



**Women in Informal Employment  
Globalizing and Organizing**

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# **Informal Economy Budget Analysis in Philippines and Quezon City**

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# WIEGO Budget Briefs

Budgetary analysis has been used widely to understand how government budgets differentially address the needs and interests of women and men, girls and boys. The global research policy network Women in Informal Employment: Globalizing and Organizing (WIEGO) has initiated a series of informal economy budget analyses (IEBAs). These aim to understand how government budgets address the needs and interests of informal workers, and also investigate what opportunities exist for informal workers, or their representatives, to participate at different stages of the budget process. WIEGO Budget Briefs provide popular versions of the longer country reports for wider dissemination of the research findings. The more detailed reports appear in WIEGO's Working Paper series - see [www.wiego.org](http://www.wiego.org).

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## Introduction

The Social Reform and Poverty Alleviation Act of 1997 recognizes informal workers as one of the disadvantaged groups in Philippines. The Act also created the National Anti-Poverty Commission (NAPC) to oversee the poverty alleviation programme of the government.

However, it is local government units (LGUs) that are mainly responsible for implementing poverty alleviation measures. And civil society organizations are meant to assist in planning, implementation, monitoring and evaluation of the poverty alleviation programme.

This booklet aims to answer the question ‘Do national and local government budgets in the Philippines make a difference to informal workers?’ The booklet uses Quezon City as the case study LGU, and it looks at home-based workers, street vendors and waste pickers as examples of common categories of informal workers.

## Informal workers in the Philippines

### The statistics

In 2007, Philippines had a population of PhP88.6 million. In that same year, gross domestic product grew by a healthy 7.3%. Nevertheless, there was more poverty in 2007 than in 2006. Already in 2006 the Social Weather Station found that 52% of the population was poor, while the National Statistical Coordination Board reported that 27% of families were poor.

In 2009 the unemployment rate was 7.7%. Nearly two-thirds of unemployed people were male, but there were probably also many women who reported that they were housewives and therefore not classified as unemployed, even though they would have preferred to work if work was available.

In the Philippines, the informal sector is defined as household enterprises that employ fewer than ten permanent workers. In 2005, more than three-quarters (24.6 million) of employed people in the Philippines were employed in the informal sector as employers, self-employed, or unpaid family workers. Further, 43% of gross domestic product came from the informal sector.

Increasing poverty and lack of work for men has meant that more and more women have started doing informal work over the last ten years. By 2006 about half of all self-employed and unpaid family workers were women.

### Problems of women informal workers

Women informal workers’ concerns include: uncertainty of work and income, low earnings, susceptibility to exploitation, and lack of social protection. In addition, women entrepreneurs need capital and technical assistance. The self-employed have very limited access to finance, especially formal bank credit, and a high fixed-cost of credit.

Our case study groups each face particular problems.

Many **vendors** do not have secure access to their workplaces. They fear being driven away by government officials even though Executive Order (EO) 452 of 1997 says that this should not happen if they obey national and local laws and ordinances. EO 452 also encourages vendors to form associations and states that LGUs should provide secure workplaces for vendors.

Despite this law, a 2005 study reported that there were about 50,000 street vendors in Metro Manila, most of whom were unregistered. Many food street vendors did not have access to piped water. This allowed officials to say that the vendors were illegal, on health grounds. Street vendors are also blamed for the filth on the pavements and for causing traffic problems.

There are between 7 and 9 million *home-based workers* in the Philippines. These workers do both piece-rate and own-account work. Because they work in their homes, they are often not 'seen' by policy makers. They lack resources and social protection.

**Waste pickers** face many dangers as they spend much of their working time in dumpsites. Other people associate waste pickers with dirt and disease and see them as a nuisance, or even as criminals. In 1983, waste pickers started joining organisations and cooperatives to try to deal with their problems together. There are now cooperatives in each of the 17 cities and towns of Metro Manila, covering nearly 900 intermediaries and about 1,500 waste pickers. Under the cooperative system each waste picker has a fixed route and buys recyclables from households and schools. Together they recover 4,000 tons of recyclable materials per month. The cooperatives can get low-interest and collateral-free loans from the Department of Trade and Industry and from the government-owned Land Bank of the Philippines.

## The national budget

The main purpose of the government budget should be to provide the money to implement government's agreed plans and policies. In the Philippines, two important national-level policies are the Medium-Term Philippine Development Plan (MTPDP) and the Medium-Term Public Investment Programme (MTPIP).

The current MTPDP (2004-2010) reflects the Arroyo administration's 10-point agenda. The first of the ten points is the creation of 10 million jobs through support for agribusiness and micro-enterprises. The MTPIP 2005-2010 contains the priority programmes and projects that government and its agencies plan to implement in support of the MTPDP. The MTPIP is updated each year as part of the process of developing the national government budget.

At the local level, LGUs prepare Comprehensive Development Plans, Local Development Investment Programmes, and Annual Investment Programmes. To assist them in carrying out their responsibilities, LGUs receive funds through the Internal Revenue Allotment (IRA), which allocates 40% of nationally collected revenue to LGUs. LGUs can also take out loans and issue bonds if they do not get enough money from the IRA to fund all their planned activities.

## Poverty reduction plans

Kapit-Bisig Laban sa Kahirapan (KALAHI) – Linking Arms Against Poverty – is the name of the Arroyo Administration’s poverty reduction programme. The government’s poverty strategy focuses on asset reform, employment and livelihood, social protection and human development services.

*Asset reform* is based on the idea that access to land is an important determinant of welfare in the rural areas. However, the Comprehensive Agrarian Reform Programme will be implemented only until June 30, 2009 if the relevant law is not extended by Congress. Yet most beneficiaries still have not received land titles, support services, and key infrastructure support.

The national government has also targeted slum dwellers for assistance with access to land. There were 675,000 slum dwellers in the Philippines in 2004. Each year government hopes to provide security of tenure to 300,000 households through providing 150,000 land tenure units, 70,000 social housing units, and 80,000 low-cost housing units. Since the majority of informal workers are also slum dwellers, they could benefit from the programme. For 2009, the housing sector budget was PhP5.3 billion. However, this big allocation is unlikely to help many informal workers because the emphasis on mortgage finance and strict eligibility requirements mean that many informal workers are excluded.

Under *employment and livelihood provisions for the poor* government plans to increase spending on infrastructure and agriculture to provide a safety net for people who are retrenched as a result of the international economic crisis. PhP229.6 billion – 16.2% of the total national budget – is allocated for public sector infrastructure in 2009. 30% of this money is for paying workers, which means that about 540,000 new jobs could be created. From 2004 to June 2008, government says it created 9.78 million jobs. However, most of these jobs paid very low wages, had insecure working conditions, and were short-term rather than permanent.

*Social protection and welfare* includes:

- labour market actions that improve employment opportunities and protect the rights and welfare of workers implemented by the Department of Labour and Employment (DOLE), Department of Agriculture and Department of Agrarian Reform;
- social insurance programmes implemented by the Department of Health and Philippine Health Insurance Corporation;
- social welfare interventions implemented by the Department of Social Welfare and Development (DSWD); and
- safety nets, for example in cases of disaster and emergency, provided through the DSWD.

The main *human development* services are education and health. Both of these services improve poor people’s ability to work and to earn more money.

## Anti-poverty budgets

Despite government's anti-poverty plans, the budget share of social and economic services has not increased over the last eight years. In 2000, economic services got 24.5% of the national budget while in 2008 it was 24.4%. In 2000, social services got 31.2% of the budget, but this dropped to 30.8% in 2008, and was even lower at 27.7% in 2007. Meanwhile 20% or more of the budget is spent each year paying interest on debt.

The total national budget increased from PhP1.126 trillion in 2007 to PhP1.227 trillion in 2008, and PhP1.415 trillion in 2009. The 9% increase in 2008 was lower than inflation in that same year. This means that the budget allocated for 2008 could buy less than the 2007 budget. In 2009, inflation was 6.4% so the 15% increase means that the 2009 budget should buy more. Government hopes the extra money will help Filipinos deal with the economic crisis.

The main agencies with projects for the poor and informal workers are not among the top five departments with the largest budgets. Nevertheless, we can identify some allocations that should be helpful for these groups. The allocations are shown in the table on the following page.

### National government programmes and projects for the poor and the informal sector, 2009

Line department and programme/project	Budget PhP
Department of Social Welfare and Development	10.4 bn
<i>Locally funded projects</i>	
Malusog na Simula, Yaman ng Bansa (Food for School Programme)	1.0 bn
Core Shelter Assistance Project	500 mn
Self Employment Assistance - Kaunlaran	39 mn
Tindahan Natin	160 mn
Ahon Pamilyang Pilipino	5 bn
National Targeting System	650 mn
<i>Foreign-assisted project</i>	
Kapit-Bisig Laban sa Kahirapan (Comprehensive and Integrated Delivery of Social Services)	341.1 mn
Department of Labour and Employment	7.0 bn
Budget is divided among:	
(a) Bureau of Women and Young Workers	
(b) Technical Education and Skills Development Authority	
(c) Philippine Overseas Employment Administration	
(d) Overseas Workers' Welfare Administration	
DOLE Office of the Secretary	1.9 bn
Department of Trade and Industry	2.7 bn
<i>Locally-funded project</i>	
One Town One Product Programme	71.2 mn
<i>Foreign-assisted project</i>	
Rural Micro Enterprises Promotion Programme	30.1 mn
TESDA	3.4 bn

## Department of Social Welfare and Development (DSWD)

The budget allocation for DSWD more than doubled, from PhP4.98 billion in 2008 to 10.46 billion in 2009.

The Pantawid Pamilyang Pilipino Programme gives monthly stipends for education and health to families with incomes of less than PhP6,000 per month. In Quezon City there were 3,000 target household beneficiaries in September 2008. President Arroyo is a big supporter of this programme. She said that assistance must be given to 300,000 more families and increased the 2009 budget in order to do so. But the inclusion of five Metro Manila cities in the programme suggests that targeting is not done properly as Metro Manila has lower levels of poverty than other parts of the country that are not included.

Malusog na Simula, Yaman ng Bansa (Food for School Programme) is implemented jointly by the Department of Education and DSWD. A report by the World Bank said that about 40% of the money goes to people who are not poor. The programme was also misused during the May 2007 election period when rice was distributed to children who were not in school.

Pantawid Kuryente: Katas ng VAT Project is a one-time cash subsidy of P500 for households who use 100 kilowatt hours or less electricity per month. By August 2008, 3,359,074 households had benefited. Many of them would have been informal workers.

The Family Access Card allows eligible poor families to buy National Food Authority rice at about half its market price. It targets 30% of the poorest families in 911 *barangays* of 16 cities (including Quezon City) and one municipality in Metro Manila. By August 2008, 270,480 families in 668 *barangays* had been given Family Access Cards.

Tindahan Natin Project provides low-interest loans to small entrepreneurs who operate *sari-sari* stores. More than 10,000 outlets were established in the country from 2006 to 2008 through this project. The *sari-sari* stores provided cheap good quality rice and noodles to about 2,054,250 families.

Self-Employment Assistance-Kaunlaran provides credit and other opportunities to the poor, and especially to women. In 2007, the programme's PhP43 million budget benefited 25,304 households. For 2008, the programme did not receive funding. The PhP39 million budget for 2009 should benefit 14,000 households. One problem with this programme is that beneficiaries do not pay back promptly. Prompt payment would mean that the re-paid money could be used to help other beneficiaries.

The Core Shelter Assistance Project aims to reduce the number of families that become homeless each year by providing disaster-proof shelters that are made of local materials. For 2009, this project receives PhP500 million, an increase of PhP375 million on the 2008 budget.

The National Household Targeting System for Poverty Reduction is a database of poor households that government plans to establish in 2009.

## Department of Labour and Employment

DOLE is responsible for protecting workers and promoting their welfare. It is also responsible for human resource development and promoting income-earning opportunities for women and men.

DOLE's Bureau of Rural Workers and Bureau of Women and Young Workers support women entrepreneurship, especially in rural areas. DOLE's programmes to assist women entrepreneurs include introducing ways to increase productivity of small enterprises; technical assistance and entrepreneurship training to rural workers, including women; and the women workers' employment and entrepreneurship development (WEED) programme. The WEED programme assisted more than 61,000 women between 2004 and 2007. Micro-finance worth PhP88.7 million was provided to 8,804 workers and 260,444 workers became members of social protection schemes between 2003 and 2007. DOLE also gives training on occupational safety and health. And it has a desk in many LGUs to assist informal workers.

DOLE, together with informal worker organizations, campaigned for informal workers to be covered by the social security system and health insurance under a 2001-2 project supported by the United Nations Development Programme and International Labour Organization. Informal workers can now join the two schemes. But they need to earn well enough to afford the monthly contributions.

DOLE developed a Country Programme for the Informal Sector together with other government and non-government actors. The Programme was approved by Cabinet in July 2003 and is meant to be implemented through LGUs. Quezon City is one of the 17 cities that first implemented the programme. Now the local programmes form part of Unlad Kabuhayan Programme Laban sa Kahirapan. PATAMABA's home-based workers have received PhP1 million for PATAMABA's Budbod Sustansya nutrition project under this programme.

About half of DOLE's budget goes to the Technical Education and Skills Development Authority (TESDA). By law, women must be represented on the TESDA Board at both national and local levels.

In May 2001 the TESDA Women's Centre set up the Kasanayan-Kabuhayan One-Stop Shop. Since then this project has provided assistance to more than 800 women. Services include skills assessment, career counseling, information dissemination on overseas and local employment, skills training or retraining, scholarships for training in information communication technology (ICT) development, credit and networking.

In 1996 the government introduced an affirmative action programme to increase the number of women enrolled in industrial courses traditionally dominated by men. In 1998, 317 women graduated from training in non-traditional courses. This number is small when compared to the many women who need training to earn better incomes.

## Department of Trade and Industry

The DTI has three agencies that deal with small and micro-enterprises (SMEs). The Bureau of Small and Medium Enterprise Development focuses on technology development, financing, marketing, training, and market promotion. The Bureau of Domestic Trade promotes domestic markets. The Cottage Industry Technology Centre provides production-related training and technical assistance to cottage industries. One of the Centre's programmes, the Rural Micro-

enterprise Promotion Programme, provides technical and financial support to rural families in 19 provinces of the five poorest regions. For 2009, this programme receives PhP30.1 million.

The One Town One Product Programme offers a ‘package’ of services from LGUs, national government and the private sector. The package includes business counseling, training, product development, and marketing. In 2009, the budget for this Programme was reduced to PhP71.25 million from PhP110.02 million in 2008.

The SME Unified Lending Opportunities for National Growth, or SULONG, aims to simplify and standardize lending procedures. Many different finance institutions are part of this programme. Since 2003, the SULONG Programme has provided PhP143.9 billion in loans. A further PhP123.6 billion has been allocated for 2008–2010.

## Using tax for poverty reduction

In 2005 government increased value-added tax (VAT) from 10% to 12%. It said that the increased revenue would be used to help the country achieve the Millennium Development Goals (MDGs). But the table on the next page shows that in 2008, only PhP27.8 billion of total VAT collection of PhP108 billion was allocated for programmes related to the MDGs. And only PhP5 billion of this was for livelihood and poverty programmes.

### Programmes funded by VAT that support MDGs, 2008

Particulars	PhP billion
Education	14.7
Health	3.0
Livelihood and poverty alleviation	5.1
– KALAHY-CIDSS	1.6
– Tindahan Natin	0.2
– Kalayaan Barangay Programme	1.0
– Kilos Asenso Fund	2.0
– Ahon Pamilyang Pilipino	0.3
Housing	5.0
Total	27.8

The Kilos Asenso Fund and Kalayaan Barangay Programme are pet projects of President Arroyo to alleviate rural poverty. Kilos Asenso funds projects such as drinking water systems, agro-forestry, farm-to-market roads, small bridges, day-care centres, and small enterprises. In 2009, national government transfers to LGUs for Kilos Asenso projects were cut in half, from PhP2.0 billion in 2008 to PhP1.0 billion.

The Kalayaan *Barangay* is for rehabilitation of *barangays* affected by armed conflicts. The projects include construction of water systems, electrification and classrooms. Kalayaan Barangay will receive PhP1.0 billion in 2009.

These projects are under the direct control of the President. This means that the allocations do not always match poverty levels and need.

## Quezon City

In 2008 Quezon City had 58,196 registered businesses. About 43 new establishments are registered each day. The majority are retail eating places, contractors of goods and services, manufacturers and amusement places.

The fast growth of formal businesses in Quezon City provides employment to women and men in the city and surrounding communities. It could also increase the number of informal workers such as street vendors, home-based workers and waste pickers who provide cheap and accessible goods and services to the formal sector.

Quezon City is the largest LGU, both in land area and population, of Metropolitan Manila. It has 142 *barangays* distributed into four political districts. The population is 2.68 million, of whom 51% are female.

Despite the many enterprises, more than 150,000 households have incomes below the government's poverty line. The unemployment rate is 14.3%, which is higher than the national rate of 10.6%. About 1.3 million people are employed. The majority (60%) of those who run informal businesses that do not have official permission from the *barangay* or city are women. Street trading and services are the most common activities of these informal businesses, with 46% of them dealing in food. Nearly a third of informal workers in Quezon City are home-based workers.

## Government's assistance to the poor and informal workers

Quezon City's Sustainable Development Programme is based on its ABC approach of 'Alleviate Poverty, Build-up the City, and Compete on Efficiencies.' About PhP1.97 billion (35%) of the City's PhP5.6 billion total budget was allocated for alleviating poverty in 2009. This includes money for programmes on health and nutrition, education, social welfare, housing, livelihood and job generation, and enterprise development.

The City's livelihood and employment programme is allocated PhP12.7 million in the 2009 Annual Investment Plan. The table shows how this money could assist informal workers.

**Livelihood and employment programmes of Quezon City, 2009**

<b>Programme</b>	<b>Purpose</b>	<b>Budget (millions)</b>
Kilos Asenso	Livelihood opportunities for unemployed and underemployed in programmes and projects related to sanitation and nutrition; water supply; and backyard food production	PhP6.2
Employment generation	Employment assistance and generation of job opportunities for unemployed adults and out-of-school youth	PhP4.0
Halaman sa Bakuran	Funding for poor families to use vacant lots for vegetables and other income-generating activities	PhP2.5

The Sikap Buhay Entrepreneurship and Cooperatives Office implements the City's entrepreneurship and micro-finance programme, Puhunang Pangkabuhayan ng Sikap Buhay (PPSB). PPSB works with large cooperatives and other micro-finance institutions to provide non-collateral, no-interest loan facilities for small entrepreneurs. PPSB does not itself provide the loans. *Barangay* leaders mobilize beneficiaries to attend the seminars. Beneficiaries must have incomes below the poverty line, be female and 18–60 years old, and must have an existing business. A survey in 2005 showed that two-thirds of borrowers were traders. By June 2008 PPSB had assisted 47,039 micro-entrepreneurs and has disbursed nearly PhP650 million across 80 *barangays*. In 2007, the Quezon City government released almost PhP600 million loans for micro-enterprises through this programme.

The Payatas dumpsite in Quezon City provides work and income to more than 5,000 individuals. About 2,000 pick waste and about 3,000 do other work such as recycling and trading. The Ecological Solid Waste Management Act of 2001 said that all open dumpsites in the country must be closed by February 2006. Quezon City's Environmental Protection and Waste Management Department worked with others, including *barangay* officials, residents and civil society groups to convert the Payatas dump in line with the Act. The conversion cost PhP898.5 million.

The conversion reduced the amount of waste. This, in turn, reduced the average monthly income of waste pickers from PhP4,800 to PhP2,500. The City provided the waste pickers with financial and technical assistance to compensate for their lost income. More than 2,000 waste pickers were organized into groups that recover recyclable materials. Each group is assigned an area at the dumping table and incoming garbage trucks are assigned to these groups. A trading area was established near the dumpsite to help with selling. The waste pickers were also encouraged to establish a cooperative, the Payatas Alliance Recycling Exchange Multipurpose Cooperative, through which they get financial and training assistance. Junkshop operators were also given assistance with finance, education and skills training.

'Build-Up a Long-term and Alternative Source of Investment' (BULASI) is a pilot project of the Payatas Alliance Recycling Exchange Multi-Purpose Cooperative. The cooperative was organized by scavengers' associations in Barangay Payatas and the recycling centres. The Quezon City government provided PhP500,000 for business training of cooperative members through this project.

Quezon City's programme for informal workers focuses mainly on skills training, micro-credit or other types of loans. Lina Macaurog, President of the women-dominated Luzon Vendors' Association, says that the loans and micro-finance are difficult to access because of the many official documents that are needed to apply. These and other requirements make it especially hard for poor women to get loans. The loans also do not help women find markets for their products. And the vendors often have their work disrupted by the road projects of the Metro Manila Development Authority and the Quezon City government.

Although there are problems with the loans, they have helped many women increase their earnings. The loans have also helped the women in other ways, such as giving them more confidence in their marriages and the community. But the income is still small compared to income from formal jobs. And workers do not have social protection and other benefits.

## Civil society assistance to informal workers

This booklet focuses on government programmes, projects and budgets for informal workers. However, civil society organisations also have programmes and projects that assist informal workers. For example, Payatas Scavengers' Association runs a Scavenger Kids Centre, has a special scavenger children's saving scheme for children who live apart from their families, and runs a day-care centre for mothers who work on the dump. Pambansang Tagapag-ugnay ng mga Manggagawa sa Bahay (PATAMABA), which organizes home-based workers, has helped workers become members of the government Social Security System and the Philippine National Red Cross. PATAMABA also has a re-lending programme that provides short-term loans, a nutrition programme for pregnant and nursing women and children, a scholarship programme, skills training and loans, and emergency assistance in case of illness, death and disability.

Government has recognized some of these efforts. For example, DOLE gave PATAMABA-Balingasa PhP1 million for its nutrition programme. PATAMABA-Balingasa is also accredited as an organization of the informal sector. As an accredited organization, it receives grants from the LGU; its members participate in LGU trainings; members' children benefit from the government scholarship programmes; and members can get loans from donors and other agencies. The members have also been recognized as representatives of home-based workers in the Gender and Development Council of Quezon City. And PATAMABA was given a desk at the Public Employment Service Office of the city.

## Conclusion

Economic growth and social policy reform have been slower in the Philippines than in many of her neighbors. Poverty reduction has been slow and inequality is high.

The Arroyo administration, like previous administrations, has made poverty reduction its main goal. But poverty programmes are often used for political goals instead of having poverty reduction as their main aim. For example, each administration introduces new poverty programmes and stops programmes from the previous administration that were working well. This stop-start approach weakens programmes and makes it less easy for civil society to monitor and hold government accountable.

Despite poverty reduction being its main stated goal, the concerns of informal workers are not well reflected in government's overall plan. Different groups, including informal workers, are represented in the NAPC, but government leaders and officials still make the decisions. At the local level, informal workers may be represented on the Local Special Bodies, but most LGUs do not convene these bodies. This prevents informal workers and other poor people's participation in decision-making and proper monitoring.

National and local government budgets can make a difference to the lives of informal workers. For this to happen, these workers need to participate in decision-making and monitoring to ensure that more money is allocated, and that the money is spent in the best way.

**About Inclusive Cities:** The Inclusive Cities project aims to strengthen membership-based organizations (MBOs) of the working poor in the areas of organizing, policy analysis and advocacy, in order to ensure that urban informal workers have the tools necessary to make themselves heard within urban planning processes. Inclusive Cities is a collaboration between MBOs of the working poor, international alliances of MBOs and those supporting the work of MBOs. For more information visit: [www.inclusivecities.org](http://www.inclusivecities.org).

**About WIEGO:** Women in Informal Employment: Globalizing and Organizing is a global research-policy-action network that seeks to improve the status of the working poor, especially women, in the informal economy. WIEGO builds alliances with, and draws its membership from, three constituencies: membership-based organizations of informal workers, researchers and statisticians working on the informal economy, and professionals from development agencies interested in the informal economy. WIEGO pursues its objectives by helping to build and strengthen networks of informal worker organizations; undertaking policy analysis, statistical research and data analysis on the informal economy; providing policy advice and convening policy dialogues on the informal economy; and documenting and disseminating good practice in support of the informal workforce. For more information visit: [www.wiego.org](http://www.wiego.org).

**The Women's Action Network for Development or WAND** is a broad-based national and multi-sectoral coalition of civil society organizations in the Philippines, which advocates women empowerment and gender equality by enhancing, sustaining, expanding its efforts and supporting its affiliates in the mainstreaming of gender concerns in national and local development issues and programs.

