financing the program, i.e. the Asian Infrastructure Investment Bank (AIIB) and the Japan International Cooperation Agency (JICA).<sup>29</sup> Moreover, this generally illustrates the broader exclusion of women's leadership and decision



Authorities were barely able to attend to the differentiated needs of women and girls during the pandemic, such as reproductive health commodities. This was due to the lack of gender disaggregated data – information that could have been useful in checking the kind of aid and relief needed by individual households. (Photo: April Abello-Bulanadi/Oxfam)

<sup>29</sup> ADB (2021). Republic of the Philippines: COVID-19 Active Response and Expenditure Support Program Monitoring Report (July–December 2020). Retrieved from: <https://www.adb.org/projects/documents/phi-54138001-dpta>

making authority in the design, implementation, and assessment of the CARES program in the Philippines. Local government units and civil society organizations directly involved in the coordination of community-level efforts and initiatives for women's economic empowerment are also markedly absent from any of the EGM policy documents and phases of the program. This exclusion limits the spaces through which women can participate and communicate their assessment and recommendations on the program's gender agenda.

As the CARES program only seeks to augment existing government initiatives in member countries, the narrowness of targets in the Philippine CARES GMM is mainly due to the inability of the Bayanihan to Heal As One Act to adequately outline gender-responsive targets in its health, social protection, and economic relief initiatives. This is despite the institutionalization of GAD evaluation in the NEDA's operational framework, particularly as it applies to projects jointly implemented by the Philippine government and official development assistance (ODA) donors.<sup>30</sup>

### **III. CARES Program: Impact Evaluation and Recommendations from a Gender Lens**

The CARES Program in the Philippines has three major outputs: measures taken to combat the spread of the COVID-19 pandemic in the Philippines, or the health output; dedicated funds and programs for social protection and relief to affected people allocated and implemented, or the social protection output; and economic stimulus for affected sectors delivered, or the economic relief output.

Within these outputs, Social Watch Philippines selected a particular component of focus for the Citizens' Monitoring of Financing for COVID-19 Response and Recovery: Focus on AIIB Loan. These are (1) the program to increase testing capacity for the health output; (2) the Social

Amelioration Program (SAP) for the social protection output; and (3) wage subsidy program for employees of micro, small and medium enterprises or MSMEs for the economic relief output.

Informed by program studies on the implementation of these three outputs as well as case studies on the impact on local communities in Manila and Tacloban City, the following sections highlight women's perspectives and concerns in the citizens' monitoring initiatives by conducting gender analysis on the design, implementation, and impact of the loan and its programs.

#### **A. Health Output**

At the onset of the COVID-19 pandemic, early detection of local and community transmissions overwhelmed the Philippine health system with its longstanding structural challenges of capacity, manpower, and health infrastructure. By April 14, 2020, the Philippines was only conducting 3,000 tests per day.<sup>31</sup>

Working with this baseline in mind, the CARES program in the Philippines set a target of increasing testing capacity to 8,000 per day. However, this target on testing was not included in the Gender Monitoring Matrix despite the importance of improved testing in the alleviation of care work in domestic and healthcare sectors, wherein 75% of workers are female.

This target was achieved by May 11, 2020 as a result of ramping up the procurement of RT-PCR testing kits, the certification of more laboratories in strategic areas, and strengthening contact tracing in high-density areas such as Metro Manila.<sup>32</sup>

Priority is given to suspected COVID-19 patients and their close contacts, overseas Filipino

<sup>30</sup> NEDA (2019). Harmonized Gender and Development Guidelines for Project Development, Implementation, Monitoring and Evaluation. Retrieved from: <https://www.neda.gov.ph/wp-content/uploads/2020/01/HGDG2019.pdf>

<sup>31</sup> Padilla, A. (2020). A Scoping Study on the Asian Infrastructure Investment Bank's COVID-19 Loan to the Philippines. Handouts Retrieved from: <https://covidloantracker.files.wordpress.com/2020/12/aiib-scopingstudyhandouts-final.pdf>

workers, and healthcare workers for the administration of free tests. RT-PCR tests administered to non-health workers cost Php 3,800 in public facilities and may go up to Php 4500-5000 in private facilities. This may be partially subsidized by PhilHealth, ranging from Php 2,710 to Php 8,150 depending on the type of tests.

For instance, according to consultations in Tacloban City, RT-PCR tests conducted in the state-run Eastern Visayas Regional COVID-19 Testing Center (EVRCTC) are subsidized by up to 50% by PhilHealth.

As the social analysis of the CARES program reveals, women workers are more likely to be employed in the informal sector or in precarious work within the formal sector with limited coverage of social security.<sup>33</sup> This vulnerability hampers the ability of women to access subsidized testing because of non-registration or non-payment of PhilHealth member data records, which are included in the data requested by state-run testing facilities to access subsidies.

This challenge was also expressed in the consultations done in the city of Manila, as women in the informal sector lamented the inaccessibility of testing despite the availability of labs in their areas due to high costs and mobility restrictions. This is expressed in contrast with formally-employed workers, some of whom have swab tests and transportation costs covered by employers.<sup>34</sup>

Another barrier that women face in relation to testing is the social stigma associated with positive test results due to the lack of public awareness campaigns on the spread of the virus and psychosocial support for affected families

in communities.

In the absence of immediate social amelioration, women workers employed as OFWs, those in no-work, no-pay arrangements, or offering community services may choose to delay testing as positive results may result in loss of wages for at least 2 weeks.<sup>35</sup>

Economic challenges faced by women are thus compounded by these gender-specific health-related costs that are not sufficiently recognized in other components of the CARES program.

## B. Social Protection Output

Social amelioration programs (SAPs) are composed of several policies implemented by the Department of Social Welfare and Development (DSWD) that aimed to provide economic relief to low-income households whose sources of income declined due to restrictions on mobility and economic activity from the government-imposed community quarantine measures.

Under the CARES program, the following was determined as the primary target of social protection in the Gender Monitoring Matrix: By June 2020, the government's implementation of the Bayanihan to Heal as One Act successfully targets the identified vulnerable groups:

- (i) 4Ps households, of which 85.3% of the beneficiaries are women;
- (ii) Informal economy workers (e.g., independent, small scale producers and distributors of goods and services), of which 61% are women; and
- (iii) Other vulnerable populations including indigent senior citizens, persons with

<sup>32</sup> Esguerra, D.J. (2020). 10 days past target date: PH finally hits 8,000 COVID-19 tests a day. Retrieved from: <https://newsinfo.inquirer.net/1273210/10-days-past-target-date-philippines-finally-hits-8000-covid-19-tests-in-a-day>

<sup>33</sup> ADB (2020). Summary Poverty Reduction and Social Strategy. COVID-19 Active Response and Expenditure Support Program (CARES) RRP PHI 54138-001. Retrieved from: <https://www.adb.org/sites/default/files/linkedddocuments/54138-001-sprss.pdf>

<sup>34</sup> Department of Labor and Employment (2020). DOLE, DTI mandate free Covid tests for workers. Retrieved from: <https://www.dole.gov.ph/news/dole-dti-mandate-free-covid-tests-for-workers/>

<sup>35</sup> Global Protection Cluster, United Nations Population Fund, and Australian Aid (2020). Gender and Inclusion Assessment of COVID-19 Pandemic on Women and Girls in the Philippines. Retrieved from: <https://reliefweb.int/report/philippines/gender-inclusion-assessment-gia-impacts-covid-19-pandemic-vulnerablewomen-and>



Motorists passing by a checkpoint in Quezon City, Philippines receive flyers homes containing relevant information about COVID-19 and essential tips on how to cope with the enhanced community quarantine. (Photo: IDEALS)

disabilities, pregnant and lactating women, solo parents, overseas workers in distress, indigenous peoples, homeless, and other vulnerable populations.

Three modalities were employed by the DSWD to implement the SAPs: (1) the emergency subsidy program (ESP) for the economic relief of 18 million low-income families, amounting to Php 5,000 to Php 8,000 depending on the regional minimum wage; (2) livelihood assistance grants; and (3) existing DSWD programs pre-pandemic such as AICS and FNFI.

After the program management stage on the level of the DSWD, local government units (LGUs) assisted in the targeting, verification, and actual cash delivery of these SAPs.<sup>36</sup>

The targets in the first and second tranches of the SAPs varied because of strict deduplication efforts done in coordination with other agencies implementing economic relief efforts, including the DOLE, DA, and DOF. These challenges in targeting resulted in (1) a reduction from 18 million families in the first tranche to 14.1 million in the second tranche and (2) delays in providing the SAP to families in need during the enhanced community quarantine (ECQ) in their areas.

Among the beneficiaries in the first tranche, 4 million are households under the 4Ps program of the DSWD, 85.3% of whom are women recipients. This was reduced to only 1.3 million households in the second tranche, resulting from the limitation to ECQ AREAS.<sup>37</sup>

<sup>36</sup> Gabuya, Gemma (2020). Speech delivered to the Philippine Association of Social Workers Incorporated (PASWI) National Convention. Retrieved from: <https://pantawid.dswd.gov.ph/2020/12/implications-of-the-pandemic-to-social-welfare-delivery-system-the-dswd-experience/>

Gender analysis of the SAP under the CARES program in the Philippines can be broken down into assessing two interrelated aspects of its implementation, i.e. targeting and actual cash delivery.

Jointly performed by the DSWD, the DILG, and LGUs, the targeting mechanism of the SAP is cited as the primary bottleneck in delivering timely emergency relief. Saddled with fragmentary guidelines and differentiated expectations of households on the ground, targeting became a highly uneven and politicized exercise among LGUs.<sup>38</sup>

Target beneficiaries are defined as those either belonging to “the poor or informal sector which are at risk of not earning a living during the Enhanced Community Quarantine”<sup>39</sup> or those with at least one member who is part of vulnerable or disadvantaged sectors. Households not covered by existing DSWD programs (i.e. 4Ps, AICS, and FNFI) needed to be identified by their respective LGUs, which are then verified by the DSWD.

The limited number of social amelioration cards (SACs) allocated by the DSWD to LGUs created opportunities for unchecked politicization of beneficiary selection, a well-documented sentiment from respondents in communities. In Tacloban City, several residents reported that households with members belonging to disadvantaged populations were not able to receive any SAP, while some who did not meet the qualification were given the cash transfer. Due diligence on verification was also found wanting by the respondents.

A number of LGUs were able to mitigate this challenge of politicization by incorporating the

participation of local community organizations such as churches and purok leaders in Quezon City<sup>40</sup> and sari-sari store owners association in the city of Manila according to the case study.

This underscores the importance of incorporating community organizations, especially in the absence of national-level infrastructures in place. Nonetheless, respondents from the city of Manila still noted that GAD focal persons in the LGUs were not involved in the process of targeting and implementation of the SAP.

The process of targeting introduced a number of differential impacts to women, who are heavily burdened with the management of diminishing household budgets.

First, the tedious process of targeting created conditions for inefficient delivery of emergency relief, failing to provide timely aid to affected families.

While the process of approving and disbursing the CARES program to the Philippine national government was expedited in the interest of rapid economic relief, this purpose was defeated by the high transaction and social costs associated with targeted social amelioration in a time of economic emergency.

These costs have material implications not only on the families but also on the bureaucracy, a limitation that is endemic to target-based social protection. As the government characterized SAPs as providing “emergency economic relief,” such measures would be greatly improved by universal social safety nets that are less costly, both in terms of coordination and the transfers themselves, in the long run.

<sup>37</sup> Department of Social Welfare and Development (2020). DSWD explains reduction of eligible beneficiaries for SAP second tranche. Retrieved from: <https://pia.gov.ph/news/articles/1049778>

<sup>38</sup> Punongbayan, JC. (2020). Analysis: Duterte’s Coronavirus Aid: Too Little, Too Slow, Too Politicized.” Retrieved from: <https://www.rappler.com/voices/thought-leaders/analysis-duterte-coronavirus-aid-too-little-slowpoliticized>

<sup>39</sup> DILG, DSWD, DOF, DBM, DTI, DA, and DOLE. Joint Memorandum Circular No. 1. Retrieved from: <https://www.officialgazette.gov.ph/downloads/2020/03mar/20200328-JOINT-MEMORANDUM-CIRCULAR-NO1-S-2020.pdf>

Ibid. Vulnerable or disadvantaged sectors included senior citizens, PWDs, Pregnant and Lactating Women, Solo Parents, OFWs in distress, indigent IPs, underprivileged sector and homeless citizens, informal economy workers, formal economy workers and MSMEs

<sup>40</sup> QC’s Barangay Tatalon has ideal way of identifying poorest families for SAP. Retrieved from: <https://facebook.com/notes/>



Second, the targeting mechanism in the SAP fosters a higher degree of economic uncertainty among women as households who applied for economic relief may be excluded from the beneficiaries after a verification process lasting from one to two months, especially for non-4Ps households.

Barangay health workers, a significant proportion of whom are women, at the forefront of containing disease spread and providing unpaid care work to their families have documented their exclusion from SAP beneficiaries due to the small stipend they received.<sup>41</sup> Sentiments have also been expressed on the targeted nature of the SAP causing additional financial and mental stress to women due to the limited number of households that the program was able to assist. From an Oxfam study, a female respondent has expressed “...dapat pare-parehong meron” [“Everyone should receive the SAP”].<sup>42</sup>

This shared perception of uneven distribution despite the wide-ranging impacts of the pandemic in a predominantly poor country also sprang up during the consultations with women’s groups representing informal sector workers and women in rural areas

On the other hand, the implementation of the actual cash delivery was also fraught with reports of (1) lack of access to financial infrastructure, (2) inadequacy of the cash transfer, and (3) the limits in the gender-responsiveness of the SAP.

First, while 4Ps households experienced more expedited delivery of the SAP, the distance of automated teller machines (ATMs) from their

homes created a barrier to timely access of the emergency relief because of mobility restrictions that are more pronounced for women than men.<sup>43</sup>

Non-4Ps households who are not included in the DSWD’s electronic delivery measures are exposed to higher safety risks in LGUs where unclear guidelines on in-person collection of cash and in-kind assistance often leads to long lines in public areas where transmission risk is high such as schools, gymnasiums, and city halls.<sup>44</sup> Likewise, reports and consultations have shown that women with disabilities and mobility handicaps are doubly burdened by these barriers to access.<sup>45</sup>

Second, most recipients of the SAP have expressed that the amount of Php 5,000 to 8,000 is not sufficient to alleviate the economic impacts of the pandemic on their families for two months<sup>46</sup> because of several reasons.

For one, despite being a targeted intervention supposedly driven by bottom-up data gathering, the SAP did not adjust the amount provided to correspond to larger families. This is an observation gleaned from respondents in the city of Manila, a quarter of whom belong to families larger than five (5) members.

Another aspect in which the SAP was proven inadequate was the rising costs brought about by distance learning wherein children in families are required to comply with requirements online, often resulting in larger out-of-pocket expenses for Internet-related costs. This creates an additional demand on mothers, who are unduly expected in Philippine society to bear the burden

<sup>41</sup> Global Protection Cluster, United Nations Population Fund, and Australian Aid (2020). Gender and Inclusion Assessment of COVID-19 Pandemic on Women and Girls in the Philippines. Retrieved from: <https://reliefweb.int/report/philippines/gender-inclusion-assessment-gia-impacts-covid-19-pandemic-vulnerablewomen-and>

<sup>42</sup> Kindipan-Dulawan, Jeanette and Ma. Gichelle Cruz. Voices from the Compounded Crisis: Oxfam COVID-19 Rapid Gender Assessment Regional Highlights in the Philippines. OXFAM. Retrieved from: <https://philippines.oxfam.org/latest/policy-paper/voices-compounded-crisis-oxfam-covid-19-rapid-genderassessment-regional>

<sup>43</sup> Bisenio, X. (2020). SAP Exaggerated, Millions Left Behind. IBON Foundation. Retrieved from: <https://www.ibon.org/sap-exaggerated-millions-left-behind/>

<sup>44</sup> Gabuya, Gemma (2020). Speech delivered to the Philippine Association of Social Workers Incorporated (PASWI) National Convention. Retrieved from: <https://pantawid.dswd.gov.ph/2020/12/implications-of-the-pandemic-to-social-welfare-delivery-system-the-dswd-experience/>

<sup>45</sup> UN Women (2020). Gendered Dimensions of COVID-19 in the Philippines. Gender Snapshot: April – June 2020. Retrieved from: <https://asiapacific.unwomen.org/en/digital-library/publications/2020/06/gendered-dimensions-of-covid-19-in-the-philippines>

<sup>46</sup> UNDP (2020). COVID PULSE PH: Urban Poverty in the Time of the Pandemic. Summary of Results. Retrieved from: <https://www.ph.undp.org/content/philippines/en/home/library/poverty/covid-pulse-ph---urban-poverty-in-the-time-of-the-pandemic0.html>

of children's education in a greater degree during the COVID-19 pandemic.<sup>47</sup> Both these costs from learning and unpaid care work are not sufficiently recognized in the SAP program.

This financial burden was also compounded by the rising costs of goods and services as a result of mobility restrictions, including rising costs of food items, transport, utility bills, and healthcare. As the amount received by families was adjusted to the regional minimum wage and not the regional consumer price index (CPI) which was more frequently updated, the purchasing power of the cash transfer rapidly dwindled by June 2020.<sup>48</sup>

Lastly, the provision of SAP in the Philippines lacks core features of gender-responsiveness.

While the CARES program intended to disburse cash transfers directly to women to promote economic empowerment, this was observed only in 4Ps households. As documented in the case of Tacloban City, LGU personnel in charge of collecting data for targeting listed men as heads of households for non-4Ps families. This limitation hampered the target of the GMM to directly deliver cash transfers to women.

The relief packs containing in-kind assistance also did not underline the provision of essential supplies of women's sanitary and health needs for two months, including menstrual health supplies and access to reproductive health resources.<sup>49</sup> One possible reason for this gender gap in the provision of in-kind assistance is the decentralization of the function to provide these packages from the DSWD to LGUs without the diffusion of gender-sensitive guidelines on the inclusion of women's sanitary and health needs.

This is consistent with an earlier report by UN Women which illustrates that women's needs have historically been neglected in policy responses, particularly in the provision of in-kind

assistance.<sup>50</sup> The inaccessibility of essential family planning services resulted in a higher incidence of unplanned and risky pregnancies, which also suffered from lower availability of pre-natal and antenatal care.<sup>51</sup> This speaks to a broader issue embedded in the SAP program: gender mainstreaming has yet to be embraced by various levels of governance, a limitation that could possibly be addressed in the short run by enabling and incentivizing the participation of women's organizations in decision-making processes.

### C. Economic Relief Output

In response to greater economic hardships faced by micro, small, and medium enterprises (MSMEs) during periods of government-imposed lockdowns, the gender monitoring matrix of the CARES program outlines the following targets:

3.1.1 By December 2020, the government has delivered at least 30.6 billion of economic stimulus and support to highly affected sectors including those with high representation of women, such as:

- (i) Tourism, of which 49.2% are women;
- (ii) Wholesale and Retail Trade, of which 60% are women;
- (iii) Accommodation and Food Services, of which 53% are women; and
- (iv) Agriculture, which accounts for 25.5% of the Philippine workforce and provides income both directly and indirectly to women as farmers, own-account workers and unpaid family workers. (Baseline: no support provided as of 4 April 2020)

3.1.2 By December 2020, the government has provided wage subsidies for up to 1 million MSMEs (of which 58% are women-registered businesses) (baseline: no wage subsidies provided as of 4 April 2020).

<sup>47</sup> Santos, Ana P. (2020). In the Philippines, distance learning reveals the digital divide. Heinrich-Böll-Stiftung. Retrieved from: <https://eu.boell.org/en/2020/10/06/philippines-distance-learning-reveals-digital-divide>

<sup>48</sup> Morales, Neil Jerome and Enrico Dela Cruz (2020). Philippine inflation quickens in June as coronavirus lockdown eased. Retrieved from: <https://www.reuters.com/article/us-philippines-economy-inflationidUSKBN248058>

3.1.3 By December 2020, the government has provided tax relief for up to 1 million MSMEs (of which 58% are women-registered businesses) (baseline: no tax relief provided as of 4 April 2020).

Focusing on the programs to provide wage subsidies, the Philippine government implemented the economic relief output via two mechanisms: the COVID-19 Adjustment Measures Program (CAMP) implemented by the DOLE and the Small Business Wage Subsidy (SBWS) Program implemented by the DOF through the Social Security System (SSS).

CAMP provided a one-time payment of Php 5,000 to workers from all sizes of businesses, whose employers either temporarily closed operations or implemented flexible working arrangements that resulted in reduced salaries. SBWS, on the other hand, implemented a targeted scheme that provided Php 5,000 to Php 8,000 only to workers in small businesses.

Despite the lack of economic data to ascertain the number of MSMEs in the country, official reports on the CAMP have clearly proven the DOLE's inability to respond to the massive demands of economic relief by workers in the formal sector.

By the program's closure in May 2020, only 658,886 workers were given wage subsidies,<sup>52</sup> a dismal amount compared to the 2.3 million affected workers by end-April 2020.<sup>53</sup> According to DOLE on the regional and national levels, the program was closed due to insufficient funds to sufficiently cover the demand by displaced workers. In Tacloban, only 31% of displaced workers were reported to have received CAMP.

The SBWS was able to provide for 3.4 million workers in small businesses, a greater proportion

of which covered those proven to be compliant with Bureau of Internal Revenue (BIR) and SSS obligations until January 2020.<sup>54</sup> This could marginalize women-owned businesses that were not registered formally with these national agencies because of barriers to access. Consultations with women's groups also highlighted that bureaucratic barriers of accessing economic relief, including SSS and BIR registration, were already out of reach even prior to the pandemic. Thus, women entrepreneurs in rural areas have been even more marginalized from the provision of economic relief as the government continued to maintain these bureaucratic barriers for the SBWS.

In addition, no monitoring mechanisms were recorded to ensure that SBWS-receiving employees were not terminated or forced to resign by their employers, a condition that was imposed by the implementing agencies on employers. The only coordination mechanism between the DOLE, DOF, SWS, and BIR for the wage subsidy program were on deduplicating their records of target beneficiaries.

While wage subsidies played an important function in providing relief for wage losses, the limitations in the agencies' ability to disburse aid directly have led to reports of underutilization.

At least Php 5 billion-worth of unclaimed subsidies were returned to the Bureau of Treasury by the SSS.<sup>55</sup> Some factors that may contribute to underutilization include the inaccessibility of financial services in rural areas or urban areas with high transport costs on top of mobility restrictions imposed by various levels of community quarantine.

In both the CAMP and the SBWS, implementing agencies were unable to report gender

<sup>49</sup> UN Women (2020). Gender Snapshot: Covid-19 in the Philippines (April 2020). Retrieved from: <https://www.aidsdatahub.org/sites/default/files/resource/unwomen-ph-covid-gender-snapshot-2020.pdf>

<sup>50</sup> UN Women (2019). Empowerment and accountability for gender equality in humanitarian action and crisis response. Report Retrieved from: <https://www.unwomen.org/en/digital-library/publications/2019/06/empowermentand-accountability-for-gender-equality-in-humanitarian-action-and-crisis-response-2018>

<sup>51</sup> UN Population Fund (2020). Bayanihan to Heal as One Act: A Policy Brief. Retrieved from: [https://reliefweb.int/sites/reliefweb.int/files/resources/Policy%20Brief\\_%20UNFPA\\_Bayanihan%20Heal%20As%20One%20Act%20%282%29\\_0.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/Policy%20Brief_%20UNFPA_Bayanihan%20Heal%20As%20One%20Act%20%282%29_0.pdf)

disaggregated data on recipients and ownership of MSMEs, a limitation which impedes a comprehensive assessment on whether the CARES program's objectives of providing economic relief to disproportionately affected women. Nonetheless, the narrow coverage of the wage subsidies and their underutilization have led to a situation where high transaction costs for women workers and MSME entrepreneurs in applying for these subsidies exist without a guarantee on timely provision.

All in all, the failure of the Philippine government's social protection and economic relief initiatives to provide sufficient and gender-responsive aid to women has contributed to women's higher propensity to undertake economic endeavors where their rights are inadequately protected which include trafficking in the sex industry,<sup>56</sup> mendicancy,<sup>56</sup> and digital platform-based employment<sup>57</sup> given the absence of economic opportunities available to augment their families' household budget. This lack in ample economic resources for households affected by lockdowns also run counter to the health output of the CARES program.

As more families plunge deeper into economic vulnerability with deficient government support, workers are left with no choice but to engage in employment that present higher health-related risks, diminishing the effectivity of containment-based pandemic mitigation over time.

#### IV. Analysis and Recommendations

The Philippine government's response to the COVID-19 pandemic brought a perilous reality to light: that policy responses during times of crisis tend to deprioritize women's issues and concerns. Efforts to mainstream gender in the

COVID-19 Active Response and Expenditure Support (CARES) Program are laudable in their aspirations, but the process of the design and implementation of its Gender Monitoring Matrix leave a lot to be desired.

Any policy that holds gender equality as its ultimate objective must have women's voices at the forefront. The exclusion of women in communities, civil society organizations, and government institutions mandated to represent women in development agenda contributed to the gaps in the gender responsiveness of the declared targets in the CARES Program's GMM in the Philippines.

Likewise, wide variations in institutional capacity and gender awareness of decision-makers on all levels weakened gender mainstreaming in the health, social protection, and economic relief outputs of the program.

These longstanding weaknesses of Philippine institutions in implementing gender-responsive crisis and recovery programs highlight the recommendation of widening universal social protection.

As seen in the reports on the social protection and economic relief outputs of the CARES program, targeting social amelioration only to an income class or selected sectors impede the timely disbursement of aid to millions of Filipino households. Targeting in the CARES program also introduced several barriers of access to women, as none of these outputs aimed to correct the existing gender inequities of financial and social protection infrastructures, unlike in the gender monitoring matrix of other Asian countries implementing the CARES program.

<sup>52</sup> DOLE (2021) COVID-19 Adjustment Measures Program Accomplishment Report. Retrieved from: <https://www.foi.gov.ph/requests/aglzfmVmb2ktcGhyHgsSB0NvbnRlbnQiEURPTEUtNTQ1ODgwMzEyNDQ5DA>

<sup>53</sup> Philippine Statistics Authority (2020). Employment situation in April 2020. Retrieved from: <https://psa.gov.ph/content/employment-situation-april-2020>

<sup>54</sup> DOF, SSS, BIR (2020) Joint Memorandum Circular No. 001.2020. Retrieved from: <https://law.upd.edu/wpcontent/uploads/2020/05/SSS-DoF-BRI-JMC-No-001.2020.pdf>.

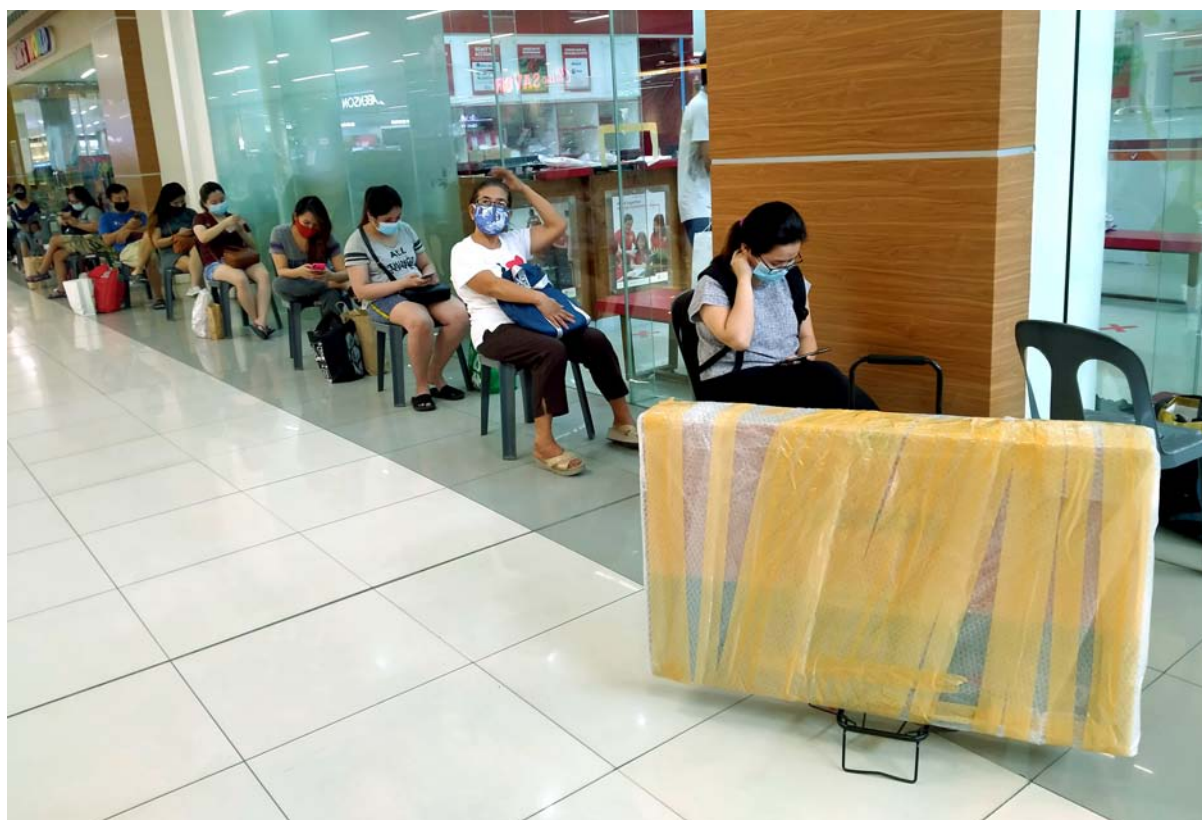
<sup>55</sup> Villanueva, Joann (2020). SSS returns P5-B unused wage subsidy allocation to BTr. Retrieved from: [https://www.pna.gov.ph/articles/1107701#:~:text=MANILA%20E2%80%93%20The%20Social%20Security%20System,Wage%20Subsidy%20\(SBWS\)%20program.](https://www.pna.gov.ph/articles/1107701#:~:text=MANILA%20E2%80%93%20The%20Social%20Security%20System,Wage%20Subsidy%20(SBWS)%20program.)

Case studies on the ground demonstrate the potential embedded in community-led initiatives to complement the demands for government-led economic relief and recovery. As many communities and marginalized sectors continue to appeal to the government to provide social services in accordance with our economic social rights, women have also relied on safety in solidarity to combat the multi-dimensional risks of the COVID-19 pandemic.

Ultimately, the pandemic highlights the intersectionality of women's issues with longstanding inequalities among classes, rural, and urban areas in the Philippines.

The Philippine government's continued reliance on a debt-driven pandemic response and recovery is set to deepen these inequalities even further.

As our history of debt-centered crises demonstrated, foreign debt places a heavier social burden on Filipino women in the long run as debt repayments have been used by the Philippine government to justify the shrinking share of health and education spending in the national budget. These adverse policy repercussions of the debt incurred from the CARES program, among other debt-financed policy responses, during the COVID-19 pandemic are set to affect the lives of women in the Philippines for generations to come.



Mobility restrictions prompted many to fall – and wait – in line for hours before being allowed to enter groceries and similar establishments as shown by this picture taken in mid-2020. (Photo: Social Watch Philippines)

<sup>56</sup> Plan International (2020). Through Her Lens: The Impact of COVID-19 on Filipino Girls and Young Women. Retrieved from: <https://plan-international.org/through-her-lens-impact-covid-19-filipino-girls-and-young-women>  
Global Protection Cluster, United Nations Population Fund, and Australian Aid (2020). Gender and Inclusion Assessment of COVID-19 Pandemic on Women and Girls in the Philippines. Retrieved from: <https://reliefweb.int/report/philippines/gender-inclusion-assessment-gia-impacts-covid-19-pandemic-vulnerablewomen-and>

<sup>57</sup> Bayudan-Dacuycuy, Connie, Aniceto C. Orbeta Jr., Ramonette B. Serafica, and Lora Kryz C. Baje (2020). Towards a Sustainable Online Work in the Philippines: Learnings from the Online Survey of Market and Nonmarket Work during the Enhanced Community Quarantine. PIDS Discussion Paper 2020-27. Retrieved from: <https://pidswebs.pids.gov.ph/CDN/PUBLICATIONS/pidsdps2027.pdf>

