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SUSTAINING POVERTY ESCAPES IN THE **PHILIPPINES**

Policy Implications Brief

AUGUST 2018

This document was prepared by Vidya Diwakar, of the Overseas Development Institute (ODI).
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There is a companion research report to this policy brief: Diwakar, V. (2018). Resilience and Sustainable Poverty Escapes in the Philippines. Washington D.C.: USAID.

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Chronic Poverty Advisory Network Getting to Zero

CONTENTS

EXECUTIVE SUMMARY 1

INTRODUCTION 2

POLICY AND PROGRAMMING CONTEXT 3

KEY AREAS OF FOCUS FOR PROGRAMMING AND POLICY 3

IMPROVING PHILHEALTH TO MORE EFFECTIVELY PROVIDE SAFETY NETS 3

ENCOURAGING SAVINGS TO BUILD RESILIENCE AMIDST CONFLICT AND DISASTERS 5

ENSURING SAFE WORK CONDITIONS: AN EXAMPLE IN TRICYCLE DRIVING 8

REACHING THE CHRONIC POOR THROUGH STRENGTHENING AGRARIAN REFORMS 10

TOWARDS A PORTFOLIO RESPONSE 12

REFERENCES 14

EXECUTIVE SUMMARY

This policy brief draws on results of mixed methods research in the Philippines (Diwakar, 2018), to offer policy and programming implications for sustained poverty reduction. The focus of the report is on resilience and household poverty escapes and what explains why some households escape poverty and remain out of poverty (sustainable poverty escape), while other households escape poverty only to fall back into poverty (transitory poverty escape). The data sources on which the research was based are: (i) analysis of the Family Income and Expenditure Survey in 2003, 2006, and 2009; (ii) key informant interviews in Manila in 2018 with a range of policy makers, researchers, development partners and program implementers; and (iii) qualitative interviews with 40 households in the Bicol and Soccsksargen regions of the Philippines in 2018 to investigate the pathways of sustainable poverty escapes.

This policy brief advocates a portfolio response to poverty reduction that incorporates a sound understanding of poverty dynamics. In doing so, it focuses on four areas. Out of the long list of topics described in the research, these four areas were chosen as they emerged as particularly salient issues out of the quantitative and qualitative analysis of resilience and sustainable poverty escapes:

1) Improve targeting of health insurance to strengthen social safety nets and complement household efforts to escape poverty through social capital. The research found that transitory escapers commonly fall back into poverty in the face of a large health shock and the inability to draw on multiple income sources. In this context, there is a role for government interventions to become more instrumental in supporting people's efforts through social capital. The brief thus advocates further strengthening coverage of PhilHealth through improving awareness and health financing for poor and vulnerable households, and ensure that health services are up to this task by improving the quality and coverage of health resources.

2) Deepen financial inclusion to build resilience in high risk environments in conflict- and disaster-affected areas to help prevent impoverishment. In a context of high risk and low savings, it is important for financial inclusion efforts be better geared towards the poor and near-poor, which can help smooth consumption in the face of exogenous shocks. The brief suggests deepening financial inclusion by: linking formal and informal financial systems, linking social protection and financial services, capitalizing on the digital revolution, and scaling up weather index-based insurance pilots. It also reaffirms the need to look beyond financial inclusion to tackle structural constraints and the root causes of subnational conflict or why disasters like typhoons have such devastating effects.

3) Ensure safe work conditions, and develop skills to sustain poverty escapes. Informal wage employment was a common occupation of interviewees, and many workers like tricycle drivers are often with little protection even in professions hazardous to health. In a context of low social protection, high risks, and modest upward mobility, there is a need to improve working conditions for tricycle drivers in the short-term, and nurture skills development for children in the long-term to escape intergenerational poverty traps. The brief advocates further regulating the informal sector to ensure decent, safe conditions of work, and nurturing growth poles with decent jobs beyond the service sector.

4) Strengthen value chains in rural areas where agriculture is the mainstay of the chronic poor. The report found that chronically poor households are largely outside of the virtuous cycle of sustainable poverty escapes in the country. The brief focuses on strengthening livestock value chains, as ownership of livestock in the research study was a particular strategy noted to help households escape poverty sustainably. It suggests that agro-processing chains could be strengthened by fostering vertical coordination of producers and firms, advancing women's role in the value chain, and improving existing monitoring and evaluation efforts as a step towards tackling food security.

INTRODUCTION

"People, economy and the environment matters for development. You cannot talk about just one. Because if you talk about the economy, what about the people?" (FGD, Daraga).

The statement above reflects three considerations central to poverty reduction and sustaining poverty escapes in the country. As recent analysis by Diwakar (2018) highlighted, the **people**'s human capital but also their social capital, ranging from intra-household collaborative relationships to family and wider social networks, have been instrumental in initially promoting poverty escapes of households in the country, though not always a driver in the process of sustaining these escapes over time. Households sustain poverty escapes often through certain **economic activities**- often based on stable, salaried employment or multiple, diversified (typically including non-farm) sources of income - and maintain resilience in the face of shocks as a result of this diversification or successfully assessing market demands. Social capital and diversification in turn has helped households build resilience in the face of shocks, including **environmental shocks** such as typhoons, drought, and volcanic eruptions affecting households in the field sites in the analysis. Once households sustain escapes from poverty, they engage in a virtuous cycle of 'paying it forward' by aiding other families.

However, where social capital and economic diversification were not present to nurture sustained escapes out of poverty, households that did manage to otherwise escape poverty often later fell back into poverty in the Philippines, particularly in the face of a health shock (Diwakar, 2018). Research by CPAN supported by USAID's Center for Resilience investigated the extent and drivers of these transitory and sustained escapes from poverty across a series of country studies to better understand the sources of resilience that enable people to sustainably escape poverty given the complex risk environments in which they live.

This policy brief draws on results of mixed methods research in the Philippines, to offer policy and programming implications for sustained poverty reduction. The data sources on which the research was based are: (i) analysis of the Family Income and Expenditure Survey in 2003, 2006, and 2009; (ii) key informant interviews in Manila in 2018 with a range of policy makers, researchers, development partners and program implementers; and (iii) qualitative interviews with 40 households in the Bicol and Soccsksargen regions of the Philippines in 2018 to investigate the pathways of sustainable poverty escapes.

This policy brief advocates a portfolio response to poverty reduction that incorporates a sound understanding of poverty dynamics. In doing so, it focuses on four areas. Out of the long list of topics described in the research report, these four areas were chosen as they emerged as particularly salient issues out of the quantitative and qualitative analysis of resilience and sustainable poverty escapes:

- **Improve targeting of health insurance** to strengthen social safety nets and complement household efforts already underway to escape poverty through social capital;
- **Deepen financial inclusion** to build resilience in high risk environments to prevent households from falling back into poverty;
- **Ensure safe work conditions**, and develop skills to sustain poverty escapes; and
- **Strengthen value chains** in rural areas where agriculture is the mainstay of the chronic poor.

The next section presents a discussion of the policy and programming context and issues highlighted above. The final section reiterates the need for a portfolio response for poverty reduction efforts to truly be sustained over time.

POLICY AND PROGRAMMING CONTEXT

Current development thinking in the Philippines is driven by AmBisyon Natin 2040, a collective vision of the Filipino people guided by an Advisory Committee of government, private sector, academe, and civil society. AmBisyon Natin 2040 states: "*In 2040, we will all enjoy a stable and comfortable lifestyle, secure in the knowledge that we have enough for our daily needs and unexpected expenses, that we can plan and prepare for our own and our children's future. Our family lives together in a place of our own, and we have the freedom to go where we desire, protected and enabled by a clean, efficient, and fair government*" (NEDA, 2016). The vision helps steer the country's medium-term development plans to work towards a "strongly rooted, comfortable, and secure life", the first of which is the Philippines Development Plan (PDP) 2017-2022. PDP pillars are: 1) enhancing the social fabric, 2) inequality-reducing transformation, and 3) increasing growth potential (NEDA, 2017). It aims to integrate the Sustainable Development Goals.

Social protection programs such as the KALAHI-CIDDS and the Conditional Cash Transfer (also knows as 4Ps program) have seen notable impacts contributing to AmBisyon 2040- for example, the CCT increased health-seeking behavior and attendance rates in schools, thus helping reduce inequalities (KII). This built on the introduction of free secondary education in 1997, which saw secondary education enrolment rates increase from 49% in 1996 to 66% by 2015 (UIS, 2018). It was followed by the introduction of free tertiary education in 2017, all viewed as key policy moments contributing to poverty reduction. These programs have been complemented by other types of initiatives such as the Sustainable Livelihoods Program and the KC-National Community-Driven Development Program geared towards increasing the country's growth potential and developing its social fabric.

Programming in the country occurs against a backdrop of decentralization, with policies and programs implemented across administrative levels. Two decades after the constitutional change, which confirmed and strengthened the decentralization processes already in place since the Local Government Code of 1991, some argue that decentralization has been a "productive force" in the Philippines (Smoke, 2015). It has resulted in greater citizen participation in communities, increased involvement of civil society and private sector in helping manage public affairs, and nurtured greater transparency (Reyes, n.d.). However, concerns on decentralization exist, centered around the internal revenue allotment which has created a mismatch between local revenues and service delivery, and endemic political patronage and elite capture (Yusingco, 2015; Smoke, 2015; UN-HABITAT, 2012). There is also a surprising lack of hard data by which to examine the performance of local government units (LGUs) systematically and the underlying factors, which can result in weak service delivery. "Urgent political incentive to act decisively" is thus needed to improve local government performance (Smoke, 2015). In this context, AmBisyon Natin 2040 could provide a window of opportunity to create this political incentive and help improve efforts to reduce poverty and inequality in the country.

KEY AREAS OF FOCUS FOR PROGRAMMING AND POLICY

As noted earlier, this section outlines some of these key areas based on the companion research study and an understanding of the policy and programming context, which program design practitioners and policymakers working on poverty reduction and resilience should consider.

IMPROVING PHILHEALTH TO MORE EFFECTIVELY PROVIDE SAFETY NETS

Problem statement: *Households without social capital, often the chronically poor, are largely excluded from poverty reduction pathways. Social capital has helped many Filipino households escape poverty by defraying health and education costs and so allowing households to focus efforts on diversifying income sources to sustain escapes and build resilience. However, transitory escapers commonly fall back into poverty in the face of a large*

health shock and the inability to draw on multiple income sources and in spite of social networks in the face of such shocks. The Lancet Commission on Global Surgery estimated that 50.6% of the country's population was at risk of falling below the poverty line as a result of surgical care expenditure in 2014 (Garcia et al., 2017).

Interestingly, the NHIP claims coverage of 92% of the population (Padilla, 2016). However, several poor households in the fieldwork were notably not recipients of PhilHealth. One KII attributed this discrepancy to the possibility of NHIP overestimating coverage, double-counting, and other measurement issues, with the fieldwork also supporting the lower incidence of coverage, albeit on an upward trend. Indeed, some provinces have noted 166% coverage in past years reflecting these measurement issues, and other surveys in the country have found much lower shares of coverage, and most recently that "only 63% of families have at least one member enrolled at PhilHealth" (PIDS, n.d.; Lim, 2011; Silfverberg, 2013).

Even so, out-of-pocket health expenditures accounts for over half of total health expenditures by households in the country, and 85% of expenditures on medicines in 2016 (Clarete and Llanto, 2017). Many of the poor "still find it difficult to buy the number and quality of drugs they need to cure or control their illnesses" (CLD, 2010, p. 3). Almost a third of the population lack regular access to essential medicines (WHO, 2017).

There is a role for government interventions to become more instrumental in supporting people's efforts through social capital. Already, the advent of free secondary and tertiary schooling has relieved a huge burden for households seeking to enhance future prospects of their children (Diwakar, 2018). More recently this has been accompanied by a public policy drive to expand health insurance and improve outreach to the poor. However, many families in the fieldwork continue to rely on social networks to help support health costs, following a fairly typical Asian pattern of investments in education and growth first, and health and social protection later (Bulla et al., 2014). In this context, there is a need to further improve coverage of PhilHealth for high-risk target groups, and ensure that health services are up to this task.

Strengthen coverage through targeting

Improve health financing for poor and vulnerable households: Common reasons for not having health insurance in the country is lack of money and perceptions on high cost. Health financing should thus be prioritized for high-risk groups and vulnerable populations including the chronic poor, but also those near the poverty line- for example the 4% of the population that are over the poverty line by just 10% of income- who may fall back into poverty in the event of a health shock. Already, efforts of cross-subsidization have been made: the Sin Taxes collect additional revenue to pay for the premiums of poor Filipinos, while congressional approval of a law restructuring excise tax on alcohol and tobacco generated $1 billion mainly allotted to health expenditures for the poorest (Padilla, 2016; Wild et al., 2015). There has also generally been indication of positive impacts of decentralization on increasing government health expenditures and improving outcomes in the health sector (Abrigo et al., 2017). Other promising risk transfer initiatives are also emerging, which can also help reduce the financing burden for poor households (Box 1). Still, implementation issues of PhilHealth remain to be addressed, and specifically premium and collection efficiency needs to be improved for non-poor segments of the population, which requires political will (Picazo et al., 2015). A shock-responsive element could also help offer payments to vulnerable non-poor populations that may otherwise fall back into poverty.

Box 1: Risk transfers to facilitate health insurance for the poor

Action Against Hunger works in communities displaced by conflict or affected by disasters, and implements programs to improve resilience of vulnerable communities throughout the Philippines. It has recently extended the concept of risk transfer mechanisms to the health sector, by using community savings group as a platform for introducing health micro-insurance. With a co-payment scheme of 60-40,

the members of the NGO's community savings group who elect to be part of the health micro-insurance bear 60% of the premium for annual health insurance coverage, while Action Against Hunger shoulders the remaining 40%. Members of the health micro-insurance scheme, after opting into this risk transfer mechanism, would then be able to avail of PHP10,000 to PHP20,000 worth of medical benefits in case of illnesses requiring hospitalization. Currently, 31 of the 60 groups that have been organized by the AAH have been enrolled in this scheme. The NGO simultaneously continues to engage community members on the importance of risk transfer mechanisms through its financial literacy program.

Source: KII with Action Against Hunger

Improve awareness: A nationwide survey indicated that public awareness on PhilHealth packages have increased over time, but there remains scope for improvement. For example, awareness on outpatient packages increased from 39% to 43%, and the No Balance Billing policy rose from 43% to 55% from 2014 to 2015 alone (Padilla, 2016). To expand its reach to the high-hanging fruit, the poorest and often remote populations, PHIC should "undertake more pro-active information, education, and communication campaigns" to identify the poorest households it does not currently reach. This would be particularly relevant for households without internet access, who may not be fully aware of the application process, implementing rules, and the benefit coverage of their own insurance (Jison, 2015).

Improve adequacy of health resources

Coverage of services: Health insurance is effective when complemented by quality health services that the poor can access. Given that most of the rural poor go to rural health units for their treatment, coverage of PhilHealth accreditation needs to expand to include remote and harder-to-reach areas, including small islands and mountainous regions. Moreover, patients may bypass primary healthcare facilities to secondary or tertiary alternatives, which can result in overcrowding. Local-level service delivery networks between health facilities could help ease congestion and reduce wastage of resources (WHO, 2017). Other problems in service delivery include weak technical support, varying degrees of policy implementation across offices, and problematic claiming procedures (Abrigo et al., 2017). Providing more training for implementing officials, including streamlining in-service training of health workers are ways to improve services without creating excessive absences that could impact the rate of service provision (WHO, 2017). Finally, there is a need to clarify LGU and national responsibilities, where there are currently overlapping jurisdictions. Though both have a mandate to provide public health services, a lack of clearly delineated responsibilities has left no entity accountable for the current state of health services in the country (Yusingco, 2015).

Quality of services: Increasing national government spending for health is also critical to reducing out-of-pocket payments and achieving universal healthcare. Already, the "No Balance Billing" policy, which prevents hospitals from charging patients costs above their package case rates, eliminates these costs in public health units for 4Ps beneficiaries, senior citizens, indigents, domestic workers, and sponsored PhilHealth members. The problem arises though from ill-equipped facilities and few doctors in public hospitals, which may push those in need to go to private hospitals which currently operate without the No Balance Billing policy (Bernabe, 2012). Moreover, it remains that a large share of OOP health expenditures of households is for drugs and medicines, so there is a need to revisit the outpatient benefit package for the poor (Manasan, 2011).

ENCOURAGING SAVINGS TO BUILD RESILIENCE AMIDST CONFLICT AND DISASTERS

***Problem statement**: Subnational conflict, particularly in the ARMM, is strongly correlated with poverty incidence. Analysis of panel data from 2003-2009 moreover revealed that rates of impoverishment were highest*

in the ARMM, a trend that is likely to have continued considering the high share (48%) of poor in the region in 2015. In addition to these human disasters, natural hazards are all too common, with poverty as the "single most important factor in determining disaster vulnerability" in the country (Shepherd et al., 2013). As one KII notes, "In the Philippines, sure as the sun rises, there will be 22 storms, and equal number of floods, which of course destroy everything you have built in one flash". Regression results moreover indicated an impoverishing effect of high-intensity typhoons, stronger in urban areas. This is in spite of the various actions the country is taking to reduce physical disaster risk (Shepherd et al., 2013).

High levels of impoverishment in conflict- and disaster-affected areas reflects the continued vulnerability of poor and non-poor households and the inability to access funds in time of need that may help rebuild following disasters. Indeed, only 4 out of 10 Filipino adults had savings in 2015, with most of them (68%) keeping their money at home (BSP, 2015). The fieldwork moreover reflects a high borrowing culture, with low financial inclusion into financial institutions. This reflects wider trends in the country where borrowing sources are primarily from family, relatives or friends (62%), and just 4.4% from formal banks (BSP, 2015; BSP, 2013).[1] Relatedly, only a quarter of Filipinos are financially literate, amongst the lowest in ASEAN countries (The Manila Times, 2015).

In this context of high risk and low savings, it is important for financial inclusion efforts be geared towards the poor and near-poor, which can help smooth their consumption in the face of exogenous shocks. Already, NEDA identifies financial inclusion as an important driver for inclusive growth, by "focusing on the efficient delivery of microfinance and micro-insurance products and services" (NEDA, 2017). The government through its Economic and Financial Learning Program has complemented this with a national strategy for financial education and literacy that puts emphasis on demand-side, amongst the poorest segments of society as well as the vulnerable non-poor (Mendez, 2015; Beltran, 2016; Llanto, 2015). To deepen financial inclusion going forward, supply hurdles also need to be overcome to build financial ecosystems for the poor and encourage a culture of savings. "The primary policy challenge faced by the government is defining its role in creating the broad and interconnected ecosystems needed for safe and efficient product delivery to the poor." (Llanto, 2015).

Deepen financial inclusion

CPAN's financial inclusion policy guide suggests avenues through which these ecosystems could be nurtured and financial service initiatives could better include poor households. We consider these in turn (Table 1), and its viability for ensuring escapes from poverty are sustained in the Philippines.

Table 1: Pro-poor financial services- avenues and implications

Avenues	Implications for the Philippines
Link formal and informal financial systems	Banking requirements under the "Know Your Customer" guidelines often require three identification documents. However, without a national ID system, the poor are often without this identification and pushed out of the system (KII). Linking community savings groups to the banking system could help overcome these exclusionary criteria. In the fieldwork, pawn shops- which in the country are used

[1] Note: the other sources include informal lenders, lending/financing companies, cooperatives and microfinance NGOs, and government entities.

	to pawn property and pay bills or remit money- was the preferred channel for poor households to remit, due to their accessibility and availability to transfer smaller amounts of money (KII). Linking formal institutions with informal local savings groups can also enable governments and the private sector to work through local community institutions to nurture a culture of savings.
Link social protection and financial services	The poor, especially in remote areas, may travel long distances to receive transfers. In this context, linking social protection and financial services could incentivize bank expansion and could offer the poor with additional services including savings.
Capitalize on the digital revolution	Digital payment options could help circumvent current constraints around accessibility for the poor. The Philippines has the fastest growing internet population in the world, from 6% in 2008 to 37% in 2013, and mobile coverage currently reaches half of the population (Sganzerla, 2016). Websites also have a stronger role in helping awareness raising and financial education and providing credit referencing to prospective lenders (Beltran, 2016). Mobile phones and other technology are already reducing transaction costs- the country has been particularly successful with e-money (ESCAP 2014). To improve its reach to the poorest, trust issues in mobile money need to be overcome (KIIs). Linking formal and informal financial systems, brokered by the government, could help build this trust of banks as well as digital service providers.
Scale up weather index-based insurance pilots	Weather index-based insurance may help mitigate risks of cyclical drought and rapid-onset, high-intensity tropical storms- disasters observed in data analysis for this study. For these schemes to be successful amongst the poor, there is a need to ensure: 1) adequate distribution channels and data infrastructure, 2) enabling policy and regulatory environment, and 3) investment of public funds (Smith et al., 2015).

Look beyond financial inclusion to tackle root causes and structural constraints

While building a savings culture and deepening financial inclusion can mitigate the adverse impacts of conflict and disasters on household monetary welfare, it ultimately does not address the root causes of subnational conflict or why disasters like typhoons have such devastating effects. On the former, attention must thus continue to be accorded to conciliation, mediation, and conflict-prevention measures (Diwakar et al., 2017). The prevalence of theft in conflict-affected areas also brings to fore the importance of access to justice that may enable the poor to enforce their rights, for example through "legal aid (to enable the poor to access the formal court system); paralegals (to help resolve disputes outside court to assist the poor in accessing courts); legal empowerment (to promote knowledge of rights and the law amongst poor communities)" (Diwakar et al., 2017). Most law schools in the country require students to provide free legal aid to marginalized communities as a form of legal outreach, and there are some NGOs that offer legal aid to deprived communities, such as the Humanitarian Legal Assistance Foundation, though these are not always targeted specifically to poor populations (HLAF, 2016). Moreover, dispute resolution outside courts and legal empowerment for the poor remain less present (Dept of State, 2017). Access to justice and local level policing should be the focus of future policy guide.

On disasters, while local governments played a role on people's priorities post-disaster in the fieldwork through relief and assistance, there is scope for risk-informed development to be better embedded into socio-economic development plans of local and national governments to help reduce disaster risk amongst the poor and enable poor households to 'build back better' following a disaster (Diwakar et al., 2018, forthcoming). This involves engagement and integrating interventions across sectors. Already,

initiatives like USAID's Strengthening Urban Resilience for Growth with Equity (SURGE) project seeks to strengthen local capacity in resilient urban development more holistically, including promoting disaster risk reduction and ensuring access to sustainable water supply (USAID, 2018). Still, there remain challenges in coordinating implementation efforts within the government (KII).

ENSURING SAFE WORK CONDITIONS: AN EXAMPLE IN TRICYCLE DRIVING

***Problem statement**: Informal wage employment is common across rural and urban areas of the Philippines. It is characterized by an absence of employer contributions to social protection coverage (Chen et al., 2004). These workers are often thus with little protection even in professions hazardous to health. Tricycle drivers are one example of workers who fall within this category: this was found to be a common activity for men in the fieldwork, particularly transitory escapers and chronically poor individuals, often with low levels of education. Only one sustained escaper in the study was a tricycle driver, educated up to Grade 5, compared to a majority of transitory escapers and a third of chronically poor interviewees. Concerns around the profession in the fieldwork were related to susceptibility to systematic health risks (Mendoza, 2017), which caused some drivers to abandon the activity with time. Policy regulations to the labor market also affected the economic activities of the interviewees. One LHI respondent (Daraga) noted his frustration that tricycle drivers had to pay annual dues to the municipality, while passengers did not. Another regulation was around only doing business within the territory. For example, though many women wished to use tricycles for many stops- sometimes from Old Albay- tricycle drivers could then face a penalty of 3000 pesos if they were caught outside the territory. Finally, not all tricycle drivers own their vehicle; the profit portion of the revenues can be slim after rent and gasoline are paid.*

In a context of low social protection, high risks, and modest upward mobility, there is a need to improve working conditions for tricycle drivers in the short-term, and nurture skills development for children in the long-term to escape intergenerational poverty traps.

Regulate the informal sector and ensure decent, safe conditions of work

In the Philippines, local government units offer franchises and supervise operations, subject to guidelines set by the Department of Transportation and Communications. Due to decentralization of regulating authorities, departments responsible for supervising tricycles vary across provinces and localities. There is a role for local governments to play in formally recognizing this and other sectors in which informal wage employment is common, with a view to placing these jobs under legal frameworks that already govern formal labor markets (Chen et al., 2013).

There is no policy or regulation on the design and consumer welfare elements of tricycle driving. While the variety of tricycle materials used in construction is a source of pride for many Filipinos, lack of a standardized design also has considerable safety concerns. One study found that a tricycle sidecar tends to be undersized and lacks proper engineering concepts. In addition, they are normally overloaded, with images of 10 or more passengers loaded into the sidecars a common sight in fieldwork locations. Regulating design to incorporate balanced load distribution, without substantially increasing construction costs, might reduce the risk of accidents stemming from poor tricycle design and still make it beneficial to buy or rent the vehicle for productive use (Taruc, 2015).

Measures to ensure decent conditions of work for tricycle drivers could include an "enforcement of road safety, improved public provisioning of emergency health care, and better coverage of urban primary health care systems" to enable drivers to access affordable treatment. On road safety, addressing issues of occupational injuries as a public health concern that is preventative rather than curative is important and can provide the framework for a cross-sectoral response from various stakeholders ranging from government agencies to road safety advocates and wider civil society (WHO, 2017). Lanes for tricycles should also be considered, complementing the recent push for bicycle lanes

and the accompanying bill in the national assembly SB No. 174 of 2016; (Dayao, 2016). As discussed earlier, health insurance has a role to play in reducing unexpected costs and enabling households to build capital and income to escape poverty sustainably (Begum and Sen, 2004). Given the prevalence of interviewees who borrowed money from relatives to take out a loan for a tricycle, improved access to flexible credit also has a role to play.

Nurture growth poles with decent jobs beyond services

Tricycle driving in the fieldwork was a common occupation amongst individuals with low levels of education, as there were low barriers to entry. However, it was largely viewed as a job with only modest upward mobility. Family members of sustained escaper heads of households engaged in the activity to complement earnings rather than as a primary activity. In order for families to progress out of poverty, skills formation is important so that individuals who wish to get out of tricycle driving have opportunities to do so. More generally, as children age and families accordingly graduate out of social protection initiatives like 4Ps, they will require education, training, and decent jobs over the coming decade.

Already, there have been some highly supportive policy initiatives, including free education and the extension of electricity, which was evidenced in the fieldwork. Electricity expansion— reaching 91% of the population in 2016-- is associated with benefits including improved returns on education and wage income, improved productivity of home businesses, and time saved on household chores (WDI, 2018; World Bank, 2002). However, a key binding constraint noted by some KIIs was around limited domestic employment opportunities beyond the service sector. In this context, one suggestion has been to nurture growth poles to rival Manila and Southern Luzon, which can serve as a hub to attract local migration from surrounding provinces (KII).

As part of the shared goal to accelerate and sustain inclusive growth in the Philippines, USAID is strengthening the economic competitiveness and resilience of cities outside of Metro Manila through the Cities Development Initiative (CDI). CDI seeks to advance the development of these cities as engines of growth that is inclusive, environmentally sustainable and resilient. Depending on the most urgent needs of the city, USAID provides a range of technical assistance, drawing from resources in economic growth, health, energy, environment, governance and education, to help cities achieve inclusive and resilient growth (Box 3).

To increase its impacts on the poor, CDI could increase focus on improving business prospects for small and medium enterprises, including those engaged in wholesale and retail trade and manufacturing, which were the entrepreneurial activity sectors holding the largest shares of sustained escapers relative to transitory escapers in the dataset. CDI could also help improve conditions of wage-based employment and ensure adequate supply of jobs in salaried employment- together, these two non-farm sectors account for almost a third of employment amongst sustained escapers, with the former moreover helping tricycle drivers improve their conditions of work within the growth poles. Finally, our research findings around the higher risk of impoverishment from disasters, crime, and inaccessible social services points to other concerns in urban areas that could receive more attention in enhancing the sustainable growth and poverty reduction prospects through initiatives like CDI. A cross-sectoral, risk-informed approach to strengthening social safety nets in urban areas will help reduce impoverishment and improve access to justice and delivery of essential services for the poor.

Box 2: Cities as engines for growth

"In general, growth trajectories of nations are closely linked to the urban environment, where cities act as engines of growth. If urban growth is well planned, cities can accelerate regional economic growth,

innovation and prosperity. While megacities like Metro Manila command much more economic and political attention, smaller cities (fewer than one million inhabitants) are the locus of urban growth and urban population concentration. Important contributors to national wealth and productivity, these secondary and tertiary cities are a vital focus for development programming and growth in the Philippines. USAID has eight CDI partner cities—Batangas, Cagayan de Oro, General Santos, Iloilo, Legazpi, Puerto Princesa, Tagbilaran and Zamboanga. USAID worked with these cities to develop city action plans to address economic growth, education, environmental resilience, and health challenges. USAID and its city partners, including local government and the private sector, work together, with mutual commitment and responsibility, to finalize and implement the action plans."

"CDI fosters more vibrant and livable cities for balanced urban growth. By uniting in partnership, USAID and the target cities expect to contribute to more economically thriving growth centers outside of Metro Manila. CDI provides an opportunity for USAID to strengthen its programming by being more strategic and focused in pursuit of shared objectives across its portfolio in the areas of economic development and governance, education, health and environment."

Source: USAID, 2018

REACHING THE CHRONIC POOR THROUGH STRENGTHENING AGRARIAN REFORMS

Problem statement: *The companion case study report (Diwakar, 2018) found that chronically poor households are largely outside of the virtuous cycle of sustainable poverty escapes in the country. Wage labor remains their mainstay, typically within agriculture and in rural areas which are home to the majority of poor households. Indeed, the poorest of the poor remain employed largely in agriculture, fisheries and forestry, where wages in real terms have barely increased between 2001 and 2015 (Briones, 2017). Ensuring poverty escapes for this population over the long term thus requires adequately tackling constraints in the agriculture sector.*

However, several KIIs were not hopeful of the government's commitment to the sector. "A continuing and perennial pitfall of the country's approach towards poverty reduction remain the underdevelopment of its key driver for growth– the full development of the agricultural sector and national industrialization" (KII). Beneficiaries of agrarian reform remain unable to "buy, sell, or use land as collateral in accessing financing" due to limits on land size and transfers under the reforms (Avila et al., 2017). Rural infrastructure also remains of poor quality, increasing transportation costs for farmers (Avila et al., 2017).

While agrarian reforms have already taken place over the decades, KIIs felt that the government should institute a "genuine" agrarian land reform that tackles some of the problems listed above, and supports agro-ecological agriculture alongside robust national industries- essential components to increasing productivity and helping support value creation to address rural poverty (KII). However, the link between agriculture as a primary site of production to agro-processing remains weak. From a policy perspective, therefore, strengthening the agro-processing sector value chain is an important but underemphasized area of policy in the Philippines. We focus this section on livestock value chains, as ownership of livestock in the research study was noted to help households escape poverty sustainably.

Foster vertical coordination of producers, firms

There is a large body of work on value chain approaches which places emphasis on the role of producer organizations and contract farming in ensuring good returns to farm assets and labor (Lenhardt et al., 2012). Vertical coordination, or relationships of contract or alliance up and down along the value chain, can also benefit the poorest producers if supported by consumer awareness by producer organizations and other factors which reduce power imbalances between poor farmers and leading firms (Lenhardt et

al., 2012). In the Philippines, while there has been some downstream export success, upstream actors remain vulnerable. There is a strong need to "focus more on upstream value-chain governance and pro-poor rural development interventions" through integrating livelihoods with value-chain analysis (Andriesse, 2017). While horizontal coordination and social capital is important, this needs to take place alongside improved vertical coordination (Andriesse, 2018).

Livestock is an area where value-chain improvements could have positive impacts. The livestock and poultry industry in the country has been a strong contributor to economic growth, in spite of less support from the government compared to other agricultural commodities. Today, the Philippines is among the top 10 countries with the fastest growing meat consumption (Bailey et al., 2014). Increasing the focus of development interventions to competitive, high value commodities like livestock could promote pro-poorest growth by increasing yields for smallholder farmers (Domingo and Olaguera, 2017). However, to be successful, government and private sector cooperation needs to improve, especially around information sharing from both parties across the life cycle of projects. Moreover, while there are notable attempts to modernize technologies to improve productivity, there is a concurrent need to improve the enabling environment around land policies and exports to reap sustainable dividends for small farmers (Domingo and Olaguera, 2017; Briones, 2013).

In this context, the Department of Agriculture is launching a 10-year livestock and dairy development program to increase the cattle population in the Philippines two-fold to 5 million, and raise milk production from 1 to 10 percent of national requirements. These efforts aim to overcome past constraints wherein imported animals were given to farmers without associated training, as noted in the FGDs of the research study, and so were slaughtered or sold. Instead, the new programs will follow a "multiplier farm concept" wherein livestock will be managed by farmer groups in areas where malnutrition rates are high (Flora, 2017). The DA's move comes on the heels of a new bill in the assembly introduced in 2018 to restructure and rationalize the livestock industry (SB No. 1758 of 2018). Amongst its functions, the Bill outlines a framework which will: 1) provide for training and extension to farmers as well as agribusiness and marketing assistance, 2) strengthen links between stakeholders in the livestock industry and financial institutions, and 3) offer infrastructure and enterprise development. While these goals are promising, to tackle chronic poverty, there should be explicitly a pro-poorest focus in policy and programming, for example by ensuring that training and extension services reach the poorest farmer groups.

Advance women's role in the value chain

The fieldwork revealed instances of women and mothers controlling family budgets, which had positive spillover effects in promoting savings and allowing families a cushion in times of shock. However, as noted in the research study, women continue to face constraints in agriculture related to agricultural services which continue to favor male farmers, and less involvement in decision making than men within agricultural households (Pandey et al., 2010; Hwang et al., 2011; Layton and MacPhail, 2013). In these settings, interventions in value chains could include "removing constraints such as taxation and trade laws, introducing new functions to add value and improve processes in women-dominated industries, and improving horizontal (producers' organisations) and vertical co-ordination (relationships within the chain)" (Lenhardt et al., 2012). Encouraging women's role in the value chain process, particularly in livestock where female interviewees were engaged, can also help sustain poverty escapes, particularly if this improves opportunities for collaboration between husband and wife as evidenced in the fieldwork.

Improve M&E as a step towards tackling food security

One KII noted that a faulty food security system, especially rice policy under the control of the National Food Authority, contributed to uncertainty and exacerbated the effects of negative shocks. Vested

interests in protecting rice farmers need to be balanced by the increase in prices this may generate for the masses of rice consumers. A stronger presence and quality of M&E in agriculture may be necessary in this context, one which incorporates lessons learned into future reforms (KII). Moreover, while financial analysis at the farm level is more readily available, analysis is still needed for upstream- or downstream-linked activities.

Amidst food insecurity, slow land redistribution, and a relative neglect of serious agrarian reform, land is no longer an asset to transfer in the Philippines. Education has taken up this role, which is a noble effort, but needs to be complemented by building an asset base- the development of both tangible (such as land) and intangible (education) assets are needed to reduce vulnerability amongst the chronic poor so that they too may build the tools to escape poverty and remain out sustainably.

TOWARDS A PORTFOLIO RESPONSE

Ensuring policy and program coordination across institutional levels is important in complex institutional settings like the Philippines where national and local governments and civil society organizations contribute to the resilience and poverty reduction agenda. AmBisyon Natin 2040 at the national level implicitly lays the foundation for cross-sector programming more generally, and provides a window of opportunity to fuel political incentives to improve service delivery in certain areas vital for resilience and sustaining poverty escapes in the country.

Coordination through a multi-sectoral approach

Coordination across agencies and sectors on certain issues would avoid duplication, and ensure that there is sufficient buy-in of various institutions to work together to help households escape poverty and build resilience. There are notable precedents to this collaboration to draw on. For example, in successfully creating cross-cutting taxation laws, various sectors collaborated, from agriculture, to education, to telecommunications (WHO, 2017). Savings and decent work conditions or agriculture value chain improvements are some areas that can mutually benefit from deliberate coordination; health insurance could also be beneficial for the poorest and vulnerable populations. Spatially, too, areas like the ARMM could benefit from a cross-cutting, portfolio approach, where layering of programs could be strongly justified to reduce regional inequalities and enable catch up. There is already a strong presidential priority for development projects in the ARMM, which is believed could help sustain growth and create income opportunities for the poor (Tubayan, 2017; Tupas, 2017; World Bank, 2017). A portfolio approach could help simultaneously target the many faces of deprivation in the conflict-affected region.

However, some KIIs were critical of the state of coordination for development projects and their implementation. One interviewee noted that for a country of its size, the Philippines had very few large-scale poverty reduction programs or the scale of ambitious intent similar to China, India, or Indonesia for example. As noted earlier, structure of government was believed to render inter-agency cooperation a big challenge, in the absence of a strong, singular agency. NEDA, for example, is not an implementing agency so its hands are tied in this regard in spite of its intellectual capabilities. Translation of capabilities into not just policies but also implementation and monitoring remains weak, but is a critical need to eradicate poverty (Shepherd et al., 2018, forthcoming). Even amidst relatively advanced devolution and some delegation processes in the country, implementation or administrative decentralization is often weak due to constraints earlier noted such as ineffective internal revenue allotments and political patronage.

Indeed, improved coordination across government entities requires agency capacity at the national and local levels, which KIIs noted were limited. Implementation of multi-sectoral agency approaches may have to take into account the challenges of turf issues and the cultural emphasis on consensus, which can lead to bureaucratic inertia. In a conflict-affected or complex-disaster area, these challenges can be magnified. Rationalization and simplification of programs may be needed in these contexts. Other KIIs also attributed the source of this mal-coordination at the national level to misaligned incentives. "Fat political dynasties" where family members of political clans hold political positions, is one argument put forth in the literature as a correlate for poverty, and a challenge in the country's continued drive for decentralization (Mendoza et al., 2016). However, at the same time, national initiatives like the CCT challenge this political economy paradigm. Ensuring continued success of these initiatives requires capacity building. FGDs and KIIs noted that national governments might dispense programs aimed at poverty reduction, but then lacks the support services to help the local government unit on how to run or sustain these national programs. Another key bottleneck is not purely in training and capacity development, but also in the need for more resources, as highlighted by the moratorium in enrolling beneficiaries into the CCT program, currently set to five million poor families.

A renewed focus on the vulnerable non-poor to sustain escapes

Finally, while various national social protection initiatives target the poor, little is being done to actively target the vulnerable non-poor. In the Family Income and Expenditure Survey, 18% of households were above the poverty line but just below 1.5 times the poverty line in 2009, while the share increased to 33% of households that were non-poor yet under twice the poverty line. This brief emphasized health shocks that rendered escapes from poverty only transitory, and exogenous forces like disasters and armed conflict which had impoverishing effects. Maintaining programs like the CCT is crucial in these contexts, but needs to be complemented by new thinking on programs and policies to complement existing initiatives (KII). In particular, poverty reduction efforts in the Philippines need to continue to tackle poverty, while simultaneously developing new initiatives to ensure that households that do escape poverty can remain resilient over the long-term.

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