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***In Search of Alternatives:
Rehabilitation Options and Alternatives
for the Mount Pinatubo Victims***

Final Report

Prepared by

**PHILIPPINE BUSINESS FOR SOCIAL PROGRESS
(PBSP)**

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IN SEARCH OF ALTERNATIVES: REHABILITATION OPTIONS AND ALTERNATIVES FOR THE MOUNT PINATUBO VICTIMS

EXECUTIVE SUMMARY

BACKGROUND AND OBJECTIVES

This study was conducted with the aim of contributing to the formulation of alternative programs and strategies which can complement existing rehabilitation options for the victims of Mount Pinatubo. Three simultaneous researches were conceptualized to provide the data base for this project: a study of Mount Pinatubo's victims from the hardest hit barangays living in and outside the evacuation centers; a study of the rehabilitation programs of government and non-government organizations in Pampanga, Tarlac, Zambales, and Bataan; and a research into the problems and prospects of self-initiated resettlement efforts.

The study with individual victims as units of analysis was undertaken to meet the following specific objectives:

- a. *to draw a profile of the socio-demographic characteristics of victims;*
- b. *to identify some of the existing capacities and vulnerabilities of the victims which rehabilitation efforts can build upon;*
- c. *to determine the priorities and felt needs of victims as they see it; and*
- d. *to ascertain how victims perceive current rehabilitation efforts.*

The study of resettlement and rehabilitation programs, on the other hand, aimed to do the following:

- a. *map existing rehabilitation efforts of government and non-government organizations;
and,*
- b. *provide a preliminary assessment of these efforts.*

Finally, the study of self-initiated resettlement at the individual or community level, was formulated to abstract the factors affecting the success or failure of such efforts, highlighting capacities which could be enhanced in other victims. In the course of the fieldwork, however, the research team had difficulty in finding individuals who successfully resettled on their own, except for those who had enough financial resources to buy them a house and lot in a different location. While there were a few community-initiated efforts, some of these were already covered in the study of resettlement and rehabilitation.

Given these considerations, the third planned research was not pursued independently of the other two.

METHODOLOGY

Study of Individual Victims

The study of individual victims — their socio-demographic characteristics, priorities, vulnerabilities, capacities, felt needs and perceptions of current rehabilitation efforts — involved a survey of 560 respondents. The final sample was obtained in several stages.

A preliminary list of barangays severely hit by lahar was constructed from (1) the October 31, 1992 enumeration of Pampanga, Tarlac, and Zambales barangays virtually buried by lahar in the UP-University of Amsterdam Project Report on the Pinatubo Disaster in these provinces; (2) from the Department of Social Welfare and Development provincial records as of February 1993; and (3) from ocular inspection by the research staff.

Because many of the residents of the devastated barangays were in evacuation camps at the time of the research, a listing of the camps known to house these victims was obtained. About 75 % of the sample respondents came from the evacuation centers where the affected population of the devastated barangays lived, while 25 % were interviewed in the barangays. Although the evacuation centers and the barangays were selected on the basis of a list, the team could not obtain complete listings of residents from either the barangay captains or the evacuation centers. Time constraints prevented the conduct of a census for purposes of sampling. Thus, the final sample was drawn at random in the sites.

Because Bataan was also affected by lahar and floods, a small sample of those living outside the evacuation center was added to the Pampanga, Tarlac, and Zambales sample.

Apart from the survey, the felt needs and perceptions of individual victims were made to surface in several focused group discussions with residents from a rural upland barangay each in Pampanga and Zambales, a rural lowland barangay each in Pampanga and Tarlac, and two urban lowland barangays in Pampanga and one in Tarlac.

Study of Resettlement and Rehabilitation Programs

A census of all government and non-government program implementors in the provinces of Pampanga, Tarlac, Zambales, and Bataan was done in order to map out the nature and extent of rehabilitation and resettlement efforts. Focused group discussions with representative implementors in each province were held. A total of 10 resettlement programs and cases of resettled victims in these sites were documented.

Limitations

Because the ultimate sample was not a probability sample, the findings of the survey are not generalizable. However, because efforts to reach the severely affected victims were made in the choice of the sampling sites and because the sample size is 560, the findings are suggestive of trends which are supported by the more qualitative focused group interviews, informal discussions with implementors and settlers alike, and field observations.

Summary of Findings

1. *On the victims' profiles, capacities, vulnerabilities, perceptions, and preferences*

The survey reveals that a significant proportion of the victims of the Pinatubo eruption in the three provinces which bound the volcano's triangular base, depended primarily on farming prior to the eruption. Three out of four respondents from Zambales, and four out of ten from Pampanga and Tarlac, were farmers.

The levels of income ranged from P1,000 to about P5,000 per month, with the Zambales sample clustering near the lower range. The Pinatubo disaster led to incomes dropping to the P1,000 to P2,000 range, as the traditional sources of livelihood became unavailable.

While this was the case, some respondents had the capacity to acquire non-farming jobs. Close to 15% had carpentry skills and another 15% had micro entrepreneurial capabilities (vending).

The same percentage (15%) expended labor seasonally as construction workers. Majority, however, were unemployed for most of the year because the structure of employment opportunities had been severely constricted in the affected provinces.

The focused group discussions further revealed that many of the victims do not have other skills which could land them jobs elsewhere. This was particularly true to upland victims, who had no other skills apart from farming.

Nevertheless, the victims and their families have survived on relief, food for work programs, and the enterprising activities of women, who in some instances became primary income earners by working as vendors and household helpers. The economic prospects for those living in organized communities which have taken barangay level initiatives (e.g., Tabun and Atlu Bola, Mabalacat, Pampanga) seemed to be better.

On the whole, however, the absence of employment opportunities and sources of livelihood, has made almost all victims willing to take on any job. They are also generally willing to be resettled provided livelihood and housing assistance is available, even if they settle with unfamiliar people. Note, however, that people in Zambales, are largely unwilling to move. This is probably due to the fact they they were already resettled at the time of the interviews.

Very few are willing to move if they do not have livelihood assistance, and the majority need both livelihood and housing assistance, even if they know their neighbors.

The survey and focused group interviews with victims and implementors reveal that the present priorities of most of the victims are livelihood, security from lahar, and availability of basic services, in that order. It is important to note that only 11% considered housing to be a priority.

In terms of livelihood, the preference is for assistance ranging from P10,000 to P50,000 except for those outside the evacuation centers of Zambales who wanted less than P10,000. Interest should be minimal (maximum of 4% per annum) and a grace period of at least a month before the first loan payment. The sample of farmers, particularly those in upland areas who claim to have no other skills, preferred opportunities for farming.

Those who considered housing to be desirable preferred houses which would cost from P10,000 to P50,000 and a minimal interest rate of 0 to 4% per annum. Loan amortizations should be on a monthly basis and the desired grace period from a month to a year.

Of this group, those living inside the evacuation centers articulated that the provision of housing assistance is not the only consideration. They would prefer lots measuring from 51 to 100 square meters with farmlots (about 1 hectare for those in Pampanga and 1 to 2 hectares for those in Tarlac).

Victims living inside evacuation centers were generally more aware of the existence of resettlement programs planned by government than those outside. Almost 75% knew of government efforts, mostly from representatives of different agencies. The common impression, however, is that the programs were generally too slow.

2. *On Resettlement and Rehabilitation*

Government has several rehabilitation and resettlement programs for upland and lowland victims. Many of its agencies are in fact involved in rehabilitation. In some of the resettlement sites, it appears from the assessment of key informants and victims that housing structures took priority over livelihood considerations, which did not satisfy the victims' priorities. This could account for the low occupancy rates in some resettlement sites and the departure of some victims who for places nearer income sources.

Furthermore, claims of lack of participation and consultation with victims to ascertain their needs and preferences, were raised.

Some of the non-government organizations, building on the principle of participation and self-reliance, have put up rehabilitation programs stressing the need to create jobs and extend small credit. However, given the volume of victims, NGO rehabilitation efforts have reached only a limited number of beneficiaries.

It is important to take note of small scale experiments in government-NGO collaboration in resettlement sites and self-initiated community measures which were eventually facilitated by NGOs and government agencies. The cases of Bulawen Model Agrarian Reform Community Project, the Dapdap Resettlement Project in Mabalacat, and the Bagong Buhay Resettlement Project in Palayan, Nueva Ecija highlight the significance of collective initiative in procuring land, in putting up homes, and establishing an integrated rehabilitation package.

A review of the different resettlement cases shows that there can be no single blueprint for rehabilitation. Local conditions and the initiatives, participation, and capabilities of the victims should be considered in planning rehabilitation and resettlement programs for them. This requires, however, delivery of services in local areas and the tripartite action of government agencies, non-government organizations, and the victims themselves. It also requires more innovative means of creating employment opportunities at the micro and macro levels.

Recommendations

The results of the study and the recently conducted forum on rehabilitation options revealed salient points regarding resettlement and livelihood.

On resettlement, the results show that the use of existing resettlement sites must be maximized by working for its full occupancy. Similarly, the GOs and NGOs, because of the impossibility of assuming the full task of resettlement, should be able to draw mechanisms and incentive schemes by which temporarily resettled families will be encouraged to move out and settle on their own. In this light, implementing agencies can assume the provision of technical assistance, identification of off-site resettlement sites, and legal assistance for land acquisition.

On livelihood, the results show that program implementors must put emphasis on capital provision, establishment of markets, farm land acquisition, and installation of other support systems. The findings show that the victims are not wanting in skills but these remain untapped due to lack of opportunities.

The key, however, to any rehabilitation strategy formulation is the provision of adequate consultation. The task on hand is not merely the timely provision of housing or livelihood, but more importantly, responding to the real needs of the victims.

Given the findings, therefore, the following recommendations are made:

On Resettlement

In this regard, the following actions should be made:

- o Provide incentives to support self-initiated efforts must be made in the absence of suitable areas to live in.
- o Consider existing evacuation centers to become permanent resettlement sites if these meet the criteria of feasibility and accessibility to source of income.
- o Develop alternative off-site resettlement areas may be developed in coordination with NGOs, POs the private sector, and the victims.
- o Encourage decentralization of resettlement efforts by supporting ongoing local initiatives.
- o Prepare a master plan for development to provide direction and to serve as a coordinative mechanism for the efforts of various groups.
- o Organize communities organized and encourage victims to actively participate in resettlement planning.
- o In Pampanga and Bataan, the government should strongly consider site selection, lot size, accessibility and amenities in order to solve the housing shortage.

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- o In Tarlac, future housing designs should consider the feasibility in terms of cost, design, loanable amount, and interest in housing assistance.
 - o In Zambales, a multi-sectoral management authority should be organized to manage the resettlement areas. At the same time, a master plan for coordination should be formulated.

On Livelihood

On livelihood, the following actions are recommended:

- o Enterprise should be strongly pursued, beginning from micro and graduating into macro feasible and appropriate enterprises must also be done.
- o Donor organizations and the private sector as well should be encouraged to enhance availability of credit to meet the victims' livelihood requirements.
- o Women's contribution must not be overlooked and programs must be pursued that maximize their skills and talents without, however, unduly burdening them.
- o Current programs of NMYC, DECS, TLRC, DSWD and NGOs must be enhanced to meet the victims' need for new occupational skills.
- o In Tarlac, skills enhancement training should be organized in order to train victims to handle new jobs.
- o Subic and Clark should be tapped as possible livelihood sources, especially in terms of non-agricultural projects.
- o In Zambales, policy directions should focus to maximize existing resources, awarding lands for productive purposes, identifying alternative sites for production, and intensifying people's participation.

The development and rehabilitation of resettlement measures at more decentralized levels, will avoid the bureaucratic delays associated with more centralized efforts of rehabilitating and resettling the victims of Mount Pinatubo who are bound to increase in the next eight years.

INTRODUCTION

The Mount Pinatubo eruption of June 1991 has created enormous displacement to an estimated 1.8 million people in the provinces of Pampanga, Tarlac, Zambales, and Bataan. During the monsoon season of the following year, another 900,000 individuals were affected by eruptions and lahar flows.

In September 1992, approximately 150,000 individuals had been housed in temporary evacuation centers. In addition, 23,000 individuals have been accommodated in productivity centers while awaiting transfer to resettlement sites. Based on the Department of Social Welfare and Development's (DSWD) January 1993 report, the number of individuals housed in evacuation centers further decreased to 36,476 while those in resettlement sites increased to 26,937.¹

Two years after the eruption of Mt. Pinatubo, questions regarding the responsiveness and effectiveness of ongoing rehabilitation programs persist. Since government initiated the bulk of these programs, the feelings of discontent expressed by victims and program implementors suggest that the state's relief, rehabilitation and resettlement efforts leave much to be desired. The need to address the weaknesses of such programs by developing alternative approaches has been a nagging concern of participants in several multisectoral fora conducted since the disaster began.

For their part, the non-government organizations (NGOs) have played a vital role in providing relief and livelihood opportunities to severely affected victims in and outside government-run evacuation and resettlement areas. In the course of their involvement, however, many of these NGOs have come to realize that their efforts would be meaningless if the victims themselves did not participate in the process of defining alternatives which take their preferences, capacities, and vulnerabilities into account.

The realization that lahar threat will continue for the next ten years, and the need to develop responsive plans for a lingering disaster which threatens to displace thousands of families, motivated the PBSP to obtain empirical data which can guide the formulation of alternative programs by government, NGO agents, and the victims themselves.

RESEARCH OBJECTIVES

Enlightened by Anderson and Woodrow's² framework for assessing the capacities and vulnerabilities of disaster victims, the agenda of the PBSP research is to determine the preferences, capabilities, and vulnerabilities of victims against the backdrop of existing government, NGO, and self-initiated rehabilitation and resettlement efforts. The aim is to infer basic considerations in planning future programs.

¹ Severely affected, as defined by the Department of Social Welfare and Development, refers to lahar-covered areas as compared to flooded or threatened areas.

²

Mary B. Anderson and Peter J. Woodrow *Disaster and Development Workshops: A Manual for Training in Capacities and Vulnerabilities Analysis* (no place: Harvard University, December 1990).

The agenda entailed the development of three research modules with specific objectives:

Module 1: A Study of Mt. Pinatubo's Victims: Their Preferences, Capabilities, and Vulnerabilities

- 1) To draw a profile of the socio-demographic characteristics of Mt. Pinatubo victims;*
- 2) To identify some of the existing capacities and vulnerabilities of victims which rehabilitation efforts can build upon;*
- 3) To determine the priorities and felt needs of victims as they see these;*
- 4) To ascertain how victims perceive current rehabilitation efforts;*

Module 2: Mapping of Government, NGO, and Self-initiated Rehabilitation and Resettlement Efforts

- 5) To identify and describe existing rehabilitation and resettlement programs by government and non-government organizations;*
- 6) To abstract some of the problems encountered in implementing government and NGO programs;*
- 7) To identify some of the factors affecting the success or failure of self-initiated resettlement efforts;*

Module 3: Consolidation and Dissemination of Inferences from Modules 1 and 2 for Program Formulation

- 8) To present the research findings and tentative options to donor agencies, non-government organizations, and the government to draw their reactions and suggestions;*
- 9) to consolidate and identify some options suggested by this research.*

METHODOLOGY

A. Module 1

To address the objectives of Module 1, a survey of victims living inside and outside the evacuation centers³ and several focused group discussions (FGDs) were conducted.

3

Victims staying in temporary evacuation centers or tent cities are identified as inside evacuation center respondents while those staying outside, whether in government or private resettlement sites or elsewhere, are known as outside evacuation center respondents.

1. The Survey of Victims

The survey involved a total of 560 respondents.⁴ The final sample was obtained in several stages:

A preliminary list of barangays severely hit by lahar was constructed from: (1) the University of the Philippines - University of Amsterdam Project Report on the barangays in Pampanga, Tarlac and Zambales virtually buried by lahar as of October 31, 1992; (2) the Department of Social Welfare and Development provincial records as of February 1993; and (3) ocular field inspection by the research team.

Because many of the residents of the devastated barangays were in the evacuation camps at the time of the research, a listing of the camps known to house these victims was obtained. About 75% of the sample respondents came from the evacuation centers where the affected population of the devastated barangays lived, while 25% were interviewed in their own barangays. Although the evacuation centers and the barangays were selected on the basis of a list, the team could not obtain complete listings of residents from either the barangay captains or the evacuation centers. The conduct of a census for purposes of sampling was not possible given the time constraints. This explains why the final sample fell short of the original intention to make it a probability sample.

Because Bataan was also affected by lahar and floods, a small sample of those living outside the evacuation center was added to the Pampanga, Tarlac, and Zambales sample.

The final distribution of respondents by municipality of origin is shown in Table 1.

⁴ The formula used to compute the sample size was:

$$n = \frac{NZ^2 \cdot p(1-p)}{Nd^2 + Z^2 \cdot p(1-p)}$$

where n = sample size

N = sampling population

Z = value of normal variable at 95% reliability

p = largest proportion

d = sampling error

Table 1. Distribution of Survey Areas and Sample Respondents By Province and Municipality

Municipalities/ Province	Affected Families in the Province	Sample Respondents		
		Inside Evacuation	Outside Evacuation	Total
Pampanga	6,084			
Mabalacat		80	-	80
San Fernando		65	3	68
Floridablanca		40	32	72
Porac		33	4	37
Bacolor		25	29	54
Sta. Rita		4	4	8
Magalang		6	-	6
Angeles City		2	-	2
Candaba		2	-	2
Minalin		1	-	1
Sub-Total	6,084	258	72	330
Tarlac	1,832			
Bamban		90	9	99
Concepcion		48	20	68
Capas		10	1	11
Sub-Total	1,832	148	30	178
Zambales	1,913			
San Marcelino		15	-	15
Subic		1	-	1
Botolan		-	20	20
Sub-Total	1,913	16	20	36
Bataan	500			
Dinalupihan		-	14	14
Hermosa		-	2	2
Sub-Total	500	-	16	16
Overall Total	10,329	422	138	560
% to Total		75	25	100

2. The Focused Group Discussions (FGDs)

Apart from the survey, the felt needs and perceptions of the victims as well as their capacities and vulnerabilities were explored in several focused group discussions (FGDs) with residents from a rural upland barangay each in Pampanga and Tarlac, two lowland barangays in Pampanga, and one in Tarlac.

Introduction

With the assumption that the severely affected communities could be stratified into relatively homogenous groupings, the FGDs were conducted in selected areas. The primary consideration in the selection of FGD areas was the lowland and upland classification and rural or urban location.

An unstructured discussion guide based on the Capabilities and Vulnerabilities Analysis framework developed by Anderson and Woodrow was used in the FGDs. (Appendix A.)

The FGD sessions elicited the participation of 78 victims and 29 program implementors in the provinces covered by the study. The participants were identified with the assistance of key informants including barangay officials.

The 42 lowland/rural FGD participants were predominantly female (55% as against 45% male) and married (92%) with a mean age of 36 years old.

On the other hand, half of the 16 lowland/urban participants were male and married (88%). They were comparatively older with a mean age of 43 years old.

The areas covered by the FGDs were the following:

Table 2. Distribution of FGD Areas By Lowland/Upland and Rural/Urban Classification

Location	Upland			Lowland		
	Pampanga	Tarlac	Zambales	Pampanga	Tarlac	Zambales
Rural	Sta. Rita, Magalang	-	Palis, Botolan	Tabun, Mabalacat	San Martin, Concepcion	-
			Poon-Bato, Botolan	Potrero, Bacolor	Sta. Rita, Bamban	
Urban	-	-	-	Mitla, Porac	San Martin, Concepcion	-
				Cangatba, Porac	Lourdes, Bamban	-

B. Module 2

To map existing rehabilitation and resettlement programs, a census of all government and non-government program implementors was done in the four provinces.

Introduction

Focused group discussions with representatives of implementors in each province were also held to give the researchers qualitative insights into the current state of rehabilitation and resettlement efforts. Three such FGDs were conducted, one in each of the provinces except Bataan.

Apart from the focused group discussions, a total of 10 resettlement sites were studied to provide a broader perspective on resettlement and to unravel some of the issues which needed to be addressed immediately. Cases of victims living in these resettlement sites were also obtained to give the researchers an idea of the factors behind the relatively successful coping outcomes of some resettlers.

These cases were done in lieu of the failure of the study to directly address the objectives of Objective 7, Module 2. Although a study of self-initiated resettlement at the individual and community level was formulated to highlight capacities which could be enhanced in other victims, the research team had difficulty in finding individuals who had successfully resettled on their own.

C. Module 3

A forum was held on May 21 - 22 to present the research findings to representatives of government agencies and NGOs. The outputs of the workshops and discussions are combined with the research findings in this Report's section on options for rehabilitation and resettlement.

LIMITATIONS OF THE STUDY

The research had several limitations:

First, because of time and logistical constraints, the sites for the sample survey were concentrated in severely affected areas. Such a sampling scheme was used even if past studies revealed that victims in less affected areas were not wanting in resettlement and rehabilitation assistance.

Second, because the ultimate sample was not a probability sample, the findings of the survey cannot be generalized. Because efforts to reach the severely affected victims were exerted, however, in the choice of the sampling sites, and because the sample size was large at 560, the findings are suggestive of trends which are supported by the more qualitative focused group interviews, informal discussions with implementors and settlers, and field observations.

Third, limited time prevented the team from assessing the various rehabilitation programs of government and NGOs. Thus, the mapping of programs in Part 1 can be treated merely as a listing. While all the programs have been institutionalized, their achievements need validation.

Introduction

Finally, as mentioned earlier, affected families, who settled on their own are not represented in this study. Despite the fact that less than 10% of the victims ended up in government or NGO sponsored evacuation camps. This report, therefore, touches on a minority of the victims who may in effect be the most marginalized, vulnerable and resource poor.

ORGANIZATION OF THE REPORT

The Report is divided into six parts. Part 1 provides an overview of the rehabilitation efforts of government and NGOs. This is followed by the presentation of the findings of the survey in Part 2 and of the Focused Group Discussions with victims in Part 3. Part 4 describes various resettlement strategies. Part 5 presents an analysis of findings. Finally, Part 6 concludes with some policy recommendations.

***Part 1: Current Rehabilitation
Efforts in Areas Affected by the
Mount Pinatubo Eruption***

Part 1: Current Rehabilitation Efforts in Areas Affected by the Mount Pinatubo Eruption

Two years after Mount Pinatubo's eruption, the government as well as the private sector has exerted tremendous efforts to rehabilitate the victims. Against the backdrop of massive rehabilitation requirements, however, these efforts are still insufficient and leave much to be desired.

For purposes of development planning, an inventory of current efforts is necessary as a baseline information on which future efforts can be based. This section discusses the various rehabilitation efforts of GOs and NGOs, providing a breakdown and description of the different program components. With this inventory, a matching of efforts and the victims' perceived needs can be made.

A. Government Efforts:

1. The Mount Pinatubo Commission (MPC)

By virtue of Republic Act No. 7637, the Mount Pinatubo Assistance, Resettlement and Development Commission (PARDCOM) or Mount Pinatubo Commission was created to handle the Mount Pinatubo Assistance, Resettlement and Development Fund (PARDF). It is mandated by law to administer the P10 billion calamity fund with the end goal of hastening the recovery of communities adversely affected by the Mount Pinatubo eruption through undertaking relief, resettlement, livelihood, social services and infrastructure programs. It aims to "work at bringing back the living conditions of the victims to normalcy at the earliest possible time", and to hasten the recovery of the entire Central Luzon. It also seeks to restore the living conditions of the Aetas and other members of the cultural minorities, to their productive, pre-eruption conditions, with the settlement being chosen according to its suitability as permanent upland abodes thereby ensuring the improvement of these communities. (MPC 1993)

At the end of a 6-year period, it should have achieved the following targets:

- (1) *To provide additional funds for the immediate relief of the victims;*
- (2) *To establish resettlement centers, homesites and townsites for displaced families;*
- (3) *To provide livelihood and employment opportunities;*
- (4) *To repair, reconstruct or replace government infrastructure damaged and destroyed whenever economically, socially and technically advisable; and,*

- (5) *To construct new infrastructure facilities needed by the community. For the first year of operation, a P6.5 billion fund shall be fully released; another P2 billion shall be released on its second year of operation; and P1.5 billion on its terminal year.*

Four programs were drawn to provide for the assistance, resettlement and development needs of the victims. These are:⁵

a. Livelihood

Under this component, the committee allots funds for the undertaking of Small-Scale Community Rehabilitation (SCR) projects, Livelihood Assistance for Victims Affected (LAVA 1,2,3), and Livelihood Emergency Assistance Program (LEAP).

To date, a total of P1.3 B has been laid out for the provision of livelihood opportunities to the victims, specifically those already residing in various resettlement areas in Tarlac, Pampanga and Zambales (see Appendix B, Table 1.1).

The local government units (LGUs) are the primary managers of these projects. Selected NGOs and GOs evaluate the results and provide feedback, as well as support services, in project implementation whenever necessary.

b. Resettlement

Hundreds of thousands of those affected by the eruption can no longer return to their original abodes as lahar continues to be a threat in these places. There has, therefore, been a pressing need to be transferred so they can begin rebuilding their lives.

Under this component, the committee provides housing units, develops vertical and horizontal infrastructure facilities (roads, street lighting, drainage systems, water systems, school buildings, town plaza, public market, government buildings, clinic, churches, playgrounds, adequate greenery), and organizes the settlers into homeowners' associations which allow them to "manage their own affairs after the resettlement site has been turned over". The resettlement program addresses the particular needs of two types of victims: the upland dwellers of Mount Pinatubo (Aetas) and the lowland inhabitants, mostly those affected in Zambales, Pampanga and Tarlac (MPC, 1993). Table 1.2 in Appendix B shows that a total of P2.1 B has been expended for the establishment of resettlement projects for lowland settlers and another P2.5 B for the resettlement projects to benefit the upland settlers in these three provinces.

Such programs have benefitted some 11,982 households from Zambales, 20,192 households from Pampanga and 16,376 from Tarlac (see Appendix B, Tables 1.3 and 1.4).

⁵

These programs were begun by the Mt. Pinatubo Task Force which the Commission replaced.

It screens applicants who have expressed interest and willingness to be resettled outside Region III where they can be assured of homelots, livelihood projects and other amenities. It also undertakes psycho-social preparation measures for the victims prior to departure to new settlement sites.

Together with the DSWD and the Philippine Navy, DAR also facilitates the transfer of victims from the evacuation centers to their settlement site as in the case of the 265 families who were resettled in Sablayan, Occidental Mindoro.

It has also started implementing the Bamboo Development Project in Mexico, Pampanga as conceptualized by the now-defunct Task Force Pinatubo.

Now in full swing is its Agro-industrial Development Area (AIDA) program which is intended to develop portions of a resettlement site conducive to farming.

It is interesting to note that DAR, together with two NGOs, is now exploring the potentials of creating a Model Agrarian Reform Community for the benefit of the victims in Palawig, Zambales. Under this program, some 214 hectares of land shall be distributed to the settlers. A package of support services will be made available which includes extension of credit facilities, introduction of livestock dispersal, and installation of post-harvest facilities. To date, 74 families have benefitted from the program.

3. Department of Agriculture (DA)

The DA has introduced the *Oplan Sagip Bukid* primarily to enable displaced farmers to maximize their farm yield through: soil and crop rehabilitation; livestock development and forage production; planting of pasture crops; leguminous and non-leguminous crops for livestock feeds to support animal production; soil conservation and management; water resources development; fisheries development; and provision of farm inputs (e.g. fertilizers, seeds).

It has also introduced the *Dutch Counter Value Program* which facilitates the installation of shallow tube wells/pumps, distribution of assorted seeds/seedlings, dispersal of carabaos, cattle and fingerlings, and extension of loans for the procurement of fertilizers.

The DA distributes high quality seeds, agricultural tools, and sweet-potato cuttings.

It promotes improved technologies in animal production through the conduct of training sessions on technology transfer.

Funds are also allotted for the construction of small water impounding dams and bamboo nurseries.

During the two-year implementation of its rehabilitation projects, the DA has expended a total of P63 M, benefitting around 50,000 victims.

4. Department of Environment and Natural Resources (DENR)

While the DENR assists in identifying and processing the conversion of public/forest lands into resettlement projects, it is also responsible for the conduct of parcellary and/or perimeter surveys of the sites.

Demonstration farms which enable the settlers to learn improved upland farm technologies for possible replication are established in these sites. Support services are provided to assure success in technology transfer.

Agri-livestock production is being undertaken by the Department for the settlers to have ample sources of protein in their diet.

Veering away from total dependence on monocropping/cash cropping, it distributes bamboo seedlings to help farmer victims earn additional cash on a sustained basis.

5. Department of Science and Technology (DOST)

With their land and enterprises buried under thick lahar, the victims have to be taught new skills to undertake micro-enterprises as an alternative source of living. Thus, the DOST introduces various self-employment projects, such as pottery and bricks production, low-cost laundry soap making, food processing, ash artware production, candle making, mushroom production, extraction of essential oils, organic fertilizer production, breeding of upgraded chicken, glass-blown souvenir items production, ceramics artware production, handmade paper production, and crab fattening.

In 1991, a total of P2,706,146 was spent in the DOST technology transfer program. This expenditure is supposed to have benefitted around 424 entrepreneurs from Tarlac, Pampanga and Zambales. In the following year, a total of P1,350,355 benefitted 194 individual adopters.

The DOST continues to upgrade its service delivery program by continuously doing research on livelihood activities which have received little attention from technology scientists or are yet to be explored. These activities include ginger processing, production of biological pesticides, and dairy production.

6. Department of Social Welfare and Development (DSWD)

The DSWD delivers various relief and rehabilitative programs upon the victims' entry to evacuation centers and resettlement sites. These include the provision of social services such as food and cash distribution while developmental projects are still being completed; supplemental feeding for 0-6 year old underweight children; day care services to provide opportunities for the physical and creative development of children; provision of core shelter assistance; extension of capital assistance for income generating projects under its Self-Employment Assistance Program (SEAP); organization and mobilization of evacuees and settlers to enable them to fully and actively participate in community development efforts; and psycho-social debriefing for victims suffering from traumatic and emotional stress.

Supplemental to these programs is its *Balik Probinsya* project where victims who signify interest in returning to their hometowns are given food and transportation allowance for the duration of their travel.

7. Department of Trade and Industry (DTI)

The centerpiece program of the DTI is the extension of *Livelihood Assistance for Victims Affected by Mt. Pinatubo Eruption (LAVA)* I, II and III. In line with the goal of micro and small enterprises, DTI extends a liberal credit package to micro-entrepreneurs with nongovernmental organizations as conduits. LAVA I-qualified beneficiaries are established NGOs with a track record in managing livelihood projects. They can avail of a maximum loan of P1 million. LAVA II loans of P25,000 could be extended to microentrepreneurs and P250,000 to self-help groups and smaller NGOs. LAVA III loans of P300,000 could be availed of by NGOs/self-help groups/individuals who want to engage in manufacturing, trading services, and agro-processing.

Apart from its livelihood projects, the DTI also holds trade fairs and other activities which link farm and off-farm producers to market outlets to ensure profitable trading endeavors. In this connection, the Department facilitates subcontract financing to provide steady markets to producers.

On the average, the DTI releases P12.7 M a month to some 616 calamity victims. In Tarlac alone, the DTI has lent P15,704,000 to thirty-two private organizations.

8. Department of Health (DOH)

The DOH is responsible for the provision of social services needed to assure the safety and good health condition of the settlers. These include the provision of potable water, toilet facilities, immunization, vaccination, dental and medical care (treatment of diarrhea, tuberculosis, malaria, etc.), pre-natal care, post-partum care, and child care. It also assists the DSWD in monitoring the weight condition of 0-6 year old malnourished children thru its *Operation Timbang* program, and in improving their conditions through a sustained feeding program. Family planning is another major concern, considering the present resource constraints posed by the eruption.

DOH is also involved in the conduct of psychosocial debriefing for victims who are still in the state of trauma and stress. It has programs for maintaining clean and safe environment through the regular conduct of sanitation information campaigns.

On the average, the DOH is able to provide various health services to around 162,216 victims in a quarter.

9. Department of Education, Culture and Sports (DECS)

The DECS provides various school facilities (books, desks, makeshift classrooms, etc.) to schools affected by the eruption. Construction and/or replacement of damaged school buildings is also being undertaken.

In addition, teachers are deployed to resume the classes at the earliest possible time. Alternative Learning Systems (ALS) and functional literacy classes are held in situations where formal, regular classes are not feasible because of the continued threat of lahar flows. These classes have served as a venue for upgrading students' skills in various income-generating/vocational activities.

The DECS engages in psychosocial interventions among students who continue to suffer from shock. Courses on disaster management, application of first aid treatment and other safety and survival precautions relevant to lahar threat are given.

10. National Housing Authority (NHA)

The main Pinatubo-related program of the NHA is its *Project Silungan* where light housing materials (such as cogon, coco-lumber, bamboo, sawali) are distributed to families whose houses were washed out by lahar and or damaged by ashfall.

Part of its effort to assist in the rehabilitation process is the construction of school buildings, health centers, communal toilets, day care centers, administrative buildings, tribal markets, and basketball courts in resettlement sites.

It also facilitates the installation of irrigation water systems especially in areas populated by rice farmers.

11. Office of Northern Cultural Communities (ONCC)

The ONCC mandate is to manage and oversee the safe and immediate transfer of Aeta tribes from their upland abode to places of safety. Medical assistance and relief goods are provided during the period when the victims are unable to address their survival needs without the intervention of support agencies.

12. Civil Defense Office (CDO)

The interventions of the Defense Office vary according to phase. During the pre-disaster phase, it organizes Disaster Coordinating Councils (DCCs) which assume leadership functions during lahar flows. To prepare them for this task, the DCCs are made to participate in drills and other courses on disaster preparedness. Included in this component is the development of communication and warning devise systems to alert the general public.

During the disaster phase, the Defense Office manages the activation and manning of Regional Disaster Operations Center at the provincial level. It conducts emergency relief, recovery and evacuation operations, and dissemination of warning information.

In the post-disaster phase, the Defense Office provides relief services while maintaining and operating relief monitoring systems. It also maintains and operates primary watch points.

13. Presidential Management Staff (PMS)

Thru the President's Social Fund, the PMS implements various community development projects, such as the construction of school buildings, installation of water pumps, and introduction of self-employment activities through the extension of social credit.

14. Philippine Disaster Coordinating Council (PDCC)

The PDCC is responsible for monitoring, coordinating and directing the various projects being extended to the victims at the provincial and municipal levels. Whenever the need arises, it generates funds for specific approved rehabilitative projects.

15. Department of Public Works and Highways (DPWH)

The Department leads in restoring public works structures such as roads, bridges, and water supply destroyed by the eruption. Construction of flood control and drainage system falls under their jurisdiction. The DPWH also provides heavy and light equipment for rescue and evacuation. During relief operation, it assists in providing facilities for the transport of goods and clothing to evacuation centers, isolated areas and places where victims have temporarily sought shelter.

B. Non-Government Organization Efforts

Most NGOs with development programs in areas hit by the eruption and subsequent lahar flows started disaster response operations immediately after June 1991. Efforts were initially focused on disaster and needs assessment and the provision of relief goods and services to affected households. While others continued to provide relief assistance, many opted to upgrade their services and address the rehabilitation needs of the victims.

Present trends show that most of the NGO programs are geared towards the "re-creation" of communities possessing skills and capacities necessary for providing the basic needs of their members. Veering away from the more traditional approach of giving dole-outs to "helpless" victims, most NGOs seek to build on what the people have and know, and prepare them for their eventual task of assuming responsibility for their own development. This explains their efforts to continuously maximize the potentials and benefits of people's participation in all stages of the development process and to harness the spirit of self-reliance and governance.

Available services of the NGO sector can be broadly categorized as (1) Livelihood, (2) Social Services, (3) Infrastructure, and (4) Education. Tables 1.10, 1.11 and 1.12 shows the extent of NGO services in the provinces of Pampanga, Tarlac, and Zambales, respectively.

Services of NGOs

1. Livelihood

Banking on the victims' entrepreneurial skills, extension of loans to enable individuals and/or self-help groups (such as cooperatives) to embark on micro-enterprises is a popular program strategy. Loans are given out on very liberal terms and conditions (e.g. 6% interest rate per annum). Among the projects being pursued at the community level are livestock production, *sawali*-making, vinegar-making and other food processing activities, fishpond production, and vending.

Seeing the potentials for agricultural rehabilitation, many NGOs have poured in funds to assist farmer-beneficiaries in developing their land and intensifying crop production. The rationale behind this scheme is the practicality of "starting where the people are," specifically in terms of engaging them in livelihood activities which match the skills they possess.

Following this philosophy, the Philippine Rural Reconstruction Movement is currently implementing a model of "Sustainable Livelihood Development Program" in three upland resettlement sites (dominated by Aeta tribes). At the core of this program is the delivery of a basket of technologies which includes the introduction of ecologically-sound upland farming technologies like the Sustainable Agricultural Land Technology (SALT), popularization of bio-intensive gardening, forest and fruit tree growing, and livestock production.

It provides support services to farmers interested in adopting these technologies; the services consist of the distribution of tools and other implements as well as draft animals.

The Talete King Panguling Kapampangan (TKPI) is also working along this principle and is concentrating its efforts on promoting the use of organic fertilizers in order to maximize farm yield on a more sustained basis. Similarly, the Tarlac People's Economic Council Foundation, Inc. (TPECFI) is active in establishing demonstration farms to showcase improved technologies in growing palay, sweet potato, mungo, corn and other cash crops.

Another noteworthy initiative is the Integrated Industrial Development Program of PLAN-Baguio. Under this scheme, farmers are taught to grow forest and fruit-bearing trees to help augment their income from annual crop production. Given the critical soil condition in upland areas, PLAN-Baguio heavily invests in promoting terracing as a viable farm technology.

On the whole, NGOs venture into the establishment of small-scale industries at the community level, thereby providing employment to skilled laborers.

2. Social Services

Immediately after the 1991 and 1992 lahar flows, the NGO sector assisted the DSWD and other government agencies in providing relief assistance. Many gave out food and cash-for-work packages when the victims were facing difficulties in earning a living.

Owing to their strong adherence to the principle of self-reliance and capability-building, relief assistance ceased to be a major concern of the NGOs. Majority veered towards utilizing the skills and local resources of the community in their service delivery programs. With the participation of the beneficiaries, the NGOs helped victims meet their need for potable water, medical assistance, healthy diet, family planning, day care services, education, sanitation, vaccination, and immunization.

3. Infrastructure

Because of resource constraints, the contribution of the NGO sector in the construction and/or repair of damaged infrastructure is minimal. A significant portion of its effort have been mainly confined to small-scale endeavors such as installation of irrigation water systems, construction of dirt roads, drainage systems, farm-to-market roads, temporary shelters, dikes, multi-purpose halls, and water impounding dams.

Bigger NGOs such as the Philippine National Red Cross (PNRC), the Norwegian Filipinos Foundation (NORFIL), and Child and Family Service Philippines, Inc. (CFSPI) have put up school buildings, day care centers, road networks, nurseries, and barangay health centers.

4. Education

To assure sustainability of strategic development programs, training and other learning opportunities are essential. Various kinds of educational courses for the victims include putting-up self-help income-generating projects such as cooperative, management of small-scale industries, sewing, handicraft/soap making, carpentry, dressmaking, machine knitting, and backyard gardening.

Mainly because of the continued threat of lahar, courses on disaster management/preparedness are popular. These teach the victims basic survival skills and the application of first aid treatment during emergencies. Health-related topics like nutrition and sanitation are also well-appreciated by the course participants. Church-based organizations provide courses on spiritual and values formation. Others conduct pastoral education to help ease the emotional burdens of the victims.

It is noteworthy to mention that the basic strategy used by the NGOs in accomplishing target outputs is community organizing. This is grounded on their preference to ensure maximum people's participation in all stages of project development.

Networking of NGOs

Networking is another area where NGOs excel. A number of groups were created to consolidate available resources and skills of their members.

Among the more notable networks are the following:

1. Pampanga NGO Coalition (PAMPANGO)

Recognizing the gaps in the service delivery programs of the government, a number of Pampanga-based NGOs decided to form themselves into a coalition called PAMPANGO. It is composed of thirteen active members "with clear bias for people's participation in the shaping of their own future" and with programs that promote sustainable development.

The members choose specific field of expertise where they can participate in and contribute. They can choose from among the following committees:

- a. **SERVICE** - conducts organizational, training and logistical needs assessment of the member NGOs; devises, suggests and implements programs in order to address the needs assessed;
- b. **RESEARCH AND INFORMATION** - makes available pertinent data to facilitate the organizational growth of member NGOs; gathers the necessary information on certain issues which the Coalition decides to make a stand on; facilitates inter and intra network communication;
- c. **ADVOCACY AND NETWORKING** - prepares the affirmation or stand on issues and matters the Coalition would like to enunciate;
- d. **COMMUNITY BUILDING** - coordinates and integrates the Coalition's efforts in its relief and rehabilitation response; coordinates and integrates the Coalition's efforts of addressing the basic needs of the people it serves;

Its members are:

- o Philippine Rural Reconstruction Movement (PRRM)
- o Saup Lugud Foundation, Inc. (SLF)
- o Philippine National Red Cross PNRC)
- o Health Development
- o Philippine Ecumenical Action for Community Empowerment (PEACE)_
- o Philippine Disaster Response Network (PDRN)
- o Pampanga Medical Society (PMS)
- o Central Luzon Center for Emergency Aid and Rehabilitation, Inc. (CONCERN)
- o Social Action Center of Pampanga (SACOP)
- o Mother Rosa Memorial Foundation (MRMF)
- o Central Luzon Assistance for Regional Development (CARD)
- o Kilusan ng Kapampangang Kababaihan (KKK)
- o Community Power in Accomplishing Common Task Foundation, Inc. (COMPACT)

2. Nagkakaisang NGO Ng Zambales at Olongapo (NNZO)

Given the present state of socioeconomic difficulties facing the people of Zambales, an organization of concerned agencies was to make their voice heard on particular national issues that affect them (i.e. proposed coal-fires in Masinloc Electricity Plant). It works on the premise that most of the problems confronting their province could be addressed if concerned groups put pressure on government to perform better.

Among its members strongly involved in disaster rehabilitation are the Philippine Rural Reconstruction Movement (PRRM), Twenty-Four Hour Television, and Child and Family Service Philippines, Inc. (CFSPI).

3. TAO (Tarlac Association of NGOs) Para Sa Tao Foundation

TAO was conceived to provide assistance to government's rehabilitation efforts in the province of Tarlac. It has focused on four major concerns, namely: health, livelihood, education/organization, and other services.

It is comprised of the following members:

- o Catholic Women's League
- o Tarlac Pharmaceutical Association
- o Lingkod Tarlac Foundation
- o Rotary Club of Tarlac
- o Tarlac Medical Society
- o Tarlac Dental Society

4. Inter-Agency Network for Disaster Response (IANDR)

IANDR is a network of nine national NGOs directly or indirectly involved in disaster response. This core group of disaster-response NGOs include:

- o Adventist Development and Relief Agency (ADRA)
- o Catholic Relief Services (CRS)
- o Citizens' Disaster Rehabilitation Center (CDRC)
- o Council for People's Development
- o Luzon Secretariat for Social Action (LUSSA)
- o National Council of Churches in the Philippines (NCCP)
- o Philippine Business for Social Progress (PBSP)
- o Philippine National Red Cross (PNRC)
- o Philippine Rural Reconstruction Movement (PRRM)

This group of NGOs, having a common need to establish linkages in order to facilitate disaster response, formed the IANDR in 1990. The network aims to accomplish the following targets:

- o Achieve internal coordination among network members and external coordination with government and other agencies to optimize disaster response services;
- o Establish a nationwide, province-based inter-agency network of NGOs to increase capability for disaster relief operations;
- o Undertake timely and appropriate disaster relief operations;
- o Advocate for disaster-related policies and issues; and
- o Assist in educating the vulnerable and non-vulnerable sectors regarding disaster preparedness and resource mobilization.

Coverage of Rehabilitation Efforts

On the average, individual NGOs in Pampanga are able to reach some 1,200 household-beneficiaries; in Tarlac, around 300; and in Zambales, some 2,000.

Funding constraints account for the limited reach of their services. A common case is that of an NGO adopting only a few barangays where an approved and formulated development framework is pilot-tested and replicated. While there are those which are able to launch an integrated service-delivery program such as the the Philippine Rural Reconstruction Movement (PRRM) and PLAN-Baguio, most NGOs are able to address only limited specific community needs.

The limitations of government agencies and NGOs necessitate the development of approaches to rehabilitation which can stretch the resources of external groups and maximize the contributions of the victims themselves. The next section looks at the victims and identifies what they consider to be pressing needs. These should be taken into account when the different agencies rethink where to put scarce resources.

Part 2: Findings on the Pinatubo Victims

Part 2: Findings on the Pinatubo Victims

This section discusses the findings of the study for sample respondents living inside and outside evacuation centers. It specifically highlights the survey findings related to economic displacement, victims' capacities and vulnerabilities, evacuation and resettlement experiences, perceptions on housing and livelihood assistance programs, and perceptions on different resettlement conditions.

This section focuses on the needs of the victims in order to provide basis for matching these with rehabilitation efforts of GOs and NGOs. Before doing this, however, a background of the survey respondents is in order.

A. Background Characteristics of Sample Respondents

1. Respondents in Evacuation Centers

The sample respondents inside evacuation centers were predominantly male (Zambales, 94%; Tarlac, 62%; Pampanga, 59%), with ages ranging from 31-40 years old in Tarlac and Pampanga (33% and 32%, respectively) while those from Zambales were comparatively younger at 21-30 years old (37%). In terms of ethnic origin, respondents from Tarlac and Pampanga (95% and 87%) are Kapampangan (natives of the province of Pampanga) while majority of those from Zambales are Ilocano (56%). Household size is comparatively larger compared with the country's mean household size of 6 members; Tarlac and Pampanga household sizes ranged from 6-10 members (48% and 58%, respectively.) On the other hand, Zambales households (56%) were relatively smaller in size with only 1-5 members.

There is no doubt that prior to the eruption, the affected provinces of Pampanga, Tarlac, and Zambales, more specifically those coming from the severely affected municipalities and barangays were agriculture-dependent. This observation is reflected in the fact that more than half of the households reported agriculture as their primary source of income. Thus, 75% of Zambales households and 58% of those from Pampanga had relied on farming. In Tarlac, a little less than half (46%) of the households had depended on farming, while others had worked as helpers or vendors. However, respondents from Pampanga and Zambales also had other income sources such as construction work, vending, carpentry, driving, and others. The biggest proportion of monthly income of Tarlac and Pampanga households prior to eruption ranged from P2,001 to P5,000 (45% and 43%, respectively); those in Zambales (39%), from P1,001 to P2,000.

Despite the meager household incomes across provinces, the level of poverty can be further traced to the fact that more than half of the households (Zambales, 63%; Tarlac, 58%; Pampanga, 52%) reportedly have had no secondary income sources. The situation is more pronounced in Zambales as farming or other job opportunities are limited compared to Pampanga or Tarlac, where victims have managed to engage in vending, carpentry work, driving, and others.

The post lahar employment situation of Pinatubo households has changed drastically. Whereas prior to the eruption most households engaged in farming, the present situation shows diversity of income sources and absence of occupational patterns. In Pampanga for instance, households tend to earn through vending, construction work, farming, carpentry work, driving, and employment. The same condition holds true in Tarlac, although 38% reportedly have no permanent work. In Zambales, households still engage in farming although their status has changed from farm owners to hired farm laborers. Thus, while the occupational characteristics of households prior to the Pinatubo eruption create the impression that people knew nothing but farming, the study shows that the eruption has brought out various capacities in terms of skills.

The earning capacity of households has also decreased after the eruption. Before, families from Pampanga and Tarlac were earning from P2,000 to P5,000; now, income has decreased to P1,000 to P2,000 (Pampanga, 55% and Tarlac, 48%). Zambales' and Bataan's households earning capacity level also has decreased to less than P1,000.

Compared to the pre-eruption employment condition where only a little more than half of the households had no secondary source of income, the present situation reveals that almost all of the households no longer have secondary income sources. This condition is more pronounced in Tarlac and Zambales. This can be traced to the fact that the two (2) provinces experienced most of the lahar flows as compared to Zambales. However, the situation does not discount the fact that the incidence of households without secondary income sources in Zambales has also increased.

2. Respondents Outside Evacuation Centers

The respondents interviewed outside evacuation centers generally were male, with the highest proportion found in Bataan and Zambales (75% each) as compared to Tarlac and Pampanga (53% and 60%, respectively). Likewise, Pampanga (38%) and Bataan (31%) respondents were comparatively older as their ages ranged from 41-50 years old as against Tarlac (30%) and Zambales (30%) respondents' 31-40 years old.

In terms of ethnic origin across provinces, except for Zambales where 80% of the victims were Zambalenos, the others were generally Kapampangans. With regard to household size, Table 3 (Appendix C) shows that families in Zambales (60%), Tarlac (57%), and Pampanga (54%) averaged 6-10 members, and those in Bataan, 1-5 members (62%).

Prior to the eruption, there was no difference in the occupation of respondents inside and outside evacuation centers, as farming was reported to be the dominant primary income source. Farming as an income source was prevalent in Zambales (80%). In Bataan, however, an equal percentage (19%) of respondents had been engaged in farming and vending. Less than half of the respondents' primary income source across provinces, except for Zambales, had yielded a monthly income ranging from P2,001 to P5,000 (Tarlac, 50%; Bataan, 38%, and Pampanga, 26%;). Zambales respondents (35%), on the other hand, reported a much lower monthly income of P1,001 to P2,000. Even before the eruption of Mount Pinatubo, it was more or less common among respondents (Tarlac, 77%; Bataan, 75%; Zambales, 55%; and Pampanga, 47%) not to have any secondary occupation. This, in spite of the large household size and low household income.

The post-eruption situation of respondents outside evacuation center shows the emergence of other work capabilities. Data show that the victims not only can farm, but also can vend, drive, do carpentry and construction work, and others. Thus, the present type of primary occupation is varied. Unlike the victims inside evacuation centers who had no income source after the eruption, none of those living outside evacuation centers was unemployed. Each respondent currently has a job and is earning, although inadequately.

Although all of the respondents outside of evacuation center were working, a decrease in monthly income was observed. This can be explained by the fact that they now depend on irregular wages from such occupations as carpentry, tricycle driving or construction work. More specifically, Tarlac (30%) and Pampanga (29%) monthly household incomes have decreased to P1,000 - P2,000 and P1,000 or less levels, respectively. Similarly, majority (88%) of Bataan's households' income has also decreased to P1,000 or less a month.

B. Economic Displacement and Existing Skills

The physical displacement of the victims, regardless of where they are currently located, has created economic displacement as well. Agricultural farms which served as the primary income source in the past are covered with lahar. With no other land to cultivate, the victims who had relied on their farming skills and knowledge have expressed their willingness, as shown in Table 2.1, to take new jobs. Agreement was specifically greater in Tarlac (94 %) as compared to the other three provinces.

Table 2.1. Distribution of Respondents' Willingness to Take New Jobs

Response	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
Willing	292	88	167	94	31	86	13	81	503	89
Unwilling	38	12	10	5	5	14	3	19	56	10
Others	-	-	1	1	-	-	-	-	1	1
Total	330	100	178	100	36	100	16	100	560	100

The survey and focused group discussion results show that the respondents have the capacity to acquire non-farming jobs. It can be gleaned from the different types of occupation, as shown in Table 2.2, that skills such as carpentry work, operating a variety store, vending, working as construction or factory workers, dressmaking skills and other jobs requiring special skills are within their capabilities. The list of skills even goes further as in the case of Pampanga; in contrast, in Zambales, skills tend to be limited to agriculture-related tasks.

Table 2.2. Type of Jobs Respondents Are Capable of Doing (Multiple Response)

Jobs Capable of Doing	Pampanga		Tarlac		Zambales		Bataan		Total	
	N	%	N	%	N	%	N	%	N	%
Carpentry	68	22	31	17	7	12	5	28	111	20
Variety Store/Vending	60	21	30	19	2	6	2	11	94	17
Construction Work	47	17	28	16	2	6	1	6	78	14
Farming	47	17	28	16	8	31	1	6	84	15
Livestock Raising	28	6	10	2	3	6	-	-	41	7
Factory Work	23	8	25	14	1	6	3	17	52	9
Transportation	23	7	21	11	2	12	3	17	49	8
Dressmaking	20	7	15	9	2	6	1	6	38	7
Employment	21	7	9	5	1	6	-	-	31	6
Non-Farm Laborer	20	7	9	4	5	19	-	-	34	6
House Help	16	6	8	4	-	-	1	6	25	4
Mason	14	5	8	3	1	6	1	6	24	4
Electrician	10	4	6	4	-	-	-	-	16	2
Barber/Beautician	6	2	3	2	-	-	-	-	9	1
Handicraft	5	1	3	2	1	6	-	-	9	1
Janitor	3	1	-	-	-	-	-	-	3	*
Not Applicable	26	10	9	6	2	12	-	-	37	6
Total N	330		178		36		16		560	

* Less than 1 percent.

The skills possessed by the respondents or their household members could be temporary sources of income in the period of displacement. Yet, employment opportunities have not been consistently present. It appears, moreover, that skills possessed by the victims may not match the demand in the local labor market. In most cases, households have survived on relief, and food for work programs. In the case of lowlanders, other occasional jobs found outside the evacuation settlement had helped them in the past. The data point out that economic prospects for victims in organized communities (i.e., evacuation or resettlement areas) seem to be brighter.

In terms of needs, victims in all provinces consider livelihood as pre-eminent. Table 2.3 shows the ranking of needs as articulated by the respondents.

Table 2.3. Most Important Needs of Respondents (Multiple Response)

Most Important Need	Pampanga		Tarlac		Zambales		Bataan		Total	
	N	%	N	%	N	%	N	%	N	%
Livelihood Assistance	153	46	58	32	13	36	6	38	230	41
Permanent Housing	92	28	35	20	1	6	3	19	131	23
Food Assistance	61	18	38	21	15	42	3	19	117	21
Educational Assistance	10	3	2	2	1	6	1	6	14	2
Farmplot Acquisition	10	3	1	1	2	5	-	-	13	1
Provision of Electric Connection	6	2	2	2	1	6	-	-	9	*
Health Care	5	1	3	2	-	-	-	-	8	*
Acquisition of Residential Lot	-	-	1	1	-	-	-	-	1	*
Total N	330		178		36		16		560	

* Less than 1 percent

The above table indicates that more than housing assistance (presumably because others have already self-resettled while others are housed in evacuation centers), the need for livelihood assistance should be more urgently attended to. It suggests that the present situation calls for job and economic-opportunity creation. With the creation of job opportunities, the respondents, as revealed in the focused group discussions, can make use of their existing skills.

C. Evacuation Experiences and Plans

The Pinatubo eruption has resulted in physical instability among the victims. Prior to their resettlement it was common for victims to stay in other evacuation centers. The patterns of movement were varied, with others settling directly in their present location, while others had to move from one center to another. Still for some, the route to self-resettlement was immediate and direct. As shown in Table 2.4 below, all of the respondents in Bataan and almost one-fourth (72%) in Zambales have experienced staying in evacuation centers. In the case of Pampanga and Tarlac, a little more than half (58%) also stayed in other evacuation centers in the past.

Table 2.4. Experience of Victims in Staying in Other Evacuation Centers

Response	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
Has stayed in other evacuation centers	194	58	105	58	26	72	16	100	341	61
Has not stayed in other evacuation centers	134	40	73	42	10	28	-	-	217	38
No Answer	2	2	-	-	-	-	-	-	2	1
Total	330	100	178	100	36	100	16	100	560	100

The transfers the victims have made have brought them to various types of evacuation centers. In the case of Pampanga and Tarlac victims, the majority (Pampanga, 95 % and Tarlac, 82 %) have stayed in tent cities. This is in contrast with those of Zambales where 86 % have stayed in school buildings. The length of stay in these temporary shelters ranged from an average of 31 to 180 days. In certain exceptional cases, especially in Pampanga and Tarlac, the length of stay in evacuation centers even lasted for more than a year.

Despite the housing backlog, the victims, specifically those from Pampanga and Zambales were forced to move out from their temporary evacuation shelters in order to accommodate new arrivals. Moreover, some victims have taken it upon themselves to move elsewhere because of the discomfort inherent in evacuation centers and the lack of income sources. A few victims, however, rated the evacuation centers as peaceful, safe and with adequate basic services.

Given the choice, victims will likely follow two courses of action during the rainy season. One group will likely return to evacuation centers while the other will likely resettle on their own anywhere within the province. In case of resettlement efforts, the victims have expressed that they have existing capacities to share with implementors. As shown in Table 2.5 and as articulated in the focused group discussions, the victims can contribute labor, tools and equipment, salvaged

Table 2.5. Victims' Possible Contributions to Resettlement Efforts (Multiple Response)

Possible Contributions	Pampanga		Tarlac		Zambales		Bataan		Total	
	N	%	N	%	N	%	N	%	N	%
Labor	265	80	138	78	21	58	11	69	435	78
Tools and Equipment	41	12	10	6	1	2	-	-	61	11
Salvaged house materials	32	10	15	8	3	8	-	-	50	8
Food for workers	25	8	13	7	2	6	1	7	41	7
Money	17	5	12	6	-	-	2	12	31	6
Site identification	4	2	1	1	1	2	-	-	6	1
Skills training	3	1	14	6	2	6	-	-	19	3
None	68	21	25	14	8	22	2	12	103	18
Total	330		178		36		16		560	

housing materials, and others. It can be inferred from the findings that program implementors need not totally shoulder all requirements in order to implement a project.

D. Perceptions on Housing Assistance Program

The need to formulate and implement a housing assistance program to enable the victims to acquire permanent homes was evident in the earlier part of this report. In fact, permanent housing ranked second in terms of the victims' hierarchy of needs despite the fact that they may already have temporary shelters at present or may even have self-resettled.

In general, victims have expressed willingness to avail of housing assistance. In terms of frequencies, this willingness is particularly articulated in Tarlac (77%), Pampanga (72%), Zambales (67%), and Bataan (56%).

Table 2.6. Victims' Perceptions on Availing Housing Assistance Program

Response	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
Will avail of housing assistance program	237	72	137	77	24	67	9	56	407	73
Will not avail of housing assistance program	93	28	41	23	12	33	7	44	153	27
Total	330	100	178	100	36	100	16	100	560	100

The formulation and implementation of a housing assistance program suggest the consideration of basic elements perceived by victims as equally important for its acceptance. As shown in Table 2.7, the amount of housing loan needed by those in Tarlac and Pampanga (72% and 50%,

Table 2.7. Victims' Preferred Terms for Housing Assistance Program

Terms	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
A. Amount of Loan										
Less than P10,000	9	2	8	4	9	25	1	6	27	4
P10,000 - P50,000	162	50	128	72	12	33	5	31	307	55
More than P50,000	50	15	1	1	2	6	3	19	56	10
Undecided	16	5	-	-	1	3	-	-	17	3
Not Applicable	93	28	41	23	12	33	7	44	153	28
Sub-Total	330	100	178	100	36	100	16	100	560	100
B. Interest Rate Per Annum										
0 - 4%	111	34	71	40	16	44	3	19	201	36
5 - 9%	55	17	22	12	5	14	1	6	83	15
10% or more	10	3	3	2	-	-	5	31	18	3
Undecided	61	18	41	23	3	8	-	-	105	18
Not Applicable	93	28	41	23	12	34	7	44	153	28
Sub-Total	330	100	178	100	36	100	16	100	560	100

Table 2.7. (Continued)

Terms	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
C. Terms of Payment										
Monthly	125	38	89	50	8	22	4	26	226	41
Quarterly	28	8	13	7	4	11	-	-	45	8
Semi-Annually	40	12	17	10	-	-	1	6	58	10
Others (Daily, Weekly, Bi-Monthly, Annually)	8	2	14	8	10	28	3	18	35	6
Undecided	30	9	4	2	-	-	1	6	35	6
Not Applicable	99	31	41	23	14	39	7	44	161	29
Sub-Total	330	100	178	100	36	100	16	100	560	100
D. Grace period before first payment										
After 1 month	20	6	34	19	5	14	3	18	62	11
After 1 year	90	27	38	21	13	36	5	31	146	26
After 2 years	22	7	12	7	-	-	-	-	34	6
After 6 months	29	9	-	-	-	-	-	-	29	5
After 3 months	35	11	20	11	1	2	-	-	56	10
Undecided	42	12	33	19	5	14	1	7	81	14
Not Applicable	92	28	41	23	12	34	7	44	152	28
Sub-Total	330	100	178	100	36	100	16	100	560	100

respectively) ranges from ₱10,000 to ₱50,000. (Mention may be made that the current assistance offered by the government in its permanent housing program is ₱25,000.) In contrast, a considerable percentage of Bataan (44%) and Zambales (33%) respondents have been undecided regarding the amount that should be extended to them.

In terms of interest rates, it is understandable that inasmuch as people have no steady source of income, the most number of respondents in Zambales (44%), Tarlac (40%), and Pampanga (34%) preferred very minimal (maximum of 4% per annum) interest. For Tarlac (50%) and Pampanga (38%) respondents, the mode of payment should be on a monthly basis, while grace period before first payment must at least be a year. Zambales and Bataan respondents meanwhile were undecided on what terms were ideal.

In addition, self-resettled victims perceived that housing assistance must not provide funds solely for house construction but also for bigger lots. The minimum residential lot measurement, for instance, should be 100 square meters. Presumably, this is to have adequate space for backyard gardening, livestock, poultry or other income-generating activities.

E. Perceptions on Livelihood Assistance Program

Because at the time of the study most of the respondents had already settled (either in evacuation centers or on their own), it is understandable that the need for livelihood assistance was perceived as the most pressing. To compound this need, cash or food for work programs have dwindled over the past months while jobs have been scarce. Thus, as shown in Table 2.8, the willingness to avail of livelihood assistance was perceived by the greater majority of respondents across provinces as very necessary indeed.

As in the housing assistance program, however, the respondents perceived that livelihood assistance should take into consideration certain terms for it to be acceptable. As shown in Table 2.9, by more than two-thirds of Bataan (70%), Tarlac (63%), and Pampanga (54%) respondents, the amount of loan should be identical with the housing assistance amount. Less than one-half (42%) of those from Zambales preferred a lower amount of assistance at P10,000. Unlike the housing assistance where the greater percentage of respondents were undecided about amount, terms for livelihood assistance were clearer.

Table 2.8. Victims' Perceptions on Availing Livelihood Assistance Program

Response	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
Will avail of livelihood assistance program	282	85	167	94	31	86	15	94	495	88
Will not avail of livelihood assistance program	48	15	11	6	5	14	1	6	65	12
Total	330	100	178	100	36	100	16	100	560	100

In like manner, the interest rate desired by respondents was similar to that on housing assistance; the greater percentage perceived that subsidized rates should range from 0-4% per annum. The perceived terms of payment varied by province, with respondents from two provinces (Tarlac and Zambales) preferring monthly loan amortizations. Lastly, except for the 44% undecided respondents from Pampanga, the rest of the respondents perceived that a grace period of one year before first payment is made is ideal.

As gathered in the interviews and focused group discussions, the preferred livelihood opportunities are vending, livestock, and poultry, given the fact that these are activities for which they have skills. (Please see related section on "Economic Displacement and Existing Skills".)

Table 2.9. Victims' Preferred Terms for Livelihood Assistance Program

Terms	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
A. Amount of Loan										
Less than P10,000	61	18	36	20	15	42	3	18	115	21
P10,000 - P50,000	178	54	112	63	14	38	11	70	315	56
More than P50,000	27	8	15	8	2	6	-	-	44	8
Undecided	16	4	4	2	-	-	1	6	21	3
Not Applicable	48	16	11	7	5	14	1	6	65	12
Sub-Total	330	100	178	100	36	100	16	100	560	100
B. Interest Rate Per Annum										
0 - 4%	129	39	94	52	23	64	8	50	254	45
5 - 9%	72	22	31	17	6	16	1	6	110	20
10% or more	10	3	3	2	2	6	3	19	18	3
Undecided	71	22	39	22	-	-	3	19	113	21
Not Applicable	48	14	11	7	5	14	1	6	65	11
Sub-Total	330	100	178	100	36	100	16	100	560	100
C. Terms of Payment										
Daily	12	4	-	-	-	-	-	-	12	2
Monthly	96	29	81	46	8	22	-	-	185	33
Quarterly	22	7	10	6	1	2	-	-	33	6
Semi-Annually	11	3	18	10	8	22	3	20	40	7
Others (Weekly, Bi-Monthly, Annually)	24	7	18	10	9	25	7	44	58	10
Undecided	116	35	4	2	2	6	5	31	127	23
Not Applicable	49	15	47	26	8	23	1	5	105	19
Sub-Total	330	100	178	100	36	100	16	100	560	100

Table 2.9. (Continued)

Terms	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
<i>D. Grace period before first payment</i>										
After 1 month	84	25	28	16	11	31	5	31	128	22
After 1 year	40	12	41	23	15	42	7	45	103	19
After 2 years	4	1	12	7	-	-	1	6	17	3
After 6 months	2	*	1	*	1	2	-	-	4	*
After 3 months	5	2	20	11	-	-	-	-	25	4
Undecided	147	44	34	19	4	11	2	12	187	33
Not Applicable	48	16	42	24	5	14	1	6	96	19
Sub-Total	330	100	178	100	36	100	16	100	560	100

* Less than 1 percent.

F. Resettlement Considerations and Conditions

The discussion of resettlement highlights the important considerations that should be taken into account in any resettlement program. The findings show that across provinces, access to work opportunities was perceived as the primary consideration in any resettlement effort. The results of the focused group discussions bolstered the need for livelihood assistance and the strong desire of the victims to earn.

Table 2.10. Important Considerations for Resettlement (Multiple Response)

Considerations	Pampanga		Tarlac		Zambales		Bataan		Total	
	N	%	N	%	N	%	N	%	N	%
Access to work opportunities	189	57	127	71	23	64	8	50	347	62
Complete amenities like electricity, road, etc.	132	40	73	41	7	19	5	31	217	38
Safety from lahar	129	39	94	52	11	31	9	56	243	43
Access to basic services like school, health center	91	28	39	22	4	11	4	25	138	24
Access to urban centers	53	16	21	12	6	16	3	19	83	14
Near people we know	36	11	18	10	10	28	-	-	64	11
Proximity to former area	23	7	16	8	2	6	-	-	41	7
Adequacy of land to build house	21	6	7	4	2	6	2	12	32	6
Access to tillable land	19	6	7	4	19	52	3	19	48	8
Presence of assistance to construct house	13	4	2	1	1	2	2	12	18	3
Total N	330		178		36		16		560	

Next to access to work opportunities, safety of the resettlement site from lahar was also mentioned by the respondents. It was a common perception among the respondents, as expressed during the discussions, that their present resettlement sites are not yet totally safe from any imminent danger. Matters related to the type of resettlement or even amenities which should go into the program were mere third among the considerations. It is interesting to note that assistance to construct one's house was the least important for the respondents. This suggests that in resettling, respondents will likely worry more about their livelihood than building their own house or putting up other amenities.

Among those who gave suggestions on how to effectively help the victims, the most number of respondents claimed that livelihood assistance should be provided. Approximately half or more from Tarlac, Zambales, and Bataan gave this suggestion. Other suggestions include provision of a house, financial assistance, relief goods, farm rehabilitation, and psycho-social debriefing.

Table 2.11. Suggestions on How to Help the Victims (Outside Evacuation Centers)

Suggestions	Pampanga		Tarlac		Zambales		Bataan		Total	
	f	%	f	%	f	%	f	%	f	%
Provision of livelihood assistance	16	23	14	47	13	65	8	50	51	38
Provision of house	4	6	3	10	1	5	1	6	9	6
Provision of financial assistance	4	6	6	20	1	5	3	19	14	10
Provision of relief goods	2	2	1	3	-	-	-	-	3	2
Rehabilitation of farm land	2	2	-	-	2	10	1	6	5	4
Psycho-social debriefing	1	1	-	-	-	-	-	-	1	*
No Answer	43	60	6	20	3	15	3	19	55	40
Total	72	100	30	100	20	100	16	100	138	100

* Less than 1 percent.

Given livelihood and housing assistance, respondents, as shown in Table 2.12, especially those staying inside evacuation centers, were willing to resettle to a new place even with unfamiliar people. Without livelihood and housing assistance, they were not willing to settle anywhere.

Table 2.12. Victims' Conditions for Resettlement, Inside Evacuation Centers

Conditions	Pampanga		Tarlac		Zambales		Total	
	f	%	f	%	f	%	f	%
1. Resettlement to a New Place with New People But with Livelihood and Housing Assistance								
Willing	203	79	125	84	9	56	337	80
Unwilling	49	19	22	15	7	44	78	18
No Answer	6	2	1	1	-	-	7	2
Total	258	100	148	100	16	100	422	100
2. Resettlement to a New Place with Housing Assistance and Familiar People But without Livelihood Assistance								
Willing	52	20	18	12	13	81	83	20
Unwilling	192	74	130	88	3	19	325	77
No Answer	14	6	-	-	-	-	14	3
Total	258	100	148	100	16	100	422	100
3. Resettlement to a New Place with Livelihood Assistance and Familiar People But without Housing Assistance								
Willing	69	27	37	25	4	25	110	26
Unwilling	175	68	111	75	9	56	295	69
No Answer	14	5	-	-	3	19	17	5
Total	258	100	148	100	16	100	422	100

The channel of delivering resettlement assistance, whether it be GOs or NGOs, was immaterial to the victims. What matters in the delivery of assistance is timeliness. As mentioned during the focused group discussions, the slow response of GOs and NGOs bothered them the most.

Part 3: Pinatubo Victims' Capacities & Vulnerabilities

Part 3: Pinatubo Victims' Capacities & Vulnerabilities

The main tool used, the Capacities and Vulnerabilities Analysis (CVA) framework, admonishes that any rehabilitation program should be developmental in approach. Development can be achieved only "if rehabilitation efforts allow victims to increase their capacities for producing the things they need and for managing their political and social lives as they desire and, at the same time reduce their immediate and long-term vulnerabilities to events which threaten their economic and socio-political existence."⁶ Thus, the CVA looks into the three aspects of human life, the physical/material, social/organizational, and attitudinal/motivational.

The FGD results presented here were originally divided into upland-lowland and rural-urban categories. However, since as the initial comparison of results per specific FGD site revealed no significant differences in terms of rural-urban capacities and vulnerabilities, results were grouped according to upland-lowland categories.

The section illustrates that the victims, in general, have the skills to survive disasters. However, it was observed that victims from the lowlands possessed more employable skills than those from the uplands. To illustrate, victims from the uplands continue to rely on farming while those from the lowlands earn from doing varied temporary jobs offered mostly by program implementors. In any case, the FGDs show that existing livelihood skills must be strongly considered in rehabilitation programs.

A. *The Upland Victims*

The upland dwellers are basically self-sufficient people. Even after the Pinatubo eruption, they were able to initiate construction of their houses or engage in small-scale planting for home consumption. Men and women earn by being hired laborers and performing agriculture-related tasks like plowing, harvesting, and others. Supplementary sources of income include backyard animal-raising and occasional trading of surplus products with lowlanders.

In spite of these activities the upland dwellers claim life is different because of their sudden displacement from being crop producers to being hired laborers. The loss of vast ash-covered farm lands and the non-provision of farmlands by the government, have left them economically vulnerable. Initially, relief goods served as the only food source as the skills they possess do not allow them to earn enough for food. Today, the upland dwellers continue to be dependent on any small piece of land they can cultivate.

The organizational system in the upland plays an important role in maintaining harmony and order. The fact that the people have high respect for their leaders and figures of authority makes it easier for GOs and NGOs to organize and mobilize them. Furthermore, the simplicity of their life and needs, their resourcefulness, and will power to survive makes the program implementors' task of rehabilitation a little lighter.

6

Anderson and Woodrow, op. cit. 1990.

However it must also be noted that because the upland communities' social structure has been exposed to lowland influences, fragmentation of tribes has resulted, and some of their norms have changed. The continued and strong presence of GOs and NGOs has also created an attitude of dependence and passivity.

Table 3.1. Summary of Upland Victims' Capacities and Vulnerabilities

Aspect	Capacities	Vulnerabilities
MATERIAL/PHYSICAL	<ul style="list-style-type: none"> - Small scale planting for own consumption - Presence of jobs for men and women - Self-initiated house construction - Provision of basic services - Engaged in animal raising - Minimal trading with lowlanders - Sharing of decision-making task 	<ul style="list-style-type: none"> - Dependence on relief - Loss of farm lands - Unproductive use of time - Barangays covered with sand - Dependent on land for survival - Non-provision of land for cultivation - Lack of employable skills - Extreme poverty
SOCIAL/ORGANIZATIONAL	<ul style="list-style-type: none"> - High respect for elders/leaders - Immediate resolution of conflicts - Exposure to lowland culture - Strong GO/NGO presence 	<ul style="list-style-type: none"> - Dependence on government support - Barangay fragmentation - Discrimination
MOTIVATIONAL ATTITUDINAL	<ul style="list-style-type: none"> - Bayanihan system - Preservation of culture - Hardworking 	<ul style="list-style-type: none"> - Fatalism - Low self-esteem - Low initiative - Passive

Program implementors in Pampanga, Tarlac, and Zambales (see Appendix D) have validated the victims' perceptions of their capacities and vulnerabilities. In economic terms, the implementors see the upland dwellers as a productive people, despite the adjustments they have to contend with in evacuation and resettlement centers.

B. The Lowland Victims

The eruption and its subsequent physical and economic displacement of people have created lesser long-term impact to lowlanders than to uplanders as far as income earning capacity is concerned. Lowlanders have comparatively higher literacy rates than the uplanders and also possess other employable skills. Although formerly dependent on farming, the continued livelihood assistance provided by GOs\NGOs has helped the lowlanders regain their income-earning capacities and capital build-up. An interesting finding is the role that women now play in their families' economic life; when the men were unable to land permanent jobs, the women emerged as the new income-earners for their families.

The lowlanders' capacities are enhanced by existing support systems like infrastructure, basic services, and proximity to sources of assistance like GOs\NGOs.

The lowland social organizations are as cohesive as those of the uplands. New leaders have emerged and have brought vigor to recovery efforts of the communities by organizing regular meetings and fund-raising activities. As experienced, however, the politicking of local officials and their failure to create a master plan for rehabilitation make the recovery process very slow. At times, projects are done without adequate consultation.

Despite the capabilities of lowland victims to recover, negative outlooks towards life and feelings of helplessness because of their loss of properties are common. Victims continue to depend on relief goods and other forms of assistance provided by different GOs and NGOs. Impetus for collective action is less compared with the upland as people strive independently for their individual recovery. In fact, some implementors have viewed them as self-centered.

Program implementors recognize the capabilities of lowland victims to survive. The possession of varied employable skills makes economic recovery easier; however, permanent jobs are scarce. Likewise, the presence of many GOs and NGOs which continuously provide assistance, the possession of salvaged housing materials, the consultation efforts (though limited), technologies, and complementation of income earning tasks between males and females have been highly beneficial.

Because largely, the lowland communities are organized, assistance from GOs and NGOs is facilitated. Implementors believe their number is adequate to help the victims. However, programs are uncoordinated and sometimes unresponsive. For instance, government focuses on housing when the greater need is for livelihood.

Table 3.2. Summary of Lowland Victims' Capacities and Vulnerabilities

Aspect	Capacities	Vulnerabilities
MATERIAL/PHYSICAL	<ul style="list-style-type: none"> - Possession of other employable skills - Emergence of women as income earners - 30% continue to work - Intact infrastructure - High literacy rate - Livelihood assistance by NGOs - Presence of basic services - Some families able to return to their place of origin 	<ul style="list-style-type: none"> - Loss of farm work within barangay - Loss of farmlots - Lack of capital for livelihood - Drastic reduction in income - Threat from lahar - Scarcity of permanent job/opportunities - Barangays covered with lahar
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - Strong family-ties - Emergence of new leaders - Presence of GOs/NGOs - Functional barangay councils - Presence of organizations - Regular community meetings - Organization of fund-raising activities - Shared decision-making 	<ul style="list-style-type: none"> - Decreasing assistance - Lack of consultation by planners - Slow government response - Absence of government resettlement and rehabilitation plan - Political differences of leaders
MOTIVATIONAL ATTITUDINAL	<ul style="list-style-type: none"> - Perseverance - Accepts situation - People helping each other - Self-reliance - Willingness to learn new skills 	<ul style="list-style-type: none"> - Negative outlook towards the future - Feeling of helplessness - Dependence on GO/NGO assistance - Emerging dependence on relief goods - Less impetus for collective action

Part 4: Resettlement Experiences

Part 4: Resettlement Experiences

This part looks at a number of cases depicting different program and individual resettlement strategies. These are presented as models that depict key factors in successful resettlement. The documentation of program and individual cases are found in Annex A.

PROGRAM-LEVEL RESETTLEMENT STRATEGIES AND LEARNINGS

A. Focus on People's Participation

One key element of any resettlement program is people's participation. This involves adequate consultation and ensuring that the beneficiaries' needs and skills are integrated into the program. In an agency-led program, people's participation may take the form of regular consultations as in the cases of the Promised Land Resettlement Program (Calibutbut, Bacolor) or Loob Bunga Resettlement Area (Botolan, Zambales). In another context, participation may take the form of people directly taking care of their resettlement needs as shown in Dapdap Resettlement Project (Mabalacat, Pampanga) and Jeffmin Resettlement Program (Concepcion, Tarlac).

The different cases showing the element of people's participation reveal that although the victims were not financially better off compared to victims in other areas, their projects are successful because of a strong sense of ownership as a result of involvement in project planning and implementation.

B. Maintaining Balance Between Infrastructure and Livelihood

Infrastructure support must be strongly complemented with livelihood support; the absence of the latter makes the former meaningless. For instance, the resettlement programs in O'Donnel Resettlement Area (Capas, Tarlac), Dampay-Salaza Resettlement Area (Palauig, Zambales), and Biabas-Camatchilles Resettlement Area (Mabalacat, Pampanga), all Technology and Livelihood Resource Center (TLRC)-led programs, have shown that almost always, the construction alone of roads, productivity centers, markets, municipal halls, hospitals, and other support infrastructure is not enough. In fact, some of these resettlement sites have suffered low occupancy rate inasmuch as people have no source of income to purchase, lease or rent them.

The current displacement problem of victims cannot be eased by shelter alone. On the contrary, as the results of the survey show, livelihood assistance is of greater importance than permanent shelter. Income must be made available for them, first, to eat and, only later, have a perfect house.

C. Provision of Diverse Livelihood Opportunities

Livelihood opportunities provided, however, must consider the skills of victims and must, consequently, be diverse enough to offer options. This is clearly shown in the Maligaya case. As shown elsewhere, income deprivation persists because jobs offered or enterprises introduced do not match the victims' skills. At the same time, skills training or re-training must be given.

D. Provision of Agricultural Land

In line with the provision of livelihood, the provision of agricultural land for victims is also a crucial strategy. As shown in the survey results, the victims, in general, have been farmers in the past and that farming is primarily the kind of work they can do best. Hence, the cases of Bagong Buhay Resettlement Area (Palayan, Nueva Ecija) and Bulawen Model Agrarian Reform Community Project (Palauig, Zambales) have shown that the provision of agricultural lands and consequent support services is vital to the financial recovery of victims. Lessons from past programs reveal that the needed support services include irrigation, financing, and farm inputs.

E. Maximization of GO/NGO/PO Coordination

It is evident that no single agency can handle the task of resettling people. The task on hand is too great, making it necessary for agencies to work together. With this comes the need to tighten mechanisms for coordination. At this stage, very few resettlement programs have successfully achieved coordination. Of the ten cases studied, it appeared that only the Bagong Buhay Resettlement and the Loob Bunga Resettlement Areas have had extensive experiences in coordinating with the different government agencies, non-government organizations, and the beneficiaries. Experiences have shown that collaborative efforts result in more organized communities, clearer division of tasks, and greater accomplishment of results.

INDIVIDUAL-LEVEL RESETTLEMENT STRATEGIES AND LEARNINGS

Case studies in individual strategies showed these did not differ much from the program implementors' resettlement strategies. The cases show the significance of inherent qualities and advantages that settlers possess which enabled them initially to recover from their displacement. These qualities and advantages can be capitalized upon by program implementors during the program development stage. Some of the more outstanding of these are:

A. *Determination to Survive*

One of the important qualities that resettled victims possess which makes them different from those found in the evacuation centers is their strong determination to survive. This group of people believe that their survival does not rest alone on the different agencies assisting them but more on their inner drive to overcome the difficulties that come their way.

The cases of Gerry Dizon (Promised Land), Leonardo Tadena (New Maligaya), Jaime Santos (Dapdap), Romeo Jadlong (bagong Buhay), Franklin Carino (Loob-Bunga), Robinson Lacuesta (Dampay-Salaza), Elmer Legaspi (Biabas-Camatchilles), Alberto Niro (Bulawen), and Geminiano Yumul (Jeffmin) are proof of human courage.

Although the above-mentioned victims are now presently resettled, their unwavering desire to survive and devise means to improve their lives persist. This desire makes the task of rehabilitation easier for the program implementors as people readily cooperate.

B. *Existence of Savings and Alternative Income Sources*

The lessons from the various individual cases also show that the existence of savings prior to displacement and the presence of alternative income sources or the possession of a regular job help in one's recovery. This contrasts with people in the evacuation centers who are basically dependent on outside assistance because they have no income. People, like Severino Baltazar (O'Donnel) and Elmer Legaspi have survived their displacement because they have savings and skills which allow them to find work elsewhere. For the latter group of victims, the implication is great for capital, job opportunities, and skills training.

C. *Strong Support System*

Rehabilitation does not rest on the victims alone. The cases show that rehabilitation can be facilitated by the presence of a strong support system. The cases of Gerry Dizon, Romeo Jadlong, and Robinson Lacuesta prove that family, church, community, or GO/NGO support are paramount. The assistance extended to the victims provide not only a sense of support but likewise a feeling of security that other people or agencies are there to help.

D. *Availability of Housing Materials*

In some cases, victims have easily resettled themselves because of their possession of salvaged housing materials. Thus, Severino Baltazar is able to build another house without necessarily waiting for support agencies to do it for him. What this suggests is that resources being contemplated for "subdivision type" houses can be channeled to more urgent needs. Planners and implementors can look at material resources (e.g., salvaged housing materials), which the victims can start with in resettling.

Part 5: Analysis of Results

Part 5: Analysis of Results

This section aims to synthesize the findings from the survey, focused group discussions and case studies, to come up with rehabilitation options.

GAPS BETWEEN CURRENT REHABILITATION EFFORTS AND NEEDS

The results of the current rehabilitation program inventory reveal that efforts have contributed to the early recovery of victims. In fact, the response provided by both GOs and NGOs immediately after the disaster has been articulated by the victims themselves as strengths. On the other hand, while efforts have been laudable, much is left to be desired in improving the different programs in terms of long-term directions and priorities.

This sub-section will focus on the priority areas of rehabilitation, resettlement and livelihood. It will identify strengths and weaknesses of current efforts based on the findings presented and analyze areas which program implementors may improve on in the future.

On Resettlement. The results of the resettlement inventory reveal that government has been focusing heavily on infrastructure development. Such efforts are typified by the resettlement areas anchored by TLRC, whose primary accomplishment as of the time of this study is the construction of productivity centers, road networks, drainage systems and housing.

In contrast with the priority needs of the victims, the focus on housing appears to be skewed. There seems to be too much emphasis on housing and infrastructure support, when in fact the greater need is the provision of livelihood and job opportunities. The survey shows that although houses are necessary, the victims would rather be assured of livelihood first. In fact, the FGD results indicated that most of the current programs have failed to consider that victims have the capability to address their housing requirements. Victims have the skills and salvaged materials to start with. Furthermore, while housing facilities are available, many victims are reluctant to occupy them because of their inability to raise funds to pay for, or complete them. This again emphasizes the need for a steady source of income.

Another weakness of the current resettlement efforts is their failure to consider the appropriateness of housing structures. While housing is an expressed need by the victims, the survey and focused group discussion results as well show that victims have their own perception of the type of housing units, design, cost, and assistance terms appropriate to them. Apparently, these important considerations were missed by most program implementors because of their inadequacy of consultation with the victims.

Attention must also be drawn to the fact that productivity centers remain unoccupied for lack of investors and the victims' inability to rent or lease them.

In addition, the victims have also expressed doubts about the safety of resettlement areas from lahar. Victims have articulated that some resettlement sites may be hit by lahar in the future. Ongoing efforts to determine lahar-free areas for resettlement are laudable.

On Livelihood. Data show the strong need for livelihood. Because of this, even government agencies not mandated to do so have been implementing livelihood projects, obviously to meet an urgent but unfulfilled need. These include the DA, DAR, and DOST. As may be expected, their contributions have been limited, as providing livelihood activities should be a signal for government to give this aspect of rehabilitation a closer look compared to the attention it has been giving to large-scale productivity centers, housing projects or multipurpose complexes.

The NGOs appear to have given livelihood the priority it deserves. This has been accomplished by funding, assisting and implementing a number of livelihood projects. The projects, however, have had a limited reach because of limited funds.

In any case, the livelihood projects - both by government and NGOs - have greatly enabled the victims to survive by providing them a source of income. It may be mentioned here that government spending on relief must have been reduced, as otherwise, if the victims did not have a source of income they would have probably depended more greatly on rations or subsidies. This, despite the irregularity of livelihood opportunities and the meager income derived from them. However, while project implementors may claim they have introduced a number of livelihood opportunities, the reach and the benefits have nevertheless been limited because oftentimes there is a mismatch between opportunity and skills.

This points to another need which has not been adequately met, as articulated by the victims. This refers to skills upgrading and re-training. In this study and in the more limited "PBSP Rapid Appraisal of Pinatubo Victims" study done in January 1993, the victims have consistently pointed out that they need to be trained for new jobs. This should not be surprising, considering that most of them formerly were farmers.

The above-mentioned situation underscores the need not only to provide livelihood opportunities but also to determine their appropriateness and the preparation for people to efficiently engage in them.

Another question concerns the beneficiary-focus of projects. In most cases, project assistance is granted only to more organized areas and groups to facilitate monitoring of funds. This obviously leaves out the many who have left the evacuation centers or are surviving on their own.

Most of the existing livelihood projects offer very low cash returns. In some cases, work rendered is paid with food items. The survey results show that the victims do not need food alone; on the contrary, numerous needs require certain levels of cash outlay from the households. Livelihood projects therefore should not only satisfy the need for food but must likewise contribute to the capital build-up efforts of the affected households. Based on the reported current household income, most livelihood projects have failed to accomplish the latter as income levels remain below the poverty threshold.

Also, the non-availability of sufficient credit comes to the fore. The case studies and FGDs demonstrate how credit facilitates recovery; conversely, they show how its absence can deter the victims' resolve for initiative. Victims say they need to borrow to start a new business or to repair a house (see following sections); however, they find it hard to meet capital or collateral requirements. Some can argue that lending may not be profitable considering the low interest the people are willing to pay. But interest rates should not be the issue. As other studies⁶ have shown, affordability is not so much a problem as availability. Implementors should therefore look for ways for making it available.

FACTORS DETERMINING RESETTLEMENT EFFORTS

Considering the different gaps between current rehabilitation efforts and victims' needs, the survey shows that a number of factors may actually be related to resettlement decisions.

The first factor which was found to determine the victims' decision to leave or stay in the evacuation centers is their current household income. Statistical analysis reveals that households were likely to stay in evacuation centers if their household income was insufficient to finance their stay in resettlement areas. As shown by the results of the survey, FGDs and case studies, families who have resettled outside were more financially well-off compared to those in evacuation centers. This comparative advantage in income may be traced to the fact that most families who have resettled have more than one working family members or have been receiving regular remittances from relatives or have other sources of livelihood.

Another apparent determinant is the household size. Households with more earning members who can contribute income are more likely to resettle. In contrast, families whose members are relatively young and unable to work are more likely to stay in evacuation centers and continue to depend on outside assistance.

The employability of both husband and wife also determines a household's ability and willingness to resettle. The FGD and case study results show that most of the families who have resettled have working female members. In fact, even in evacuation centers, the emergence of women as the primary income earner in the household is highly noticeable. The ability then of women to depart from their traditional role as housekeepers and shift to being income earners is crucial and efforts must be made to help them in their new role.

Willingness to take on new jobs is not an issue in resettlement. Whether a victim is staying in or out of an evacuation center, everyone is willing to take new jobs especially because their traditional income source which is farming is no longer feasible. Similarly, income and the willingness to avail of housing or livelihood assistance are not significantly related. Evidence shows that the willingness of victims to avail of loans depends on whether these meet their specifications, specially on matters of amount, interest rates, terms and mode of payment.

⁶

Philippine Business for Social Progress. 1993. CMP Assessment Report. Manila.

In summary, the gaps between efforts and assistance needed create the impression that there seem to be loopholes in implementation strategies. The overall study results, for example, show that while the government has invested so much to assist the victims, these efforts have been mostly on infrastructure, like productivity centers and houses. However, the results of the analysis made on the victims' capacities and vulnerabilities show that infrastructure (i.e., housing) is not their primary concern. On their own, victims can take care of their own housing needs, as they have the capacities to contribute labor, salvaged materials, and others. At the same time the productivity centers are not the type they need, either because these are too big, or demand new sets of activities for which they are not prepared, or demand a cash outlay (e.g., leasing, renting) that they do not have. Livelihood assistance, therefore, in terms of enterprise or job creation is indicated as the most logical direction of programs of assistance.

Likewise, there seems to be too much centralization in planning, as articulated by the implementors. Highly centralized planning, however, is difficult since there can be no single blueprint for rehabilitation: provinces, communities and groups have unique characteristics and needs. Decentralization, thus, needs to be more emphasized by local organizations, as these are in greater touch with the victims.

Part 6: Recommendations

Part 6: Policy Recommendations

This section aims to present recommendations drawn primarily from the results of the study as well as from the outputs of the two-day forum at which the study was presented to GOs and NGOs.

The proposed policy recommendations are divided into two parts: the resettlement and livelihood aspects. General recommendations and province-level recommendations are presented so as to draw area-specific suggestions.

ON RESETTLEMENT

In general, the state of resettlement efforts across provinces needs the maximization of present sites. Today, more number of victims are still in evacuation centers since there are no mechanisms to encourage people to move out, whether in resettlement areas or elsewhere.

One option, thus, is to transform existing evacuation centers into permanent resettlement sites should these be feasible in regard to safety, economics and social considerations.

Furthermore, because the government cannot totally assume the task of resettling people, incentives must be given to support self-initiated efforts. This is especially true in the absence of suitable areas to live in. This would mean assisting victims through provision of legal, technical, or financial assistance. Also, alternative off-site resettlement areas may be developed in coordination with NGOs, POs, the private sector, and of course the victims.

Studies likewise such as those conducted by the US Army Corps of Engineers must be continued so as to determine the safety of a prospective site from lahar.

It must be mentioned, though, that while livelihood must be given priority over housing, this is not to suggest that housing assistance must be abandoned altogether. Some victims definitely need help in putting up houses in new sites, but assistance does not have to be in terms of uniform, urban subdivision type dwellings. Current housing programs can probably take a look at how they can enhance the victims' capacity to earn.

Pampanga and Bataan. At present Pampanga and Bataan are experiencing a shortage of housing units for their victims. Although resettlement programs have been implemented by the government, the survey shows, as in the case of Dapdap or O'Donnel Resettlement areas, that the sites have very low occupancy rates. This is chiefly caused by lack of opportunities for livelihood. Or, if ever there are, the different activities do not actually cater to the needs and capacities of victims.

Thus, the government in its succeeding resettlement site development, should strongly consider site selection, lot size, accessibility, and amenities.

Likewise, the survey shows that while housing is a vital need, victims have articulated their preference to personally design their own houses according to the amount they can appropriate for their shelter needs. This requires a review of ongoing housing projects, as these may not prove appropriate or feasible.

A master plan for development is also necessary inasmuch as rehabilitation goes beyond the provision of housing units. In most cases, efforts are piecemeal and do not consider the long-term interrelationships of programs implemented. As a result it is not uncommon to see frequent changes in program implementation.

Communities, too, must be organized and individual victims must be encouraged to actively participate. Viable and active local organizations can help in project design and implementation. Moreover, the success and sustainability of rehabilitation rests on the people's acceptance of the program and their sense of ownership of what they are involved in.

Tarlac. In Tarlac, the problem concerns the resettlement program: implementors perceive that the design of houses is inadequate in terms of size and affordability.

Future designs should consider feasibility in terms of size, cost, design, loanable amount and interest for housing assistance, and terms of payment.

Time and again victims have expressed that although housing is a strong need, they want to design and build their own houses, spending only as much as they can afford. This supports other studies⁷ on victims of disaster which show that they spend for their houses in light of shifting priorities like education and health.

Zambales. The problem of resettlement efforts in Zambales concerns management. At present, resettlement areas in the province are perceived by implementors as poorly managed because of the absence of a master plan for development. The survey likewise shows that if other areas were available, victims would likely resettle where livelihood opportunities are better.

To resolve this problem, it is suggested that a multi-sectoral management authority be organized. This would mean pursuing the current efforts of GOs/NGOs to establish close coordination. The multi-sectoral body should also prepare and implement short and long-term development plans. Implementors' FGD results show that agencies are on their own in terms of formulating and implementing programs. This is so because agencies are unaware of what direction resettlement efforts should take.

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Mary B. Anderson and Peter J. Woodrow *Disaster and Development Workshop: A Manual for Training in Capacities and Vulnerabilities* (No Place: Harvard University, December 1990).

In all these, the need for a master plan for coordination cannot be underscored. This need stems from the fact that there are several actors who have different thrusts, agenda, and strategies; there is a need to orchestrate these so that resources are maximized, and people, more importantly, are not confused by conflicts in directions and priorities. A mechanism for coordination is paramount so that anarchy of efforts does not result.

A strongly related need is a master plan for development which outlines the general directions of the rehabilitation program. Victims, and implementors must be given the leeway to pursue development as they see fit. But their efforts will be efficient and meaningful only if these unfold from the broader perspective of the direction of their province and, in the end, their region.

To sum up, the different resettlement cases show that there can be no single blueprint for rehabilitation. Local conditions and the initiatives, participation, and capabilities of the victims should be considered. This requires, however, delivery of services in local areas and the tripartite action of government agencies, non-government organizations, and the victims themselves. It also requires more innovative means of creating employment opportunities at the micro and macro levels.

The development of rehabilitation and resettlement measures at more decentralized levels, will avoid the bureaucratic delays associated with more centralized efforts at rehabilitating and resettling the victims, who are bound to increase in the next eight years.

ON LIVELIHOOD

The general problem on livelihood concerns the lack of capital, political will, capital source, market, land, and support system.

At present, the majority of families do not have a regular source of income chiefly because of lack of capital and the scarcity of jobs. Add to this the victims' need for skills upgrading for new job markets.

In this regard, enterprises should be strongly pursued, beginning from micro and eventually graduating into macro. The DTI, TLRC, and NGOs must work hand in hand with the LGUs and communities to determine what is feasible and appropriate.

Donor organizations, then, and the private sector are encouraged to enhance the availability of credit to meet the victims' livelihood requirements. Creative ways to pick up a sluggish economy have to be identified, and credit should be made more accessible.

Parallel to this is the creation of jobs. This can be done in the construction (such as public works, carpentry) and the service industries.

Likewise, the victims' need for new occupational skills must be needed. This can be accomplished by enhancing the current programs of the NMYC, TLRC, DECS, DSWD, and the NGOs.

Farmlots must be identified so that the upland dwellers, especially, can go back to an occupation in which they are most comfortable.

The women's contribution must not be overlooked; thus programs that tap their talents and skills must be developed even as mechanisms are created to prevent them from being overburdened or exploited.

Only Tarlac and Zambales findings are presented in this part inasmuch as those of Pampanga and Bataan concerned resettlement.

Tarlac. The micro-lending situation in Tarlac can stand improvement especially in enhancing skills of victims and funds sourcing.

To resolve the problem, skills enhancement training should be organized. Victims are willing to try new jobs and training will not only enhance their capacities to find and do other jobs but also make them more competitive. They can also make use of their new skills to establish micro-enterprises.

Tapping of Clark and Subic as possible livelihood sources may also be looked into for non-agricultural projects. These may be feasible in terms of the service sector-oriented skills that some of the victims have considering that they were employees of these bases before the eruption.

Zambales. The problem in Zambales concerns limited resources, off-farm livelihood opportunities, capital, market, and support system.

To solve these problems, policy directions should focus on maximizing existing resources, awarding lands for productive purposes, identifying alternative sites for production, and intensifying people's participation.

The FGD results show that although Zambales has vast tracts of land, resettlement sites are confined to upland areas. However, productive opportunities are scarce in these places. Victims claim that resettlement sites should be located in the lowlands where irrigation is available, site is accessible, and marketing is possible. Victims have expressed their willingness to scout for new areas to identify alternative resettlement sites.

Given the findings, therefore, the following recommendations are made:

On Resettlement

The state of resettlement efforts across provinces needs the maximization of present sites. In this regard, the following actions should be made:

- o Incentives to support self-initiated efforts must be made in the absence of suitable areas to live in.
- o Consider existing evacuation centers to become permanent resettlement sites if these meet the criteria of feasibility and accessibility to source of income.
- o Alternative off-site resettlement areas may be developed in coordination with NGOs, POs the private sector, and the victims.
- o Encourage decentralization of resettlement efforts by supporting ongoing local initiatives.
- o A master plan for development is necessary to provide direction and to serve as a coordinative mechanism for the efforts of various groups.
- o Communities must be organized and individual victims be encouraged to actively participate in resettlement planning.
- o In Pampanga and Bataan, the government should strongly consider site selection, lot size, accessibility and amenities in order to solve the housing shortage.
- o In Tarlac, future housing designs should consider the feasibility in terms of cost, design, loanable amount, and interest in housing assistance.
- o In Zambales, a multi-sectoral management authority should be organized to manage the resettlement areas. At the same time, a master plan for coordination should be formulated.

On Livelihood

The state of livelihood efforts concerns the lack of capital, political will, capital source, market and support system. In this regard, the following actions should be made:

- o Enterprise should be strongly pursued, beginning from micro and graduating into macro feasible and appropriate enterprises must also be done.

- o Donor organizations and the private sector as well should be encouraged to enhance availability of credit to meet the victims' livelihood requirements.
- o Women's contribution must not be overlooked and be given programs that can tap their skills and talents.
- o Current programs of NMYC, DECS, TLRC, DSWD and NGOs must be enhanced to meet the victims' need for new occupational skills.
- o In Tarlac, skills enhancement training should be organized in order to train victims to handle new jobs.
- o Subic and Clark should be tapped as possible livelihood sources, especially in terms of non-agricultural projects.
- o In Zambales, policy directions should focus to maximize existing resources, awarding lands for productive purposes, identifying alternative sites for production, and intensifying people's participation.

Annex A

Appendices

APPENDIX A

FOCUSED GROUP DISCUSSION GUIDE

Names of Participants

Location/Address

Age

Household Size

Educational Attainment

MATERIAL/PHYSICAL ASPECT:

Main and secondary sources of household income

Rate of employment/unemployment

Available infrastructure

(Roads/Bridges/Schools/Health Centers, etc.)

Accessibility to urban center

Literacy

Role of men/women

Occupational pattern

Decision-making pattern

Social Stratification

SOCIAL/ORGANIZATIONAL ASPECT:

Presence of GOs/NGOs

Leadership Pattern

Conflict Resolution Pattern

Experience in Community Mobilization

ATTITUDINAL/MOTIVATIONAL ASPECT:

Positive and Negative Attitudinal Patterns

APPENDIX B

Table 1.1. Accomplishment Report of the Mount Pinatubo Commission's Livelihood Committee CY 1991-92

Project	Cost	Beneficiaries	Location
Small-Scale Community Rehabilitation (SCR)	17.0 M 55.2 M 36.1 M 19.3 M	2,163 HHs 7,008 HHs 4,579 HHs 2,450 HHs	Zambales Pampanga Tarlac Angeles City
Livelihood Assistance for Victims Affected (loans)	97.8 M 6,193 HHs 2,988 HHs	2,803 HHs Pampanga Tarlac	Zambales
Livelihood Emergency Assistance Program (loans)-LEAP	176.8 M	11,030 HHs	Region III
OPLAN Sagip Bukid	135.0 M		Region III
Farm Support for Aetas	11.0 M		Region III
Bamboo Development Program	60.0 M		Region III
Agribusiness Projects	419.0 M		Region III
Micro-Lending Thru NGOs	116.0 M		Region III
Trainings and Common Services Facilities	4.5 M		Region III
Market Consolidation	2.0 M		Region III
Small and Medium Business Lending	170.0 M		Region III
Technology Transfer Program	4.8 M		Region III
Skills Training Program	4.0 M		Region III
Financing for Displaced Base Workers	2.0 M		Region III
Total	1.3 B		

Source: Mount Pinatubo Commission, 1992

Note: Project location which covers the whole of Region III specifically refers to the resettlement areas in Tarlac, Zambales, and Pampanga.

Table 1.2. Accomplishment Report of the Mount Pinatubo Commission's Resettlement Committee CY 1991-92

Project	Cost	Beneficiaries	Location
Lowland Settlement			
I. Resettlement Infrastructure			
Site Development	139.92 M	5,140 HHs	Zambales
Water District	16.54 M		
Vertical Structure	26.95 M		
Productivity Centers	13.81 M		
Site Development	503.80 M	19,188 HHs	Pampanga
Water District	8.14 M		
Vertical Structure	72.50 M		
Productivity Centers		no data	
Site Development	662.20 M	14,000 HHs	Tarlac
Water District	26.60 M		
Vertical Structure	74.79 M		
Productivity Centers	58.50 M		
II. Electrification	37.03 M	-do-	Zambales
	80.18 M	-do-	Pampanga
	82.50 M	-do-	Tarlac
III. Housing	36.20 M	-do-	Zambales
	166.30 M	-do-	Pampanga
	117.50 M	-do-	Tarlac
Upland Settlement	2.50 B	6,842 HHs	Zambales
		2,376 HHs	Tarlac
		1,004 HHs	Pampanga

Source: Mount Pinatubo Commission, 1992

Note: Site Development refers to the construction of roads, sewerage and drainage canals. Water District refers to well drilling, construction of water tanks, pump houses and deep wells. Vertical Structures refer to the construction of primary schools, secondary schools, day care centers, ten-bed clinics, town halls, police stations, fire stations, school administrative buildings, markets, covered walks, gymnasium, site manager's buildings. Productivity Centers also include construction of water administration building, guard houses, and perimeter fences. Electrification refers to installation of distribution lines and transmission lines, and construction of street lights. Housing refers to provision of housing materials.

Table 1.3. Resettlement Projects for Upland Communities

Resettlement Sites	Number of HH Settlers
<i>Zambales</i>	
1. Baquilan, San Juan, Botolan	720
2. New Iram, Cabalan, Olongapo	700
3. Cawag, Subic, Zambales	1,600
4. Taugtug, San Juan, Botolan	750
5. Dampay, Salaza, Palauig	1,184
6. Loob-Bunga, Botolan	1,549
7. Cawag, Subic	339
Sub-Total	6,842
<i>Tarlac</i>	
1. Kalangitan, Capas	376
2. Dueg, San Clemente	2,000
Sub-Total	2,376
<i>Pampanga</i>	
1. Villa Maria, Porac	350
2. Nabuklod, Floridablanca	301
3. Camias, Porac	353
Sub-Total	1,004
Overall Total	10,222

Table 1.4. Resettlement Projects for Lowland Communities

Resettlement Sites	Number of HH Settlers
<i>Zambales</i>	
1. Balaybay-Looc, Castillejos	1,570
2. Taugtug, Botolan	2,000
3. San Marcelino	1,570
Sub-Total	5,140
<i>Tarlac</i>	
1. Arangure, Capas	7,000
2. Dapdap, Bamban	4,500
3. O'Donnell, Capas	2,500
Sub-Total	14,000
<i>Pampanga</i>	
1. Camatchile, Dau, Mabalacat	4,791
2. Pio, Porac	1,000
3. Epza, Angeles City	1,417
4. Pandacaqui, Mexico	5,280
5. Apalit, Pandaguirig-Palmayo, Floridablanca	1,700
6. Mabalacat	5,000
Sub-Total	19,188
<i>Nueva Ecija</i>	
1. Maligaya, Palayan City	300
2. Pinaltakan, Palayan City	217
3. Dona Josefa, Palayan City	246
Sub-Total	763
Overall Total	39,091

Source: Department of Environment and Natural Resources (DENR), 1993

Table 1.5. Accomplishment Report of the Mount Pinatubo Commission's Resettlement Committee Social Services Committee CY 1991-92

Project	Cost	Beneficiaries	Location
Continuing Relief Assistance	34.1 M	116,552 HHs	Region III
Cash For Work	8.5 M	18,362 HHs	Region III
Food For Work	4.9 M	33,167 HHs	Region III
Balik Probinsya	103,783	59 HHs	Region III
AICS	541,700	1,472 HHs	Region III
Self-Employment Assistance	801,650	288 HHs	Region III
Stress Debriefing	no data	3,000 persons	Region III
Supplemental Feeding	1.0 M	3,000 HHs	Region III

Source: Mount Pinatubo Commission, 1992

Table 1.6. Available Services of the Government Sector at the Regional Level

Agency	Programs			
	Livelihood	Social Services	Infrastructure	Education
DECS		provision of school facilities in evacuation centers (including books, teachers, desks) holding of alternative learning systems (ALS) printing of multi-level materials for all grade levels covering 3 subjects (Math, English & Pilipino) psychological intervention program functional literacy classes production of books extension of cash assistance to affected teachers free medicines medical and psychological intervention	putting-up of temporary shelters construction of school buildings repair/replacement of damaged school buildings construction of makeshift classrooms	disaster preparedness courses vocational courses first aid courses and safety precautions emergency drills survival trainings health, nutrition and sanitation courses
DTI	Livelihood Assistance for Victims Affected by Mt. Pinatubo Eruption (LAVA 1,2,3) provision of marketing assistance to farm and off-farm producers (trade fair)		construction of warehouses, rice mills	training program for industrial employment cooperative capability build-up

Agency	Programs			
	Livelihood	Social Services	Infrastructure	Education
DA	<p>promotion of small and medium scale cottage industries (subcontracting)</p> <p>Pinatubo marketing support program</p> <p>"Oplan Sagip Bukid"</p> <p>*crop and soils rehabilitation</p> <p>*livestock rescue and rehabilitation</p> <p>*fishery rehabilitation</p> <p>*establishment of alternative livelihood projects</p> <p>Agricultural Support for Resettlement Areas (ASRA)</p> <p>*provision of draft animals, farm inputs, seeds farm tools, bull carts and sleds</p> <p>*dispersal of fruit tree seedlings, vegetable seeds, sweet potato/ cassava cutting</p> <p>Dutch Counter Value Program</p> <p>*installment of shallow tube wells/ pumps to regain productivity</p> <p>*assorted planting program</p>			

Agency	Programs			
	Livelihood	Social Services	Infrastructure	Education
DAR	<ul style="list-style-type: none"> *dispersal of carabaos, cattle, fingerlings *Rice Action Program (extension of loans for the procurement of fertilizers) coastal management Agricultural Productivity Enhancement Program (APEP) *crop development *irrigation *livestock development *fishery livelihood development *livelihood extension support services Restoration of Productivity in Flooded Areas *adaptation trial of rice cultivars tolerant to water-logging area *net fishpen of tilapia nilotica *mallard duck production Agro-industrial Development Area (AIDA) *to make the site conducive for farming 	land acquisition		

Agency	Programs			
	Livelihood	Social Services	Infrastructure	Education
NHA		provision of communal toilets installation of water facilities (spring, deep wells)	"Project Silungan" * construction of houses made of light materials (sawali, cogon, bamboo) * construction of school buildings, health centers, day care centers, administrative buildings, tribal markets, basketball courts, road networks centers, playground, communal laundry for washing	
ONCC		medical assistance emergency assistance		
DOST	pottery production organic fertilizer production ceramics production mushroom production breeding and dispersal of upgraded chicken soap production ash artware production			

Agency	Programs			
	Livelihood	Social Services	Infrastructure	Education
DSWD	vine production in volcanic ash-covered soils			
	glass-blown souvenir items			
	ceramics artware production			
	handmade paper production			
	mushroom production			
	candle making			
	crab fattening			
	micro-lending to technology adopters			
	technology transfer and commercialization program			
	cutlery production			
	cutflower production			
	cash for work (canal digging, participation in community projects)	critical incidence stress debriefing (counselling)		
	"Balik Probinsya" (provision of food and transportation allowance for those who are coming back to their provinces)	supplemental feeding		
	extension of loans			

Agency	Programs			
	Livelihood	Social Services	Infrastructure	Education
DOH		<p>monitors health status of evacuees/settlers</p> <p>delivery of health package (including immunization, control of diarrhea, control of acute cervix infection)</p> <p>free medical consultation</p> <p>nutrition program (including feeding)</p> <p>psychosocial debriefing</p> <p>environmental sanitation</p> <p>water source examination/disinfection</p> <p>disease surveillance</p> <p>maternal and child care</p> <p>deworming</p> <p>distribution of Vitamin A capsules</p> <p>weighing of malnourished children</p> <p>dental services</p> <p>excrete disposal</p> <p>insect/pest control</p>	<p>construction of toilets</p>	<p>nutrition information</p> <p>health education</p>

Agency	Programs			
	Livelihood	Social Services	Infrastructure	Education
DENR	agri-livestock project *technology dissemination on upland farming *goat dispersal bamboo development project (seed distribution)	solid waste disposal malaria control debriefing sessions referrals		
Civil Defense Office		maintenance of primary watch points	disaster management courses	

Table 1.7. Available Services of the GO Sector in Pampanga

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
PDC	contractor tie-up extension of loans links with marketing organizations provision of farm inputs	medical assistance	scraping deep plowing	public information campaign disaster management courses rescue and evacuation courses utilization of radio programs for public education	Mabalacat
DOH		provision of toilet facilities installation of land pumps feeding program (dry and cooked) "Operation Timbang" (monitoring of malnourished children) free vaccination pre-natal care post-partum care promotion of family planning control of diarrheal diseases expanded program on immunization general medical services and treatment		psychological courses for traumatized victims	

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
DSWD	provision of a one-hectare farm lot	treatment of tuberculosis treatment of malaria		disaster management courses	Bacolor
DENR	livestock dispersal establishment of demonstration farms distribution of free seedlings				resettlement areas

Table 1.8. Available Services of the GO Sector in Tarlac

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
DOST	pottery and bricks production			research on ginger processing, biological pesticides against "kuhol" & dairy production	Dueg
	low-cost laundry soap making				Dueg, Capas, Bamban
	food processing				
	promotion of organic fertilizers/rapid composting				Suizo
	ash artware production (souvenir items)				Concepcion
	candle making				
	extraction of essential oils				
	mushroom production				
DECS		provision of elementary school teachers	putting-up of schools	health and sanitation issues	Resettlement Areas
		psychological intervention		disaster preparedness courses	
				vocational courses	
ONCC		monitors health status of the Aeta tribes			Dueg Calangitan
		settles tribal conflicts			
MPDO	promotion of small-scale livelihood activities	construction of protection dikes			Concepcion

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
DSWD	distribution of free seedlings	dredging of Sapang Cuartel ring diking construction of overflow bridges			
	self-employment assistance (loans)	food for work cash for work psychological intervention monitoring of weight status of mal-nourished children feeding program day care services psycho-social debriefing	construction of typhoon resistant fire houses	disaster preparedness courses	Bamban
					Concepcion
DA	distribution of high quality seeds	construction of bamboo nurseries		soil amelioration	Dueg
	fishery development	construction of small water impounding dams			Calangitan
	promotion of improved technologies in animal production	installation of irrigation pumps			Bamban
	provision of agricultural tools				Maasin
	provision of draft animals				
	distribution of vegetable and fruit-bearing trees and sweet potato cuttings				

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
DENR	dispersal of chicken and fingerlings	identification and survey of resettlement sites conduct of parcellary and perimeter surveys			Dueg

Table 1.9. Available Services of the GO Sector in Zambales

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
DA	OPLAN SAGIP BUKID-scraping and deep plowing operations to pre- pare the land for cultivation				resettlement areas
DTI	microlending - provision of loans to micro-entrepre- neurs				resettlement areas
LB	financial assistance for the development of 656 farm lot				resettlement areas
DECS		holding of classes in evacuation centers	construction of school buildings	emergency preparedness seminars	resettlement areas
DSWD	food/cash for work	provision of emer- gency relief assistance	road and canal digging	education program for the youth	
	extension of loans				
	backyard gardening	provision of core shelter units to victims	"Project Silungan" emergency housing assistance program	critical incidence and stress de- briefing	
		day care services			
		supplemental feeding			
		maternal and child health care sessions			
		"Balik Probinsya" program for evacuees			
PMS-PSF	livelihood projects	installation of potable water projects in the resettlement areas			

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
DPWH			rehabilitation of national roads and bridges		
			flood control and drainage project		
			construction of school buildings		
NIA			rehabilitation of communal and national irrigation system affected by ashfall		
LWUA			restoration works on the damaged systems		
			- replacement of pipes		
			- pumps and motor sets		
			- drilling of wells		
		clearing operations of unpassable road-lines	construction and rehabilitation of school buildings		
		evacuation of affected families to safer grounds	provision of assistance in dredging works of critical waterways		
		transport of relief goods and personnel to and from affected areas			
		setting up of early warning systems that would alert the affected communities of imminent danger of lahar			

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
PDCC		monitoring, coordinating and directing the various assistance provided to Mt. Pinatubo victims			
ONCC		relief distribution			
		complete monitoring of GC and NGO projects			
NFA		provision of food assistance			
		provision of trucks, service vehicles, radio communication			
DAR	establishment of model agrarian reform projects * livestock dispersal * installation of post-harvest facilities extension of credit facilities	processing of transfer of land from private owners to the settlers			Palawig Buhawin Salaza
PRDS		food assistance	housing assistance	Botolan	

Table 1.10. Available Services of the NGO Sector in Pampanga

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
ACCESS	micro-lending for livestock production	"Light-A-House" project (provision of electricity)		machine knitting	Cacutud
CONCERN				backyard gardening	
				disaster preparedness courses community counter-disaster plans	Mabalacat
			installation of irrigation pumps		Tarlac, Zambales, Pampanga RAs
	Integrated Area Development * small-scale income generating projects (includes sawali-making, vinegar-making, pastry-making, salted egg production, tinapa production, itik production, vending)				
	extension of production loans				
	establishment of communal farms (with free dispersal of seeds)				
			installation of irrigation pumps		Tarlac, Pampanga, Zambales RAs

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
PRRM	Sustainable Livelihood Development Program (promotion of bio-intensive gardening, sustainable agricultural land technology (SALT, forest and fruit tree planting, livestock production basket and broom making	health program		disaster management courses	Guagua, Macabebe, Mabalacat, Floridablanca Nabuclud RA, Floridablanca Nabuclud, Lubao, Guagua, Sasimuan, Macabebe, Masantol, Mabalacat, Floridablanca
MRMF	extension of capital funds for income-generating projects	provision of potable water systems	construction of earth roads construction of drainage systems		Arayat Arayat Arayat
COMPACT	extension of loans	urban basic services (health services, water and sanitation child care and nutrition)			Angeles RA Porac RA

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
OCSS		"Light-A-House" (provision of electricity)			Cacutud RA
CARD		feeding program			
		medical mission	construction of farm-to-market roads	disaster preparedness courses	Mexico, Bacolor, Sta. Ana, San Fernando, Arayat
KASAMA	alternative livelihood program		construction of irrigation system	cooperative development	
		medical assistance			Palmayo Ra Floridablanca
		scholarships			
		feeding			
PNRC		supplementary feeding		mothers' class (nutrition)	Callantas
		mass immunization			Mabalacat
		free medicines			Porac
		mother's nutrition			Saguin
		emergency referrals			Magalang
					Ayala PAC
SACOP		"Adopt-A-Barangay" project (health and nutrition)	construction of houses	spiritual formation	Angeles
					Bacolor
					Floridablanca
PMS		free medical consultations, free medicines			
SLF	micro-enterprises	medical assistance		scholarships	Sta. Rita
		scholarships			
			provision of temporary shelters		Sta. Rita
					Porac
					Guagua
					Bacolor

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
PHILRADS		provision of free stoves			Mabalacat
ADRA		medical mission	construction of temporary shelters		Mabalacat
SALU		installation of water pumps		health issues	Mabalacat
PEACE		health program temporary shelter		disaster preparedness	Sta. Rita Porac
			construction of temporary shelters		Sta. Rita
United Way of Pampanga and Angeles		medical mission installation of land pumps		mechanical skills high speed sewing soap and peanut butter making	Bacolor Porac Sta. Rita Guagua Mexico Mabalacat Angeles City
	extension of loans				
PDRN	fishpond production balut production irrigation systems	medical mission		disaster preparedness courses	Sta. Rita Guagua Lubao
PSED	micro-lending			cooperative development	Floridablanca Bacolor
TKPI	duck raising				Porac
	agricultural rehabilitation (promotion of the use of organic fertilizers)				
	micro-lending				
PAMPANGO	"Adopt A Barangay" project			health concerns functional education	Mabalacat Magalang Arayat Porac

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
Rotary Club of Sta. Mesa		housing assistance	construction of houses	women and ecology disaster management courses	Bacolor
Porac Foundation	cooperative development		construction of dikes		Porac
Philippine Business for Social Progress	Planas egg production garment making agricultural rehabilitation project production of souvenir items		construction of school buildings for Aetas		Pio, Porac Palmayo, Floridablanca Pio, Porac Malabril, Floridablanca Mabalacat Buensuceso, Arayat
		land acquisition		disaster management training courses	

Table 1.11. Available Services of the NGO Sector in Tarlac

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
TPECFI	extension of loans			cooperative development	Dueg Concepcion
	establishment of demonstration farms (palay, sweet potato, mongo, corn)			business management	
	livestock production			cooperative development	
	Food Production for Sustainability Project (gabi, ginger, vegetable production)				Dueg
	head broiler production				Dueg
	establishment of demonstration farms				Concepcion
	swine fattening				Concepcion
PRRM	Sustainable Livelihood Development Program	installation of water systems		cooperative development	Calangitan, Capas
	<ul style="list-style-type: none"> * distribution of draft animals * distribution of tools and implements * bio-intensive gardening * rootcrop production * livestock production * production of hand-made paper/slippers 			disaster preparedness courses	
PNRC	alternative livelihood projects	delivery of medical services	construction of multi-purpose halls		Zuizo
			construction of school buildings		

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
PLAN-Baguio	poultry production		construction of medical clinics		O'Donnel, Capas
	Integrated Agri-industrial Development Program * orchard * forest tree planting * bio-dynamic gardening * organic farming * terracing * use of high-yielding seed varieties	feeding for third degree malnourished children maternal care promotion of family planning	integrated infrastructure support * water impounding tanks * drainage systems		Dueg
NORFIL	promotion of sustainable agricultural land technology (SALT) cooperative building micro-lending	feeding program nutrition program day care services	construction of houses installation of irrigation systems		Dueg
CARE-Philippines	promotion of agro-forestry projects	feeding program	construction of houses	small-scale industries	Dueg
COLF		adult literacy preparatory education health program			Calangitan
IFL	distribution of vegetable seeds	adult literacy preparatory education free medicines	construction of water reservoir	spiritual formation	Dueg
MAKATA	cattle dispersal hog raising	installation of potable water systems		skills training	Banban Concepcion

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
MAKATA	cattle dispersal hog raising	installation of pota- ble water systems		skills training	Bamban Concepcion
Holy Spirit Mission	cooperative building		provision of housing materials		Calangitan
Tarlac Social Action Center	carabao/goat dispersal provision of farm supplies cooperative building		provision of housing materials	sewing	Calangitan
SACOT	extension of credit facility formation of savings/capital build-up ● promotion of micro- enterprises		installation of irrigation systems	pastoral education disaster prepared- ness courses	Bamban Capas Concepcion
Buklod Diwa		supplemental feeding program		handicraft making basket making soap making	Dueg, Capas, Bamban, Concepcion
Rotary Club of Central Tarlac	provision of sewing machines, carpentry tools pig and duck dispersal	medical mission installation of deep wells		entrepreneurship * carpentry * mechanical Operation STEP (Skills Training, & Employment Program) dressmaking	Dueg, Capas, Bamban, Concepcion Dueg, Capas, Bamban, Concepcion
United Way of Tarlac Foundation		propagation of herbal plants college scholarship			Dueg, Capas Calangitan

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
KUYA Foundation	distribution of free seedlings	medical mission	construction of bunk houses	value formation courses	Concepcion
	promotion of back-yard gardening				
	intensification of crop production				
Triple C			preparation of sand bags for low-level areas (along Sacobia River)	alert system	Concepcion
TAO Para Sa Tao Foundation	basket making	day care centers		cooperative development	Dueg
	cattle fattening			livestock production	
	rootcrop farming			Tribal Leaders Congress	
	sawali making				
	cooperative store				
	bamboo planting				
	forest and fruit tree planting				
	cooperative building				
Tarlac Dental Association	dental services				Dueg Concepcion Bamban
Tarlac Medical Society	medical mission				Dueg Concepcion Bamban
Soroptimist		supplemental feeding			Bamban
International of Tarlac		provision of toilet bowls			
		provision of water pumps			

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
Girls Scout-Tarlac Council	vegetable gardening	supplemental feeding		nutrition and hygiene	Bamban
	hog dispersal	distribution of water pumps			
	basket weaving				
Catholic Women's League		supplemental feeding			Dueg, Capas Bamban
Rotary Club of Capas		installation of deep wells		dressmaking carpentry	Capas
Rotary Club of Concepcion		installation of deep wells			Concepcion
Rotary Club of Western Tarlac		installation of deep wells			Bamban
Rotary Club of Tarlac Metro		installation of deep wells			Bamban
Rotary Club of Paniqui		installation of deep wells			Paniqui
Lingkod Tarlac Foundation	extension of soft loan for the establishment of a cooperative store				Capas
Rotary Club of Downtown Tarlac	provision of farm implements				Dueg
Philippine Business for Social Progress	food production				Dueg Resettlement
	duck egg production				Concepcion
				disaster management training course	

Table 1.12. Available Services of the NGO Sector in Zambales

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
PRRM	sustainable livelihood program (provision of free seedlings)	free medicines emergency referrals supplemental feeding responsible parenthood/promotion of family planning			Loob Bunga RA Botolan
Precious Jewel Ministry		supplemental feeding for children and lactating mothers			Botolan
JVOFI		free medicines free medical consultations pre-natal and post-natal care child care immunization supplemental feeding environmental sanitation			Botolan Palawig Subic
World Vision	extension of loans for the procurement of farm inputs	emergency medical assistance supplemental feeding housing assistance program (provision of housing materials)			Botolan

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
CFSPI	cash for work (sand bagging)	supplemental feeding medical assistance	construction of day care centers, housing, water- works, road net- works, plant nur- sery barangay health centers	basic carpentry community organizing cooperative development pipe fitting water system maintenance	Botolan
SAMBALI	livestock production agricultural rehabilitation vending garment production stuff toys making sewing handicraft making				Botolan
BNK	livestock production consumer cooperative micro-lending	supplemental feeding elementary education		disaster prepared- ness courses spiritual development	San Felipe
Religion of Good Shepherd		housing assistance provision of water system medical assistance		christian formation	

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
Mercy Corps International	provision of farm inputs	literacy programs		SALT	Botolan
	promotion of sustainable agricultural land technology (SALT)			alley cropping	
	extension of business loan for craft production and trading			bio-intensive gardening	
Alay Kapwa				rice production	
	sewing	feeding/nutrition program			Botolan
Philippine National Red Cross	self-employment activities (livestock production)	housing assistance			Botolan
Philippine Business for Social Progress	SCMC Consumer Store Project				Iba
	St. Williams Food Production				San Marcelino
	Eastern Masinloc Crop Production Project				Masinloc
	Aeta Food and Non-Food for Work Program				Bacquilan-Itanglew Resettlement Area
			construction of a community health center		Cawag, Subic
			installation of a potable water system		Loob-Bunga, Botolan

Agency	Programs				Location
	Livelihood	Social Services	Infrastructure	Education	
			construction of PREDA human development multi-purpose center		Upper Kalaklan, Olongapo
			construcion of deepwell projec		Dampay Resettlement, Salaza, Palauig
			construction of 2 potable water		
			repair of multi- purpose project		Del Pilar, Castillejos

APPENDIX C

Table 3. Selected Characteristics of Respondents, Inside Evacuation Centers

Characteristics	Pampanga		Tarlac		Zambales	
	f	%	f	%	f	%
1. Sex						
Male	152	59	92	62	15	94
Female	106	41	56	38	1	6
Sub-Total	258	100	148	100	16	100
2. Age (In Years)						
20 and below	1	1	-	-	-	-
21 - 30	56	22	30	20	6	37
31 - 40	85	32	49	33	3	19
41 - 50	61	24	35	24	1	6
51 - 60	32	12	26	18	3	19
61 - 70	18	7	5	3	2	13
71 and above	5	2	3	2	1	6
Sub-Total	258	100	148	100	16	100
3. Ethnic Origin						
Kapampangan	228	87	142	95	-	-
Aeta	124	1	1	6	38	-
Cavitenos	11	3	1	1	-	-
Ilocano	3	2	2	1	9	56
Tagalog	2	2	1	1	-	-
Zambaleno	1	1	1	1	1	6
Ilonggo	1	1	-	-	-	-
Sub-Total	258	100	148	100	16	100
4. Household Size						
1 - 5	118	45	52	35	9	56
6 - 10	124	48	86	58	7	44
11 - 15	10	4	8	5	-	-
16 or more	6	3	2	2	-	-
Sub-Total	258	100	148	100	16	100

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Table 3. Selected Characteristics of Respondents, Inside Evacuation Centers (Continued)

Characteristics	Pampanga		Tarlac		Zambales	
	f	%	f	%	f	%
5. Pre-Lahar Primary Occupation						
Farmer	150	58	67	46	12	75
Construction worker	27	11	12	8	-	-
Vendor/Variety Store	16	6	17	11	-	-
Driver	13	5	-	-	-	-
Employee	12	4	-	-	-	-
Carpenter	11	4	13	9	2	13
Mason	5	2	5	3	-	-
House helper	5	2	29	20	1	6
Dressmaker	3	1	-	-	-	-
Contract Worker	3	1	-	-	-	-
Handicraft	2	*	-	-	-	-
Fishing	1	*	-	-	-	-
Factory Worker	-	-	5	3	-	-
Miner	-	-	-	-	1	6
Sub-Total	258	100	148	100	16	100
6. Pre-Lahar Monthly HH Income						
P1,000 or less	27	11	7	4	2	12
1,001 - 2,000	63	24	23	16	6	39
2,001 - 5,000	110	43	65	45	4	25
5,001 - 10,000	26	10	30	21	2	12
10,001 - 15,000	8	3	2	1	2	12
15,001 - 20,000	3	1	2	1	-	-
20,001 or higher	8	3	4	2	-	-
No Answer	13	5	15	10	-	-
Sub-Total	258	100	148	100	16	100

Table 3. Selected Characteristics of Respondents, Inside Evacuation Centers (Continued)

Characteristics	Pampanga		Tarlac		Zambales	
	f	%	f	%	f	%
7. Pre-Lahar Secondary Occupation						
None	136	52	86	58	10	63
Farmer	57	22	13	8	3	19
Vendor/Variety Store	19	7	17	11	-	-
Construction worker	10	4	3	3	1	6
House helper	10	4	6	5	-	-
Carpenter	8	3	3	3	-	-
Driver	4	2	4	3	-	-
Raising	4	2	5	4	1	6
Dressmaker	3	1	3	3	-	-
Employee	3	1	-	-	-	-
Fishing	2	1	1	*	-	-
Electrician	2	1	1	*	-	-
Barber	-	-	2	1	-	-
Teacher	-	-	2	1	-	-
Bill Collector	-	-	1	*	-	-
Factory Worker	-	-	1	*	-	-
Veterinarian	-	-	-	-	1	6
Sub-Total	258	100	148	100	16	100
8. Current Primary Occupation						
Farmer	30	12	6	4	7	45
Construction worker	28	10	34	22	1	6
Vendor/Variety Store	27	10	20	14	1	6
Carpenter	19	7	12	8	1	6
Driver	15	6	8	5	-	-
Employee	11	6	6	4	-	-
Mason	7	2	3	3	-	-
House helper	7	2	-	-	1	6
Dressmaker	3	1	1	*	-	-
Factory Worker	2	*	-	-	-	-
Overseas Worker	2	*	-	-	-	-
Handicraft	1	*	1	*	-	-

Table 3. Selected Characteristics of Respondents, Inside Evacuation Centers (Continued)

Characteristics	Pampanga		Tarlac		Zambales	
	f	%	f	%	f	%
Technician	1	*	1	*	-	-
Waiter	1	*	-	-	-	-
Miner	-	-	-	-	1	6
Livestock Raiser	-	-	-	-	1	6
No permanent work	4	2	56	38	3	18
Sub-Total	258	100	148	100	16	100
9. Current Monthly HH Income						
₱1,000 or less 78	30	41	28	7	44	
1,001 - 2,000	65	25	29	20	6	38
2,001 - 5,000	64	24	46	31	1	6
5,001 - 10,000	8	4	7	4	-	-
10,001 - 15,000	4	2	1	*	1	6
15,001 - 20,000	-	-	-	-	-	-
20,001 or higher	1	1	1	*	-	-
No Answer	38	14	23	16	1	6
Sub-Total	258	100	148	100	16	100
10. Current Secondary Occupation						
None	224	86	127	86	13	82
House helper	10	4	4	2	-	-
Vendor/Variety Store	6	3	7	4	2	12
Construction worker	4	2	-	-	1	6
Carpenter	4	2	1	*	-	-
Factory Worker	4	2	1	*	-	-
Dressmaker	2	1	2	1	-	-
Employee	1	*	-	-	-	-
Driver	1	*	-	-	-	-
Fishing	1	*	-	-	-	-
Barber	1	*	2	1	-	-
Farm Laborer	-	-	1	*	-	-
Teacher	-	-	2	1	-	-
Livestock Raiser	-	-	1	*	-	-
Sub-Total	258	100	148	100	16	100

* Less than one percent

Table 3. Selected Characteristics of Respondents By Province, Outside Evacuation Centers

Characteristics	Pampanga		Tarlac		Zambales		Bataan	
	f	%	f	%	f	%	f	%
1. Sex								
Male	43	60	16	53	15	75	12	75
Female	29	40	14	47	5	25	4	25
Sub-Total	72	100	30	100	20	100	16	100
2. Age (In Years)								
20 and below	1	1	-	-	-	-	-	-
21 - 30	10	14	5	17	5	25	3	19
31 - 40	15	21	9	30	6	30	2	13
41 - 50	27	38	7	23	3	15	5	31
51 - 60	10	14	8	27	4	20	4	25
61 - 70	8	11	1	3	1	5	1	6
71 and above	1	1	-	-	1	5	1	6
Sub-Total	72	100	30	100	20	100	16	100
3. Ethnic Origin								
Kapampangan	67	93	28	93	2	10	9	56
Tagalog	2	3	-	-	-	-	1	6
Caviteno	-	-	-	-	-	-	3	19
Ilocano	-	-	-	-	1	5	3	19
Aeta	3	4	-	-	1	5	-	-
Zambaleno	-	-	2	7	16	80	-	-
Sub-Total	72	100	30	100	20	100	16	100
4. Household Size								
1 - 5	28	39	11	37	7	35	10	62
6 - 10	39	54	17	57	12	60	6	38
11 - 15	5	7	2	6	1	5	-	-
Sub-Total	72	100	30	100	20	100	16	100

Table 3. Selected Characteristics of Respondents By Province, Outside Evacuation Centers (Continued)

Characteristics	Pampanga		Tarlac		Zambales		Bataan	
	f	%	f	%	f	%	f	%
5. Pre-Lahar Primary Occupation								
Farmer	31	43	14	47	16	80	3	19
Carpenter	5	7	2	7	1	5	2	13
Livestock Raiser	5	7	1	3	-	-	-	-
Vending	4	6	-	-	-	-	3	19
Employment	3	5	4	13	1	5	-	-
Non-Farm Laborer	2	3	-	-	1	5	1	6
Construction Worker	2	3	-	-	-	-	1	6
Variety Store	2	3	-	-	1	5	2	13
Transportation	2	3	7	23	-	-	1	6
Factory Worker	1	1	-	-	-	-	1	6
Mason	1	1	-	-	-	-	-	-
Electrician	1	1	1	3	-	-	-	-
Dressmaker	1	1	-	-	-	-	-	-
Collector	1	1	-	-	-	-	-	-
Teacher	1	1	-	-	-	-	1	6
Military	1	1	-	-	-	-	-	-
Contract Worker	1	1	-	-	-	-	-	-
Pensioner	-	-	-	-	-	-	1	6
Others	8	11	-	-	-	-	-	-
Sub-Total	72	100	30	100	20	100	16	100
6. Pre-Lahar Monthly HH Income								
P1,000 or less	17	24	2	7	6	30	2	13
1,001 - 2,000	19	26	5	17	7	35	1	6
2,001 - 5,000	19	26	15	50	6	30	6	38
5,001 - 10,000	11	16	5	17	1	5	4	25
10,001 - 15,000	1	1	1	3	-	-	1	6
15,001 - 20,000	2	3	-	-	-	-	1	6
20,001 or higher	1	2	7	-	-	1	6	-
No Answer	2	3	-	-	-	-	-	-
Sub-Total	72	100	30	100	20	100	16	100

Table 3. Selected Characteristics of Respondents By Province, Outside Evacuation Centers (Continued)

Characteristics	Pampanga		Tarlac		Zambales		Bataan	
	f	%	f	%	f	%	f	%
7. Pre-Lahar Secondary Occupation								
None	34	47	23	77	11	55	12	75
Farmer	10	14	1	3	4	20	-	-
Livestock Raiser	8	11	1	3	-	-	-	-
Transportation	4	6	-	-	-	-	1	6
Variety Store	4	6	1	3	1	5	-	-
Vending	3	4	-	-	2	10	1	6
Dressmaker	2	3	-	-	-	-	1	6
Carpenter	-	-	-	-	1	5	-	-
Factory Worker	1	1	-	-	-	-	-	-
Househelper	1	1	1	3	1	5	-	-
Collector	1	1	-	-	-	-	-	-
Teacher	-	-	1	3	-	-	-	-
Pensioner	1	1	1	3	-	-	-	-
Construction Worker	-	-	1	3	-	-	-	-
Sub-Total	72	100	30	100	20	100	16	100
8. Current Primary Occupation								
Farmer	10	14	6	20	52	5	3	19
Carpentry	8	11	3	10	2	10	2	13
Vending/Store	12	17	4	14	5	25	2	13
Transportation	8	11	3	10	-	-	1	6
Construction Worker	5	7	4	13	4	15	1	6
Non-Farm Laborer	3	4	1	3	1	5	1	6
Employee	3	4	2	7	4	20	-	-
Collector	2	3	-	-	-	-	-	-
Contract Worker	2	3	-	-	-	-	-	-
Househelper	2	3	-	-	-	-	-	-
Factory Worker	-	-	-	-	-	-	1	6
Mason	1	1	-	-	-	-	-	-
Electrician	1	1	-	-	-	-	-	-
Dressmaker	1	1	-	-	-	-	-	-

Table 3. Selected Characteristics of Respondents By Province, Outside Evacuation Centers (Continued)

Characteristics	Pampanga		Tarlac		Zambales		Bataan	
	f	%	f	%	f	%	f	%
Teacher	1	1	1	3	-	-	1	6
Military	1	1	-	-	-	-	-	-
Livestock Raiser	1	1	2	7	-	-	-	-
Fishing	1	1	-	-	-	-	-	-
Pensioner	-	-	2	7	-	-	1	6
No permanent work	10	16	2	7	-	-	3	9
Sub-Total	72	100	30	100	20	100	16	100
9. Current Monthly HH Income								
P= 1,000 or less	21	29	8	27	5	25	14	88
1,001- 2,000	14	19	9	30	9	45	-	-
2,001- 5,000	19	26	11	37	4	20	-	-
,001-10,000	5	7	1	3	-	-	-	-
10,001 or higher	2	3	-	-	-	-	-	-
No Answer	11	16	1	3	2	10	2	12
Sub-Total	72	100	30	100	20	100	16	100

APPENDIX D

RESULTS OF VICTIMS' FGDs IN THE UPLAND AREAS

Sta. Rita, Magalang, Pampanga: Upland-Rural Area

Before Pinntubo

	Capacities	Vulnerabilities
MATERIAL/PHYSICAL	<ul style="list-style-type: none"> - People rely on planting vegetables - Ownership of work animals - 5,000 hectares of land appropriated to 500 families - 50% of the families live comfortably - Both men and women work in the field - Men are the decision-makers - Trading activities with the lowlanders - Barter system - Social stratification based on ability of families to cultivate land 	<ul style="list-style-type: none"> - No basic services such as electricity, health centers, etc. - No infrastructure - Big household sizes - Complete dependence on land for income - Inability of children to go to school - Prone to exploitation by lowlanders
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - High respect for leaders - Male-dominated barangay council - Complete independence from local government - Conflicts easily resolved - Community used to group undertaking - Ethnocentrism 	<ul style="list-style-type: none"> - Occasional conflicts among residents - Non-extension of assistance by the government - dowry system - Polygamy
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none"> - Industriousness - Children as assets - Existence of bayanihan - High priority for purchasing seeds - Fun-loving 	<ul style="list-style-type: none"> - Some are too lazy to cultivate their land - Individualism of families over jealous women - Men are womanizer - Absence of the concept of savings - Earnings spent on alcoholic drinks

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- People plant even on a small-scale- Poultry/livestock raising- Recognition of other skills such as handicraft making- Males are primary decision-makers- Families able to construct their own houses- Minimal trading activities with lowlanders	<ul style="list-style-type: none">- Dependence on relief for survival- Complete loss of farm land- 5,000 hectares covered with lahar- All families living below subsistence level- Absence of capital for livelihood activities- Limited opportunities to earn income- Some family members have to work as helpers- Loss of farm animals and equipment- Possessed skills not competitive with that of lowlanders
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- High respect for leaders- Male-dominated barangay council- Government's recognition of their plight- Conflicts easily resolved- Eradication of the dowry- System and polygamy- Exposure to lowland culture	<ul style="list-style-type: none">- Dependence on government for support- Unorganized barangay due to some leaders transfer to other province- Graft and corruption in the government- Fragmentation of barangay into small sub-groups- Lack of GO/NGO assistance in skills training- Discrimination
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- People still help each other- Existence of bayanihan- Maintenance of indigenous culture	<ul style="list-style-type: none">- Overjealous women- Men are still womanizer- Hopelessness- Fatalistic beliefs- Overdependence- Low self-esteem

Palis, Botolan, Zambales: Upland-Rural Area**Before Pinatubo**

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- Low barangay population- Vast tract of lands- Families own the lands that they cultivate- Families engaged in farming, fishing, kaingin system, etc.- Primary products are root-crops and bananas- Only few families are poor- Males and females share task of decision-making- Both men and women are working in the fields- Trading with lowlanders	<ul style="list-style-type: none">- Proximity of barangay to Mt. Pinatubo (15 kms. from crater)- Absence of basic service like health centers, schools, etc.- Land-based economy- Prone to exploitation by the lowlanders
SOCIAL/ ORGANIZATION	<ul style="list-style-type: none">- Presence of barangay council- Presence of leaders- Well organized community- Conflicts easily resolved- Respect and obedience for the decisions made by leaders	<ul style="list-style-type: none">- Minimal conflicts- Oftentimes decisions are dictated- Absence of linkage with the local government
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- People help each other- Love for nature- Peace-loving- Sharing of resources- High self-esteem- Independence- Simple needs	<ul style="list-style-type: none">- Individualism

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- Low barangay population- Safety of location from lahar- Families engage in laundry work and other income-generating activities- Crops primarily for consumption- Minimal harvest- Males and females share task of decision-making- Women primarily the breadwinners- Trading with lowlanders- Provision of basic services and infrastructure- Able to construct their houses- Improved sanitation	<ul style="list-style-type: none">- Loss of owned farm lands- No diversity of crops- Minimal planting area- Prohibition of kaingin- Loss of farm tools and equipment- Absence of capital for livelihood- Further exploitation by lowlanders- Prone to illness- Few families able to eat three meals a day- Non-provision of land for cultivation- Skills not competitive with that of lowlanders- Most spend their time unproductively
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- Presence of barangay council- Presence of leaders- Respect and obedience for leaders- Conflicts easily resolved- Formation of the council of leaders- Strong linkage with government	<ul style="list-style-type: none">- Minimal conflicts- Lack of community cohesion- Lack of consultation regarding resettlement program- Inability to government to implement plan immediately
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- Perseverance- Faith in God- Willingness to help others	<ul style="list-style-type: none">- Dependence on GO/NGO support- No initiative- Low self-esteem- Pessimistic outlook in life

Poon-Bato, Botolan, Zambales: Upland-Rural Area**Before Pinatubo**

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- People generally engaged in farming- Presence of other sources of income such as vending, fishing, cogon gathering, charcoal making, and working as farm laborers- Possession and ownership of land to cultivate- Presence of gravity irrigation- Males and females are working in their farms- Presence of credit sources- Families raise their own animals- Presence of health centers- Males are the primary decision-makers- River located near barangay- Presence of road- Big barangay population- Presence of forest area	<ul style="list-style-type: none">- 90% of the families living below poverty level- Barangay located near Mt. Pinatubo
SOCIAL/ ORGANIZATION	<ul style="list-style-type: none">- Presence of barangay council- Active community leaders- Bayanihan system- Experience in the conduct of community projects- Minimal linkage with the municipal government- Conflicts easily resolved	<ul style="list-style-type: none">- Few families control barangay organizations- Some officials are not "service-oriented"
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- Willingness to help other people- People have positive towards life- Strong faith in God	<ul style="list-style-type: none">- Passive attitude- Fatalism

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- People work as occasional construction workers, charcoal making, laundry women, or engaged in cash/food for work- Presence of basic services such as health centers, water system, road, and schools- Decision-making shared by males and females	<ul style="list-style-type: none">- All of the families living below poverty level- Barangay totally covered by 40 feet of sand from Pinatubo- Loss of farm lands- Big barangay population- Denuded forest- Most women have no work- No permanent work for males- Soil is not fertile/not suited for planting- Absence of irrigation- Families unable to raise animals- Absence of skills training
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- Barangay is organized- Presence of barangay council- Active community leaders- Bayanihan system- Strong linkage with the municipal government- Strong GO/NGO presence- Coordinated efforts of agencies	<ul style="list-style-type: none">- Government unable to provide lands for cultivation by individual families- It takes a long time for the authorities to act on conflicts- Family members have to be separated to earn a living- Unfulfilled government promises- Outside assistance not given directly to victims
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- People are obedient to government's order- Perseverance- Strong faith in God- Hard working- Helpful	<ul style="list-style-type: none">- Passive attitude- Fatalism- Negative outlook towards life- Survival of the fittest attitude

RESULTS OF VICTIMS' FGDs IN THE LOWLAND AREAS

Tabun, Mabalacat, Pampanga: Lowland-Rural Area

Before Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none"> - 60% of the HH's were on farming - 30% were employed - 10% were dependent on sewing, vending and casual employment - Paved road/accessible to highway - Access to urban center - Complete health and education facilities - Less poor families - Delineated role for men and women - Presence of famrlots - High literacy rate 	<ul style="list-style-type: none"> - Lahar threatened are - Dependence on farming and Clark Air Base for income - Decision-making rests on males
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - Not dependent on GOs/NGOs assistance - Presence of barangay organizations and leaders - Community unity in project implementation - Active and functional leaders - Strong family-ties - Conflicts easily resolved through barangay justice system 	<ul style="list-style-type: none"> - Lack of assistance from GOs/NGOs - Minimal presence of NGOs
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none"> - Responsible - Feeling of confidence - Strong drive for achievement 	<ul style="list-style-type: none"> - Used to good life

Sta. Rita, Bamban, Tarlac: Lowland-Rural Area**Before Pinatubo**

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- 70% of the families live comfortably- Farming is the primary source of income- Presence of various skills such as fishing, carpentry, welding, vending- Many families own the farmlots they cultivate- Males are the primary decision-makers- Presence of infrastructure and basic services	<ul style="list-style-type: none">- 15% of the families live in poverty- Clark Air Base dependent for income- Dependence on males for decision-making
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- Barangay is well organized- Active barangay leaders	<ul style="list-style-type: none">- Occasional conflicts among residents
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- Hard working people- Unity- Existence of bayanihan	

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- People specially the females are engaged in laundry and vending activities- Males and females share the task of decision-making- Barangay council is still intact- Leaders are still active	<ul style="list-style-type: none">- Loss of lahar-covered farmlands- Loss of primary income source- 70% of families live below poverty- Overcrowding in evacuation centers- Increase in incidence of illness- Physical separation of family and community members just to earn a living- Heavy dependence on working children for financial assistance
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- Barangay council still existence- Presence of leaders- Existence of community organizations	<ul style="list-style-type: none">- Some barangay leaders have fled to other barangays- Unsupportive local municipal officials- Lack of government support
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- Self-initiative- Persevering people- Inherent concern for each other- Disaster made people more strong-willed people- Strengthened bayanihan system- People helping each other to recover	<ul style="list-style-type: none">- People easily lose hope- Pessimism

Suggestions:

1. Livelihood assistance must be extended for poultry and livestock raising projects.
 2. Assistance must be provided by the government to rehabilitate lahar-covered farmlands.
 3. People can easily recover and provide their other needs if only livelihood assistance is in place.
 4. Financial assistance must be provided directly to the victims so that they can build their own house and start their livelihood activities.
 5. Resettlement area should be safe from lahar.
-

Potrero, Bacolor, Pampanga: Lowland-Rural Area**Before Pinatubo**

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- 70% engaged in farming- Very few own their farmlands- Presence of other skills income-generating activities like carpentry, piggery, etc.- 5% of the labor force are employed as overseas- 25% of the families maybe classified as well-off- 35% of the labor force are professionals- Infrastructure and basic services are complete- Males are the primary breadwinners and decision-makers	<ul style="list-style-type: none">- about 40% of the families live on a subsistence level- Non-ownership of farmlands- Barangay located right beside one of major channels of lahar (Potrero River)- Barangay is quite far from the town proper- Females confined to house
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- Presence of leaders- Existence of barangay organizations- Harmonious relationship among residents- Conflicts easily resolved in the barangay level	<ul style="list-style-type: none">- Conflict among barangay officials- Unfulfilled promises made by municipal officials
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- Community members helping each other- People are industrious- People do not want to incur debts- Close family-ties- People are generally contented with their lives- Bayanihan system	

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none"> - Presence of option to evacuate or not - 30% are still working as farm laborers in other barangays - Women engage in income-generating activities like production of kitchenware - Presence of other skills like construction worker, stone gathering, etc. as possible income sources - Presence of infrastructure and basic services - Extension of livelihood assistance by Social Action Center of Pampanga (SACOP) - Eradication of social stratification 	<ul style="list-style-type: none"> - Loss of farm work within barangay - Increase in unemployment rate - Livelihood projects were stopped due to lahar flows - 80% of the population living below poverty level - Some children have to stop schooling - Women are basically unproductive - Part of the barangay covered with lahar - Continuous threat from lahar flows - Scarcity of jobs
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - Barangay leaders have stayed in the area - Presence of leaders in evacuation centers - People are generally easy to mobilize - Unity among residents 	<ul style="list-style-type: none"> - Lack of unity among leaders - Family members have to separate in search of work - Preference for individual assistance
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none"> - Perseverance - People are closer to each other 	<ul style="list-style-type: none"> - Dependence on GO/NGO assistance

Cangatba, Porac, Pampanga: Lowland-Urban Area

Before Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none"> - 55% of HHs worked in private/government companies - 5% farmers - 5% laborers/drivers - 20% seasonal workers engaged in carpentry, laundry, and vending work - 60% of HHs classified as middle income and 10% in upper income level - Several HHs engaged in livestock raising and production - Varied income source of the population - With school, health centers, day-care centers 	<ul style="list-style-type: none"> - 30% live below poverty line - Out-of-school youth have no jobs
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - Active, helpful, supportive and organized barangays officials - Presence of community organizations - Experience in community mobilization - Familiarity with each other 	<ul style="list-style-type: none"> - Personal and political conflicts among local officials - Male-dominated barangay council - Men make most of the decision
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none"> - Hardworking - Strong drive for achievement 	<ul style="list-style-type: none"> - Used to good life due to constant income source

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- Half of the population returned to their barangay and rebuilding lives again- Migration of workers- Medical rescue, and relief teams in place- Decrease in birth rate	<ul style="list-style-type: none">- 80% are jobless/lack of job opportunities in the barangay- Destroyed farmlots, houses, schools, health centers- 55% presently live below poverty line- 300 families staying in evacuation centers and cannot return to their barangays- Barangay is still considered a high risk area- Closure of Clark Air Base rendered workers jobless- No money to rebuild house in Pio resettlement site- Displaced/disrupted economic activities- Destroyed basic facilities (school, health centers, and roads)
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- Active youth group- Active barangay officials helpful in arranging for a resettlement site- New organizations extend help to victims- Medical groups assisting the barangay residents- Fund-raising activities to buy water pumps- Barangay tanod guarding abandoned houses and farms	<ul style="list-style-type: none">- Political conflicts among barangay and local officials- Corruption in the government- Unfulfilled government promises- Too much delay in implementing resettlement plans- Anomalies in awarding resettlement sites- Men are still the major decision-maker
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- Willingness/desire of people to recover- Willingness to learn new skills- High hopes to resettle in an area with complete basic services	<ul style="list-style-type: none">- Separation from one another lessened impetus for collective action

*Lourdes, Bamban, Tarlac: Lowland-Urban Area***Before Pinatubo**

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none"> - Presence of infrastructure and basic services like health center, electricity schools, etc. - 60% of the population have farms to cultivate - 40% of the labor force employed as base workers - Presence of other income generating activities and skills like vending - Males are primarily the income earners - Hardly no poor families who cannot afford 3 meals a day - Peaceful area 	<ul style="list-style-type: none"> - 30% live below poverty - Occasional cases of robbery and theft
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - Presence of church-base and youth organizations - High respect for barangay leadership - Holding of community-level activities like bible studies, sportsfest, beautification and cleanliness drive, etc. - Unity among barangay officials - Charismatic appeal of barangay captain - Minimal family problems 	<ul style="list-style-type: none"> - Drug addiction - Heavy reliance on brgy. leaders for initiatives - Discontentment on a small sector of the population regarding priority activities of barangay leaders - Decision-making, whether in household or barangay levels are male dominated
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none"> - Presence of bayanihan spirit - People have initiative 	<ul style="list-style-type: none"> - Tendency of people to be preoccupied with self-dev't.

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none"> - Municipal government employees continue to work - School children able to continue schooling except during the rainy season - Presence of other skills that may be useful for earning income - Existence of other income-generating activities like hired labor, small business, variety stores, etc. - Presence of health centers and market - 10% of male labor force have work - Richer families are able to rebuild their houses - Head of the families continue to seek for employment - Barangay is still generally peaceful 	<ul style="list-style-type: none"> - Unemployment of former base workers - Lost of the majority of farmlots - Primary sources of income severely affected - Cases of robberies - Emergence of beggars - Increasing incidence of poverty - Non-extension of the government of food assistance for the needy families - Families engage in gambling - Absence of capital for livelihood - Dispersion of skilled workers - Barangay covered by 20 feet of lahar - Houses totally wiped out - Continuous threat of lahar - Food storage - People can hardly afford livelihood & housing loans offered by the government - Increasing rate of malnutrition among children - Decision-making being the primary domain of males
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - Extension of livelihood assistance by Social Action of Tarlac (SACOT) - Management of resettlement area by TLRC - Extension of training programs by the Dept. of Trade and Industry 	<ul style="list-style-type: none"> - Lack of government plans especially for resettlement - Slow implementation of government projects - Anomalies/graft and corruption in Pinatubo projects - No privacy among families - No unity among leaders

	Capacities	Vulnerabilities
	<ul style="list-style-type: none"> - Constant community meetings conducted by the Dept. of Social Welfare (DSWD) & Development/ barangay leaders - Continuous feeding/ supplemental feeding program of DSWD for children - Presence of bayanihan spirit 	
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none"> - Independence - Initiative to rise again - Entrepreneurial flexibility - Effort for coordination - Initiative to resettle on their own 	<ul style="list-style-type: none"> - Psycho-somatic trauma - No peace of mind - Unable to move as a community

Suggestions:

1. Long term of livelihood activities preferred rather than short-term solutions.
2. Livelihood assistance extended should bear low interest rates.
3. Resettlement areas must conform with the needs of the people.
4. Immediate operationalization of the productivity center in Dapdap Resettlement Area to provide employment to the victims.
5. Relocation sites should be safe from lahar flows.
6. Relocation must be done by community and not by individuals.
7. People prefer to be relocated within the province of Tarlac . If no options are left, they would rather move in the far away province of Bukidnon.
8. Government housing must be immediately implemented.

San Martin, Concepcion, Tarlac: Lowland-Urban Area

Before Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none"> - 90% of the families own farmlots - 10% of the labor force are professionals/workingabroad - Children are able to attend school - 60% of the families belong to the middle income group - Basic services are complete - Presence of other skills which may be used to earn a living - Level of living in the brgy. is generally comfortable - Males are primarily the decision-makers 	<ul style="list-style-type: none"> - 10% of the families have no farmlots - Small percentage of the labor force have no permanent income source - Women have very minimal capability to earn a living
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - Presence of farmers' organization - Active barangay council and leaders - High respect for leaders - Most of the families are related by blood - Credible barangay captain 	
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none"> - Peace-loving - Spirit of Volunteerism - Spirit of bayanihan 	

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none"> - Women and children work as house helpers - Learned new skills that may be used for earning a living - Presence of health centers - Families resort to poultry/livestock raising to earn - Presence of other income-generating activities - Almost all of the families have allocated permanent lots/houses in Camp O'Donnell - Men and women share task of decision-making 	<ul style="list-style-type: none"> - Barangay entirely covered with lahar - Extreme hardship of life - Other than farming people are generally unknowledgeable of other work - Low earnings - Work animals got drowned - Plants got dried up due to extreme heat - 30 feet of lahar covered barangay - Absence of permanent schools for children - Some children had to stop going to school - Absence of livelihood opportunities in O'Donnell - Refusal of families to permanently settle in government-provided areas
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none"> - Near formation of a farmers' cooperative - Barangay council and leaders in place - Barangay officials responsive to the needs of the people - Initiative if the barangay to look for temporary resettlement - Experience in collective action - Family-ties maximized - Strengthened respect for leaders - People are generally cooperative 	<ul style="list-style-type: none"> - Absence of activities for community building
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none"> - Closeness of community members - Willingness to help each other - Community able to initiate own solutions to problems 	<ul style="list-style-type: none"> - Reliance on women and children for survival as men feel helpless because of the loss of farmlands - People generally lack individual initiative

San Jose Mitla, Pinar, Pampanga: Lowland-Urban Area**Before Pinatubo**

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- 80% of the labor force engage in farming while 20% work as laborers- 70% of farmers own their farmlands- Part of the labor force dependent on Clark for employment- People have other skills- Presence of infrastructure and basic services- Male-dominated labor force- 50% of the families in the middle income categories- Steady income source- Decision-making solely the responsibility of males	<ul style="list-style-type: none">- Agri-based economy- Dependence on Clark for employment- Few are laborers- Barangay located in flat lands and dangerous to lahar flows
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- Strong linkage with the municipal government- People are united when confronted with problems- Good working relationship among barangay council members- Strong barangay leadership- Respect for leaders- Credible barangay captain- Presence of barangay organizations	<ul style="list-style-type: none">- Dependence on barangay leaders for direction and guidance
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- People are generally cooperative- Willingness to help each other	<ul style="list-style-type: none">- People used to comfortable living

After Pinatubo

	Capacities	Vulnerabilities
MATERIAL/ PHYSICAL	<ul style="list-style-type: none">- Possession of skills that are used to earn income- Increasing number of working women- Holding of skills training programs such as soap making- Children are presently helping their parents in earning a living for the family- Males and females share task of decision-making- Presence of basic services- Consciousness to maintain cleanliness	<ul style="list-style-type: none">- No permanent residence- Increased percentage of poor families- Merely 20% of the labor force are working- Absence of permanent work- Lack of job opportunities- Family members have to be separated to work elsewhere- Basic services such as schools are temporary in nature
SOCIAL/ ORGANIZATIONAL	<ul style="list-style-type: none">- Barangay council still existent- Emergence of new barangay leaders- Trustworthy leaders- Leaders able to explain problems to the people- Barangay exert effort to involve people in maintaining cleanliness in the evacuation centers	<ul style="list-style-type: none">- 2 former barangay leaders left their community- Minimal misunderstanding among community members- Lack of visibility of local government officials- Stoppage of resettlement plan implementation
MOTIVATIONAL/ ATTITUDINAL	<ul style="list-style-type: none">- People help each other- Willingness of people to sacrifice and work hard- Self-reliant- Perseverance to recover from present condition	<ul style="list-style-type: none">- Emerging dependence on relief goods- Reliance on outside assistance for livelihood- Feeling of hopelessness