

Impacts of the COVID-19 Pandemic on Women in the Informal Economy in Quezon City

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ABSTRACT

Women in the informal economy are suffering compounded burdens as the overwhelming impacts of the coronavirus (COVID-19) pandemic exacerbate their pre-existing vulnerabilities.

This paper articulates the realities and experiences of women in the informal economy in Quezon City based on the findings from the study, *Impacts of the COVID-19 Pandemic on Women in the Informal Economy in Quezon City*. The study was conducted by the UP Institute for Small-Scale Industries (UP ISSI) from February to August 2021. It employed mainly qualitative methodology, which included key informant interviews (KIIs), focus group discussions (FGDs), and a survey. Descriptive statistics (frequency and average) were used in processing the survey results. The primary respondents were 248 women members of three associations of informal workers in Quezon City, namely: the *Pambansang Kalipunan ng mga*

Manggagawang Impormal sa Pilipinas (PATAMABA), Inc.; the Metro Manila Vendors Alliance (MMVA); and the Samahang Manininda sa UP Campus, Inc. (UP Manininda).

The results of the study highlighted the gendered impacts of the COVID-19 pandemic on women in the informal economy; these impacts are manifested in their economic security, in their families, and in their health and overall well-being. The pandemic had caused total closure of enterprises, loss of livelihood, and a significant drop in incomes. With reduced earnings, these women could not adequately feed their families, resulting in a high incidence of hunger among their households. Because of the no-face-to-face-classes policy, some of them had to stop working to supervise their children in their studies while others simply had to juggle both tasks, forcing them to multitask and reduce their hours of sleep. As informal work does not provide these women with social benefits, they had to rely on other means, i.e., using their capital for their household expenses, taking on additional sources of income, starting a new business, and multitasking, among others. While these coping strategies have shown their resilience and resourcefulness, they have also taken a toll on their overall well-being, leaving them physically exhausted, psychologically distressed, and financially insecure. Their own organizations played a crucial role in supporting these women and assisting their enterprises/livelihoods in the form of marketing assistance, cash assistance, representation, and capacity building.

Despite the multiple challenges, women in the informal economy have shown resilience—on both the individual and community level—during this pandemic. While this study reinforces what existing literature states about the gendered impacts of disasters, it also gives equal emphasis to the agency and leadership of women in the informal economy. When provided a supportive environment, proper tools, and ample opportunities, women in the informal economy can come up with innovative solutions that will help them and their enterprises/livelihoods thrive through this crisis, as well as lead in building sustainable and resilient communities.

Keywords: informal economy, women entrepreneurs, pandemic, coronavirus (COVID-19), gender equality

INTRODUCTION

Disasters affect people differently (IFRCRCS, 2015; Neumayer & Plumper, 2007). Crises are never gender-neutral, and COVID-19 is no exception (UN Women, 2020; Cochran et al., 2020; ADB, 2014; GFRRR et al., 2018). While everyone has been affected by the pandemic, the intensity of its impact has been far more overwhelming for the most vulnerable and marginalized sectors of our society. This includes women in the informal economy.

As cited by the Philippine Commission on Women (PCW) in its Policy Brief (2020), the Philippines has approximately 15.68 million workers in the informal economy or 38.3% of the country's labor force. This number is based on the 2018 Informal Sector Survey. Women make up a large portion of the informal economy sector in the country and they are mostly found in small home businesses, contractual jobs in the manufacturing and service sectors, and other underdeveloped sectors of the economy (PCW, 2020).

As of April 2020, almost 1.6 billion workers in the informal economy have been significantly impacted by the COVID-19 pandemic across the globe, leading to an estimated 60% decline in their earnings (ILO, 2020). Women in the informal economy have been particularly impacted because of their pre-existing vulnerabilities that have been amplified and compounded by the pandemic.

This paper highlights the key findings of the study conducted by the UP Institute for Small-Scale Industries (UP ISSI), *Impacts of the COVID-19 Pandemic on Women in the Informal Economy in Quezon City*. It consists of five sections. Section I provides a brief overview of the informal economy in the country. Section II discusses relevant literature on the gender dimension of disasters, paying specific attention to the gendered impacts of the COVID-19 pandemic. Section III discusses the objectives and methodology of this study. Section IV zooms in on the findings of the study focusing on the impact of the COVID-19 pandemic on women in the informal economy, the challenges they are facing, and the assistance that they need. The paper concludes in Section V with policy recommendations for supporting women in the informal economy to ensure their survival and the sustainable recovery of their enterprises and livelihoods.

SECTION I BACKGROUND OF THE STUDY

Women in the Philippine Informal Economy

The term *informal economy* refers to all economic activities by workers and economic units that are—in law or in practice—not covered or insufficiently covered by formal arrangements (ILO, 2016). Belonging to this category are street vendors, ambulant vendors, *sari-sari* store owners, home-based workers, unregistered businesses, among others.

More than 60% of the world's employed population belong to the informal economy. Globally, there are more men (63%) in the informal economy than women (58%). Women, however, are more often found in the more vulnerable and low-paying categories of work, such as domestic workers, street vendors or self-employed home-based workers (ILO, 2018).

Informal work exists in all countries but is far more prevalent in developing countries like the Philippines.

As stated earlier, the Philippines has approximately 15.68 million workers in the informal economy or 38.3% of the country's labor force (PCW, 2020). This means that two out of five workers are more likely engaged in informal work arrangements, do not have access to social protection, and are more at risk during a crisis or economic shock.

An ILO primer (n.d.) stated that, based on 1997 data, the informal economy in Metro Manila is composed of low-income households with most of them earning less than PhP10,000 per month, and about four out of ten households earning less than the poverty threshold of PhP5,000. Around 40% of the informal workers had only elementary education, another 35% reached secondary level. Most of them had been in the city for more than 10 years. Most informal workers and enterprises are in manufacturing (19.7%) and trade (19.4%). A large proportion could also be found in repair services (10%). The most frequently cited reason for entering the informal economy was the potential to earn money. Very few of the informal enterprises received any kind of business assistance. Women in the informal economy started their business with lower initial capital than men. Further, majority of women also earned a lower income than men. These differences were attributed to gendered roles of women,

such as their domestic responsibilities that reduce the time they can devote to economic endeavors as compared to their male counterparts.

In a Policy Brief published in 2020, the PCW stated that women make up a large portion of the informal sector in the country:

In 2012, women make up 37 percent (8 million) of total wage and salary workers in the country wherein 4.76 million work in private establishments and 1.68 million work as helpers in private households with compensation below minimum wage. About 4 million self-employed Filipino women workers are into home businesses, 'sari-sari stores', home-based work for garments and shoemakers, direct selling and personal services. Home-based subcontracting is on the rise, where women homeworkers are engaged in various low-paying and back-breaking production work in garments, handicraft, shoes, and toy manufacturing; food processing; metal craft, leathercraft, and furniture making.

Vulnerabilities and Challenges Faced by Women in the Informal Economy

Women in the informal economy often face multiple and overlapping challenges because of their intersecting roles: as women, as informal workers, and as members of poor households and disadvantaged communities.

Due to existing gendered norms, women often bear the brunt of unpaid childcare and domestic work, leaving them with little choice but to take on low-quality jobs but which allow them to attend to their responsibilities (ILO, 2018).

Being in the informal economy, women are often left in poor and unsafe conditions that expose them to occupational health and safety hazards and the risk of sexual harassment, and without any protection of labor laws, social benefits such as pension, health insurance or paid sick leave and maternity leave (PCW, 2020; UN Women, 2015).

PCW also highlighted other challenges faced by women in the informal economy such as lack of secure and decent housing, both as a residence and workplace; lack of information, capital, and other

resources for their entrepreneurial activity; and lack of representation and voice in structures and processes of economic decision making (2020).

SECTION II

LOCATING THE STUDY IN EXISTING LITERATURE: THE GENDER DIMENSION OF DISASTERS

Disasters exacerbate gender inequalities and result in disproportionate impacts on women and girls (UN Women, 2020). Women and men have gender-differentiated roles, responsibilities, and needs (IFRCRCS, 2010). During disasters, these differences are more pronounced and create inequalities in access to, and control over, resources, and decision-making powers (IFRCRCS, 2010).

Women and girls who are at a disadvantage in terms of income, age, race, geographic location, migration status, disability, sexual orientation, and health status are also the ones who have increased vulnerability to disasters compared to men (Cochran et al., 2020). Cultural beliefs, traditional practices, social norms, and gendered roles also lower the chances of women and girls' survival from disasters (Global Facility for Disaster Reduction and Recovery et al., 2018; ADB, 2014). During the Ebola virus crisis, quarantine restrictions severely impacted women traders in Liberia, significantly reducing their economic and livelihood activities. Even when preventive measures subsided, these women took much longer to recover than men (UN Women, 2020).

A study (Reyes & Lu, 2016) that looked into the gendered experiences of women in a disaster-prone area in Metro Manila revealed that, compared to their male partners, women took on more roles and responsibilities before, during, and after disasters. These responsibilities included looking for and providing food for the family (77.9%), keeping up hope for the family amidst the disaster situation (70.6%), taking care of the sick or injured members of the family (55.9%), among others. Concluding that the vulnerability of women during disasters can be attributed to their poverty and their traditional gendered roles, the study recommended gender-responsive disaster reduction planning.

The Gendered Impacts of COVID-19

The current pandemic also highlights the gendered impacts of every crisis. Aside from the different ways that COVID-19 is affecting men and women's health, safety, and wellbeing, it is also having an unequal impact on the economic security of women, entrenching existing inequalities (GEN VIC, 2020).

In a joint paper on the impact of the pandemic on jobs and incomes in G20 economies, the International Labour Organization and the Organisation for Economic Co-operation and Development (ILO & OECD, 2020) stated that women in the labor market are more severely affected than men as they are more likely to work from home, reduce working hours, and become unemployed. This is largely due to their pre-pandemic employment situation, e.g., their higher likelihood of working part-time. It also stated that women are also more likely to transition to work from home or to reduce working hours, attributing this to "fine-grained gender differences in the labor market, e.g., men's and women's occupations or industries."

The pandemic has also exposed and exacerbated the unpaid care work that women bear. A UN Women report (2020) stated that, while both genders experienced an increase in their workload, women are bearing more of the burden than men. Before the pandemic, women around the world performed an average of 4 hours and 25 minutes of unpaid care work every day compared with 1 hour and 23 minutes for men (Pozzan & Cattaneo, as cited in Power, 2020). Globally, women and girls are responsible for 75% of unpaid care and domestic work in homes and communities every day (Moreira da Silva, as cited in Power, 2020). According to the ILO (2018), the 16 billion hours spent on unpaid care work every day would represent nearly a tenth of the world's entire economic output if it was paid at a fair rate. Further, the ILO also emphasized that 606 million women are outside the labor market because of their unpaid care responsibilities.

UN Women reported that globally, 243 million women and girls aged 15-49 were subjected to sexual and/or physical violence perpetuated by an intimate partner during the pandemic, and stressed that this

number is still likely to increase as financial and health burdens and prolonged isolation continue to grip households. The international organization also argued that women's economic and productive lives were affected disproportionately and differently from men. The difference in the impact stems from the pre-existing gender inequalities suffered by women.

Across the globe, women earn less, save less, hold less secure jobs, are more likely to be employed in the informal sector. They have less access to social protections and are the majority of single-parent households. Their capacity to absorb economic shocks is therefore less than that of men. (UN Women, 2020, p. 4)

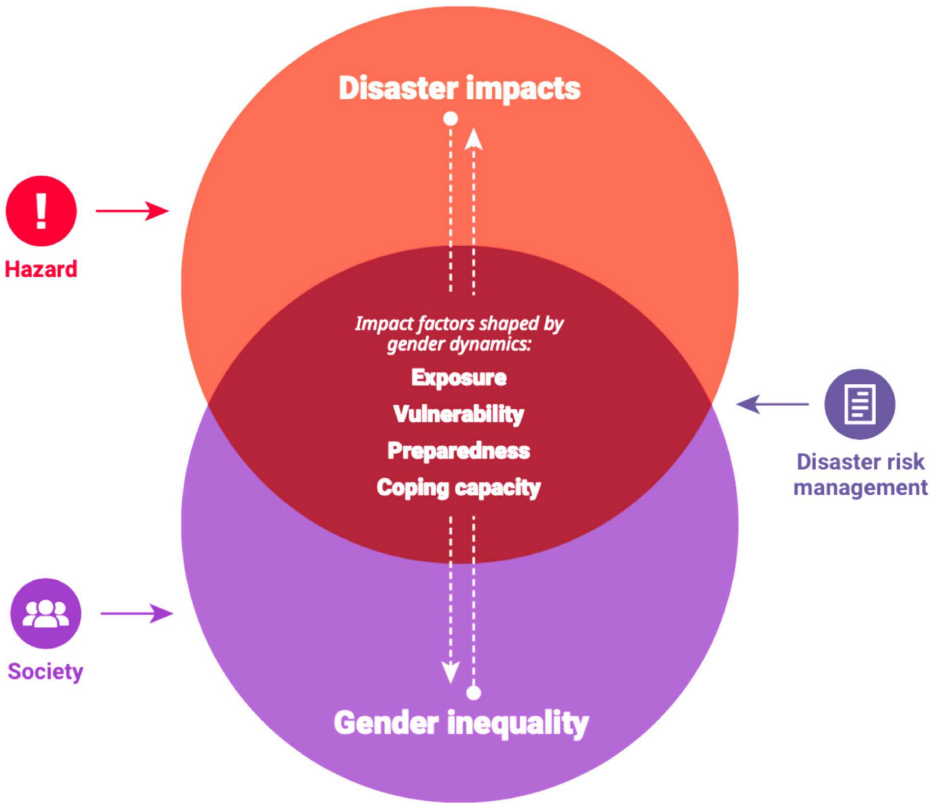
Impacts of the Pandemic on Women in the Informal Economy

A study conducted in Bangladesh on the impact of the pandemic on women entrepreneurs found that more than half (58% of 1,000) of its respondents belonging to the informal economy had no jobs during government-imposed lockdown, resulting in a decline in their personal income. Subsequently, 84% of the respondents faced social, economic, and mental challenges, including domestic violence, lowered buying capacity, and stress during the pandemic.

In a Policy Brief released in April 2020, the ILO estimated that almost 1.6 billion informal economy workers or 76% of informal employment worldwide were significantly impacted by the lockdown measures imposed during the pandemic. It further stated that women are over-represented in high-risk sectors (42%) compared to men (32%). This is because of the high concentration of women in the manufacturing and wholesale/retail trade sectors. Based on ILO estimates, income losses for the informal economy are likely to be massive, with earnings expected to decline by 82% in lower-middle and low-income countries, such as the Philippines (ILO, 2020).

ANALYTICAL FRAMEWORK

This study adopted the World Bank’s framework on gender dynamics and disaster impacts which posits that, when gender dynamics influence disaster impacts, it leads to gender-differentiated impacts, which can then exacerbate gender inequality.



Sources: Adapted from World Bank 2012 and Hallegatte et al. 2017.

Figure 1
World Bank’s Framework on Gender Dynamics and Disaster Impact

Based on the framework, disaster impacts (orange circle) depend on hazard type and intensity, exposure (who and what is at risk of being affected), levels of vulnerability (susceptibility to damage), preparedness and coping capacity. Gender inequality (purple circle) arises from the expected roles of men and women in a society, which influence socioeconomic status, level of agency, and the way men and women prepare for, react to, are impacted by, and recover from disasters. In the overlay (maroon area) between gender inequality and disaster impacts are the factors that drive disaster impacts and are influenced by gender dynamics. This is where gender differentiated impacts happen. Gender-differentiated impacts of disasters can exacerbate gender inequality.

The findings of this study are organized around this framework. The profile of the research respondents highlighted the gender inequality experienced by women in the informal economy even before the COVID-19 pandemic, i.e., educational attainment, household profile, sources and level of income, access to housing and domestic and care work, and organizations they belong to. The rest of Section IV focuses on the *factors that drive disaster impacts and are influenced by gender dynamics*. We looked into the impacts of the pandemic on income, education of children, physical and psychological health, enterprises and livelihood. We also asked the respondents what coping strategies they employed in juggling their domestic responsibilities and managing their enterprises/livelihoods in light of the impacts of the pandemic. We also looked into the assistance that they need for them to be able to recover and sustain their enterprises, as well as their disaster preparedness practices and the barriers they face in disaster preparation.

The impacts of the pandemic on women in the informal economy, particularly in consideration of their pre-pandemic situation, were then analyzed based on the impact factors shaped by gender dynamics.

Section V uses the framework to identify policy recommendations that address gender inequalities experienced by women in the informal economy, which were exacerbated by the pandemic.

SECTION III

RESEARCH OBJECTIVES AND METHODOLOGY

This study aimed to present empirical evidence on the impacts of the COVID-19 pandemic on women in the informal economy. Specifically, the study aimed to determine the impacts of the COVID-19 pandemic on women in the informal economy in Quezon City, identify their coping mechanisms, and enumerate the challenges they face and the assistance that they need to be able to recover from the impact of COVID-19.

This study primarily employed a qualitative methodology, which included key informant interviews (KIIs), focus group discussions (FGDs), and a survey. Descriptive statistics (frequency and average) were used in processing the survey results.

The primary respondents were women members of three associations of informal workers in Quezon City, namely: the *Pambansang Kalipunan ng mga Manggagawang Impormal sa Pilipinas (PATAMABA)*, Inc.; the Metro Manila Vendors Alliance (MMVA); and the *Samahang Manininda sa UP Campus, Inc. (UP Manininda)*. Since this is a pilot study of the Institute, purposive sampling was employed in selecting the organizations. They are active organizations of informal workers in Quezon City with a majority of their members being women. For the UP Manininda, the study involved all its women members since the organization has only 48 women members. For PATAMABA and MMVA, convenience sampling was employed and respondents were chosen based on their location (barangay/cluster) and the kind of enterprise/livelihood they have.

The key informants in the study were heads (i.e., president, executive director, coordinator) of organizations working with women entrepreneurs, such as the Institute for Social Entrepreneurship in Asia (ISEA), *Unlad Kabayan* Migrant Services Foundation, and UN Women. Representatives from the Quezon City local government, such as the Small Business and Cooperatives Development and Promotion Office (SBCDPO) and the Market Development and Administration Division (MDAD), were also interviewed. The interviews with these institutions focused on the impacts of the COVID-19 pandemic on women-managed enterprises, programs and services for women in the informal economy,

challenges in implementing such, and recommendations on recovery and sustainability.

Coordinators of PATAMABA and MMVA were also interviewed focusing on the impacts of the COVID-19 pandemic on their members, the current challenges they face, their coping mechanisms, the assistance they received, and the assistance they still need to be able to recover.

Six FGDs were conducted. The first four FGDs were conducted to gain context of the situation of the respondents: three among the members of PATAMABA, and one among members of the UP Manininda. Discussions centered on the impacts of the COVID-19 pandemic on the respondents and their livelihoods/enterprises, their coping mechanisms, the assistance they received, the challenges they are facing, and the assistance they still need to be able to recover. The other two FGDs—one with PATAMABA cluster leaders and another with UP Manininda key officers—were conducted to present and validate the results of the survey.

The KIIs and FGDs with the members of the PATAMABA, MMVA, and UP Manininda were all conducted during weekends (mostly Sunday afternoons) in consideration of the convenience and availability of the respondents.

The survey instrument was formulated based on initial data and insights from the KIIs, FGDs, and desk research. The 10-page questionnaire was in the Filipino language and had seven sections: I. Profile of the Research Respondents, II. Profile of the Enterprise/Livelihood, III. Impacts of the COVID-19 Pandemic on the Research Respondents, IV. Impacts of the COVID-19 Crisis on the Enterprise/Livelihood, V. Support Received From the Government and Other Stakeholders, VI. Assistance Needed, and VII. Disaster Preparedness and Business Continuity (I. *Tungkol sa Kalahok*, II. *Tungkol sa Negosyo/Kabuhayan*, III. *Epekto ng COVID-19 sa Kalahok*, IV. *Epekto ng COVID-19 sa Negosyo/Kabuhayan/Trabaho*, V. *Tulong/Suportang Natanggap Galing sa Gobyerno at Iba Pang Organisasyon*, VI. *Pagbangon at Pagtataguyod ng Negosyo/Kabuhayan/Trabaho*, and VII. *Paghahanda sa mga Sakuna na Maaaring Makaapekto sa Negosyo*). Some of the

questions allowed multiple responses, i.e., government benefits they are receiving, occupations of household members, organizations they belong to, etc. On the first page of the questionnaire was a consent form stating the title of the research, its objectives, and the contact details of the research team. It specifically asked the intended respondents if they were willing to take part in the study and that they could return the questionnaire if they were unwilling. It also clearly stated that they were not required to answer questions they were not comfortable answering.

Considering the limitations of resources and pandemic restrictions, this study only covered women in the informal economy in Quezon City. Due to the same restrictions, the research team could not do face-to-face administration of the survey, and instead coordinated with the leaders of the three organizations for distribution and retrieval of the survey questionnaires. The survey was administered to 248 respondents: 103 from PATAMABA, 97 from MMVA, and 48 from UP Manininda. The respondents came from different barangays in Quezon City: Sitio Militar, Pag-ibig sa Nayon, Balingasa, Pasong Putik, Culiati, Old Balara, Old Capitol Site, Katipunan, Veterans Village, Commonwealth, Batasan Hills, and Barangay UP Campus.

The KIIs and FGDs were conducted from February to April 2021. The survey was administered from May to June, data processing was done in July, and validation meetings were conducted in August 2021.

SECTION IV

KEY FINDINGS FROM THE STUDY

This section is divided into five sub-sections: profile of the respondents, impacts of the COVID-19 pandemic, coping strategies of the respondents, assistance received during the pandemic, and challenges and needs towards recovery and sustainability. The discussion focuses mainly on the results of the survey and supporting insights from the KIIs and FGDs.

Profile of the Respondents and Their Livelihoods/Enterprises

Table 1

Profile of the Survey Respondents and Their Livelihoods/Enterprises

Characteristics	Number	Percentage
Age (in years)		
20 and below	2	0.8
21 - 29	29	11.7
30 - 39	54	21.8
40 - 49	69	27.8
50 - 59	61	24.6
60 and above	31	12.5
No response	2	0.8
Civil status		
Married	130	52.4
Separated (but not legally)	10	4.0
Single	39	15.7
Single parent	2	0.8
Widow	24	9.7
With a partner who is a member of the LGBTQIA+ category	2	0.8
With a partner/living with someone but not married	41	16.5
Highest educational attainment		
College graduate	19	7.7
College level (not finished)	52	21.0
Vocational (TESDA, etc.)	7	2.8
High school graduate	101	40.7
High school level (not finished)	36	14.5
Elementary school graduate	16	6.5
Elementary level (not finished)	13	5.2
None	3	1.2
No response	1	0.4
Housing occupancy status		
Owns it	17	6.9
Owns it but no title	94	37.9
Renting	104	41.9
Staying with relatives	25	10.1
Staying with employer	3	1.2
Others	4	1.6
No response	1	0.4

Profiled by age, 69 (28%) of the respondents belong to the 40-49 age group, 61 (25%) belong to the 50-59 age group, and 54 (22%) belong to the 30-39 age group. Thirty-one (13%) of the respondents are senior citizens, belonging to the 60 and above age group.

Majority of the respondents (130 or 52%) are married, 43 (18%) are co-habiting with a partner, 39 (16%) are single, 24 (10%) are widowed, while 10 (4%) are separated.

As for educational attainment, 101 (41%) of the respondents are high school graduates, while 52 (21%) reached college but did not graduate. Thirty-six respondents (15%) reached high school, but did not graduate. In all the validation meetings conducted with the three organizations, the respondents explained that their financial situation was not the main reason behind their educational attainment. Rather, their exposure to informal work at a young age attracted them to choose this occupation over pursuing a college degree.

The average household size of the respondents is four to five persons. The average monthly household income ranges from PhP6,400 to PhP10,800. Almost half (42%) of the respondents are renting, while 38% own their homes but with no land titles. Based on the validation interviews, for those renting, their monthly rent ranges from PhP2,000 to PhP8,000. A significant percentage (23%) currently live in what are considered danger zone areas, i.e., living under a bridge, flood-prone areas, etc.

Almost all (96%) of the survey respondents do not hold a position in their barangay.

In terms of their sources of income, the survey respondents who belong to the PATAMABA group are mostly home-based workers engaged in sewing (RTW, curtains, throw pillows), food processing, trading, services (manicure-pedicure, barbershop, salon), tending their *sari-sari* store and/or *talipapa*, selling *lutong ulam/merienda*, and operating a *carinderia*. Those who belong to MMVA are street and ambulant vendors, selling wet and dry goods, i.e., vegetables, fruits, and *ukay-ukay*, among others. Those who belong to UP Manininda are ambulant vendors and kiosk operators, selling fishballs, *taho*, ice cream, and banana cue.

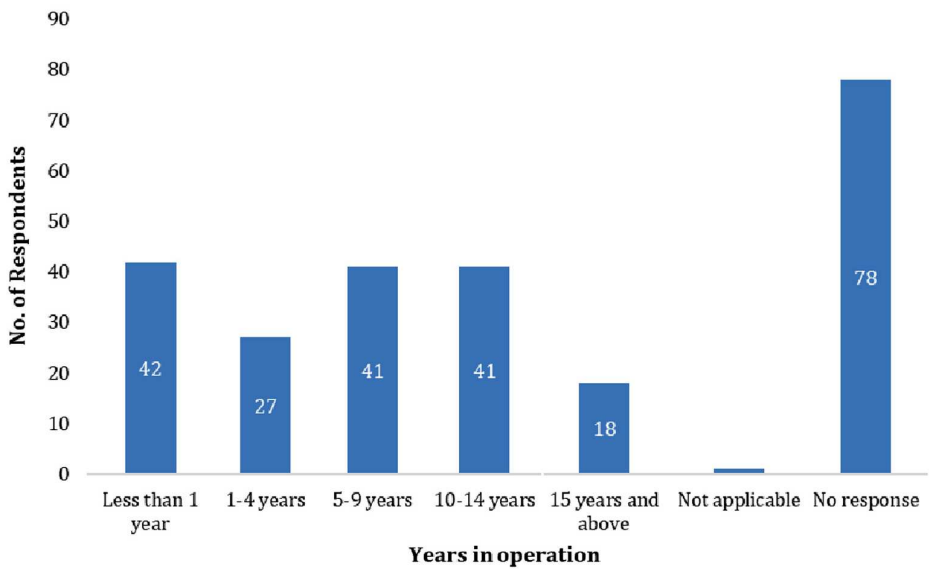


Figure 2
*Number of Years in Operation of the
Respondents' Enterprise/Livelihood*

Forty-two (17%) of the respondents have been running their enterprises for less than a year. This is closely followed by those who have been running their enterprises for 10 to 14 years and 15 years and above, both at 16.5%, or 41 respondents. Twenty-seven (11%) of the respondents have been operating for 1 to 4 years. During validation interviews, the respondents said those who are operating for less than a year are likely to be those who totally changed their livelihoods/enterprises to be able to cope with the impact of the pandemic.

Impacts of the COVID-19 Pandemic

Impact on the Survey Respondents and Their Household

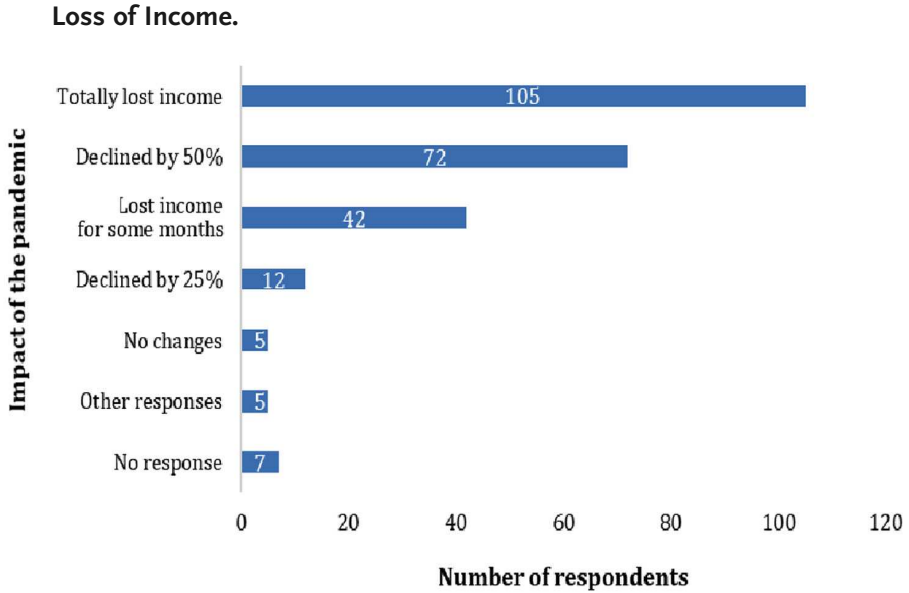


Figure 3
Impact of the Pandemic on Respondents' Income

Out of the 248 survey respondents, 105 (42%) totally lost their income during the pandemic, while 72 (29%) said their income declined by 50%, and 42 (17%) said they lost income for some months. Twelve (17%) said their income declined by 25%. Seven respondents did not answer this question.

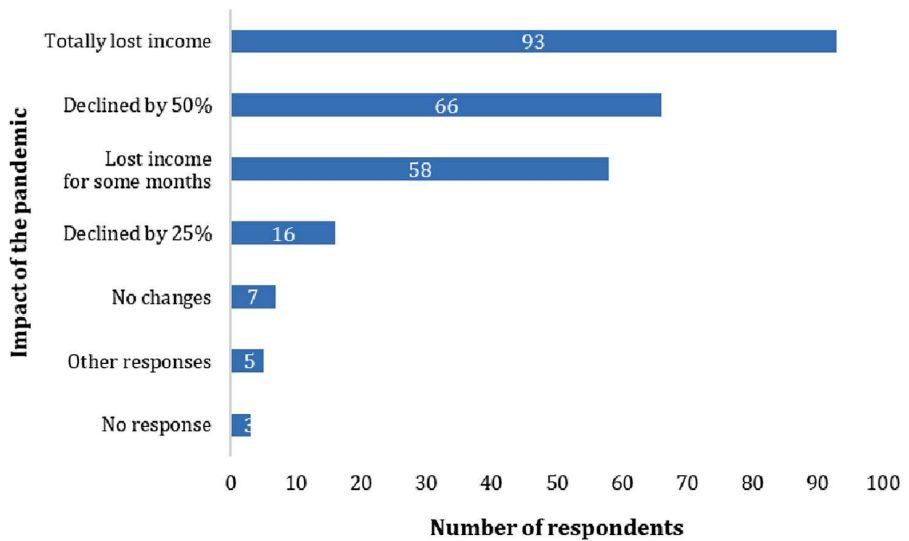


Figure 4
Impact of the Pandemic on the Household Income of the Respondents

The household income of the respondents also suffered during this pandemic. Ninety-three (93) respondents (38%) said their whole household totally lost their income, 66 (27%) said their income declined by 50%, while 58 (23%) said they lost income for some months. Some responses during interviews and FGDs were:

Nawalan din ng trabaho ang mga kapatid ko. (FGD—PATAMABA—Sitio Militar and Pag-ibig sa Nayon, 2021)

Nawalan ng trabaho ang asawa ko, dati siyang nasa St. Peter Insurance. (FGD—PATAMABA—Sitio Militar and Pag-ibig sa Nayon, 2021)

Nawalan ng trabaho ang asawa. Pahinante siya sa delivery ng mga alak; eh may liquor ban.

Mahina pa rin ang income ng asawa. Di pa rin buo ang pasok sa isang linggo.

Apektado ang asawa na natanggal sa trabaho. Most of them informal din—driver, construction, walang regularity ng kita. Lalo na yung dyip. Natamaan din ang dyip. Kahit na may trike sila, may dyip sila—eh pinagbawal ng gobyerno. (KII—MMVA)

Hunger Incidence.

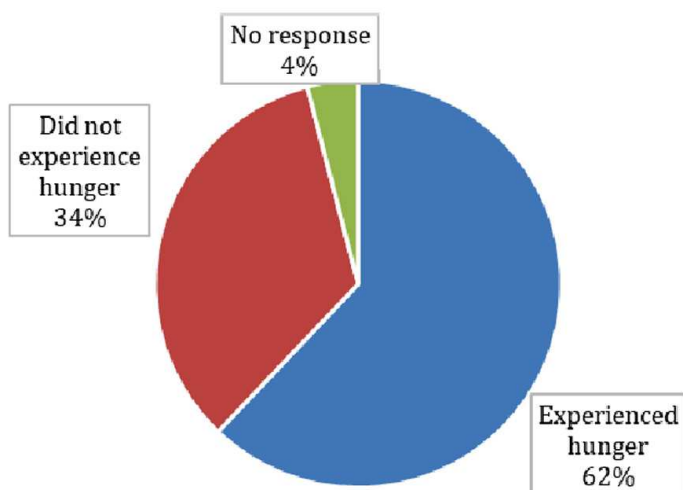


Figure 5

Incidence of Hunger in the Household During This Pandemic

Majority of the respondents (154 or 62%) experienced hunger during this pandemic. Among these, 84 respondents said they experienced hunger once a day, 49 once a week, and 11 once a month. Some of the survey respondents gave the following answers:

Basta lagi po kami walang-wala talaga.

Oo, pinagkakasya kung ano mayroon.

Oo, nawawalan ng ulam.

Opo, dahil 'di sapat ang kita araw-araw.

Opo, buti na lang may mga tumulong magbigay ng pagkain, kaya kahit papaano nakakakain kami.

Education of Children. Asked about the education of their children, 134 respondents said their children continued attending school despite the difficulty of online/modular classes during this pandemic. Thirty-one respondents said their children stopped for two reasons: they did not have the budget for gadgets and internet (20 respondents) and they could not guide them in their studies (11 respondents). However, 62 respondents answered “N/A” to this question.

Fifty-four respondents said they helped their children with their studies while doing business, 38 respondents said their children are old enough and did not need help, while another 38 respondents said the older children helped their younger siblings. Some responses during the interviews and FGDs were:

Dagdag siya sa aasikasuhin. Mas mahirap, kailangang bantayan kasi nakakatulog.

Hirap sa module. Yung mga nag-online, sila ang tumutulong sa kapatid.

Imbes na pambili sa pagkain, igagastos pa sa wifi/data . . . Mahirap ang signal, mahal . . . Pwede sanang dagdag puhunan, pero nagagamit pa pambili ng load. (FGD—PATAMABA—Sitio Militar and Pag-ibig sa Nayon, 2021)

For the respondents whose children temporarily stopped, they shared:

Nag-stop ang anak sa pag-aaral, di makasabay sa online class . . . Pinatigil ko na lang muna, nag-stop kasi di naman talaga kaya.

Huminto po sila sa pag-aaral, napilitang huminto . . . College na kasi, private, wala kaming pambayad (ng) tuition. Syempre walang kita, tapos maraming gastusin sa bahay—pagkain, kuryente, tubig . . .

Physical and Psychological Health. Asked what they did in times of sickness during the pandemic (allowing multiple responses), almost half of the respondents (121 or 49%) said they just took medicine/herbal medicine at home. Others (67 or 27%) opted not to go to the hospital despite being sick/unwell, 65 (26%) visited the barangay health center for consultation instead of the hospital, while 47 (19%) simply endured sickness/pain and opted for home medication due to exorbitant hospital fees. During an FGD, a participant shared:

Hirap pagpunta sa mga clinic, hospital, dental clinics. Ngipin—natriple ang bayad. Kaya kahit di mo na kaya ang sakit, kakayanin mo na lang. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

For psychological support, majority of the respondents (98 or 40%) depended on their family members/relatives, while 24 respondents said they did not know whom to ask help from. Twenty-three (9%) sought help from the organizations they belong to, while 17 (7%) did not ask for support from anyone.

Asked how they usually felt during the pandemic, 71% or 175 of the respondents said they felt anxious/fearful, while half (123) of them felt physically exhausted (50%). Twenty-nine percent of the respondents (72) reported feeling uneasy and restless. Meanwhile, 17% felt calm, while 16% felt hopeful. Multiple responses were allowed for this specific question.

Impact on the Livelihoods/Enterprises

Loss of Revenue.

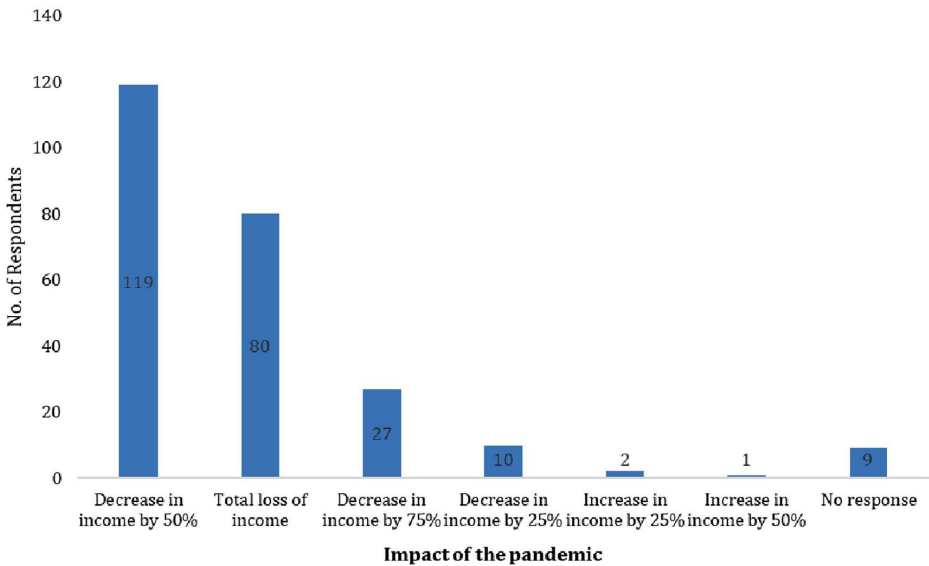


Figure 6
Impact of the Pandemic on the Income of the Respondents' Enterprise/Livelihood

Almost half of the respondents (119 or 48%) said their enterprises/livelihoods suffered a 50% decline in income, while 80 (32%) respondents totally lost their income. Some responses during the FGDs were:

Nagtitipid ang mga customers, dahil nga apektado rin ang kabuhayan nila. Kung dati bumibili pa sila ng dishwashing liquid, fabcon, ngayon, bareta na lang muna. Kung dati, kayang bumili ng litro, ngayon, sachet na lang muna. (FGD—PATAMABA—Balingasa, 2021)

Bawas ang demand for shirt printing. Kasi negosyo ko ay pag-print ng t-shirt para sa school, uniforms, pang-PE, mga sports events, face-to-face events. Dahil walang pasok, walang benta. (FGD—PATAMABA—Balingasa, 2021)

Loss of Customers. Majority of the survey respondents (94%) noted that they experienced varying levels of loss of customers due to the COVID-19 pandemic. Among these, 52% said they experienced a 50% decrease of customers. Some responses during the FGDs were:

Kahit nag-GCQ na, matumal pa rin ang mamimili, kulang pa rin ang benta . . . limitado pa rin ang galaw ng mga tao, so grabe ang epekto. (FGD—PATAMABA–Balingasa, 2021)

Mahirap kasi wala masyadong bumibili. Di lumalabas ang mga tao. (FGD—PATAMABA–Balingasa, 2021)

Dahil nga sa walang face-to-face classes, talagang nawalan kami ng mamimili. Apektadong-apektado ang kita. Hindi namin inasahang aabot sa ganito. (FGD—UP Manininda, 2021)

The income loss may also be attributed to the reduced demand for products and services, as indicated in some responses from the FGDs:

Nawalan ng tahi. Bawal kasi magpatahi, bawal pumasok sa mga bahay-bahay. Na-stuck kami sa bahay. December na nakakuha ng order.

Konti na lang ang nagpapatahi. Karamihan sa kanila sa online bumibili.

Raw Materials. The pandemic likewise resulted in difficulties in securing raw materials for the respondents' enterprises. Majority (71%) of them mentioned the price increase of raw materials as an effect of the COVID-19 pandemic. This was followed by the insufficient supply of raw materials (54%) which may also be attributed to the delays in sourcing and transporting raw materials (31%). Others noted the effects on transportation, including increase in fare. One respondent shared:

At the height of lockdown, may mga panahong walang stock ng mga raw materials.

Affected Operations.

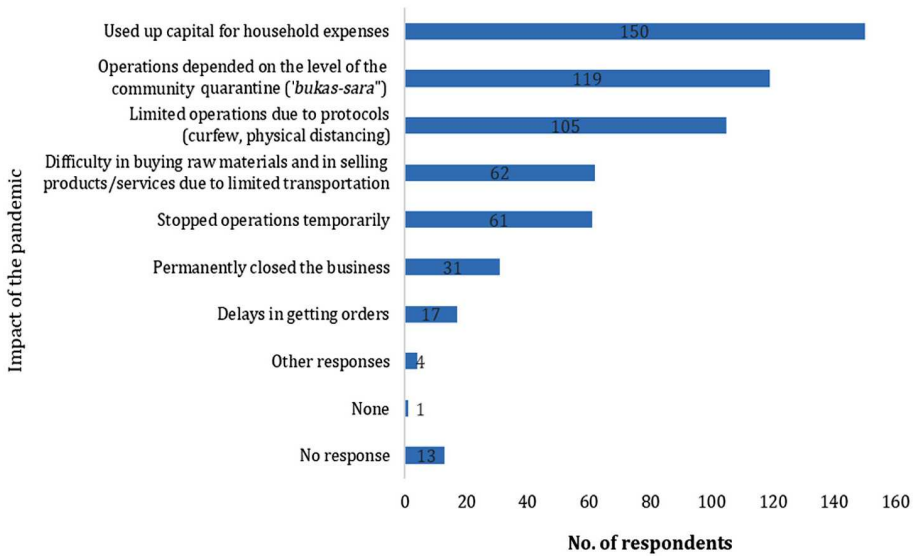


Figure 7
Impact of the Pandemic on the Operations of the Respondents' Enterprise/Livelihood

Asked about the impact of the pandemic on the operation of their enterprises/livelihood (allowing multiple responses), the top 3 responses were: (1) used up capital for household expenses (150 or 60%), (2) operations depended on the level of community quarantine (“bukas-sara”) (119 or 48%), and (3) limited operations due to protocols (curfew, physical distancing) (105 or 42%). Some responses during interviews and FGDs were:

Naubos ang puhunan. Umaasa sa utang. (FGD—PATAMABA–Balingasa, 2021)

Pagtaas ng pamasaha at doble ang sakay kaya pahirapan mamili. (FGD—PATAMABA–Balingasa, 2021)

Noong mga buwan na walang jeep, nagta-taxi kami. O mag-aarkila ng sasakyan pag maraming bibilhin. Dagdag gastos siya. At

kailangang maramihan para hindi sayang ng arkila. (KII—PATAMABA, 2021)

Hirap ang mobility. Kulang pa rin ang transportasyon. Mahal. (KII—MMVA, 2021)

Hindi straight makapagtrabaho dahil kailangan ding tutukan ang anak sa online class. (FGD—PATAMABA–Balingasa, 2021)

Noong mga buwan na walang jeep, nagta-taxi kami. O mag-aarkila ng sasakyan pag maraming bibilhin. Dagdag gastos siya. At kailangang maramihan para hindi sayang ng arkila. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

Mas maliliit na negosyo, mas grabe ang epekto. Malalaking negosyo ang may bentahe. Mas maluwig ang government. Ang movement of goods and services mas maluwig sa mga malalaki. Mas maliliit, mas nahahampas nang husto dahil sa protocol. (KII—Unlad Kabayan, 2021)

Coping Strategies of the Respondents

The respondents employed multiple coping strategies during the pandemic. To be able to provide food for the family, the respondents borrowed money (63%) and reduced household expenses (62%). For 45% of the respondents, they reduced the number of meals per day, used their capital to buy food, and reduced the amount and quality of food served. Some respondents took on additional sources of income (19%). Asked about the source/s of their loans, majority of the respondents (109 or 44%) borrowed from the “5-6” informal lending scheme—where a usurious repayment of PhP6 is charged for every PhP5 loaned. They also borrowed from family members and relatives (67 or 27%), friends (51 or 21%), and micro-finance institutions (35 or 14%). Other respondents (26 or 10%) took out loans from the savings and loan program of their organizations.

Some of the direct responses gathered from the FGDs and validation meetings were:

Nung simula ng lockdown, kahit walang benta, tigil hanapbuhay, may konti namang naitabi. Yung savings at puhunan sa negosyo, yun muna ang ginamit na panggastos sa bahay. (FGD—PATAMABA—Sitio Militar and Pag-ibig sa Nayon, 2021)

Nagtipid kami sa pagkain. Lugaw sa umaga. Ang ulam puro sardinas. Kasi yun ang laman ng ayuda. Nagrereklamo na nga ang mga bata dahil puro sardinas—iba-ibang luto naman, sardinas na may itlog, may sabaw, may gulay . . . (FGD—PATAMABA—Balingasa, 2021)

Syempre mangungutang. Sa 5-6, sa mga kakilala . . . 'di pa dumarating ang SAP, nautang na. Pagdating ng SAP, pambayad na lang. (FGD—PATAMABA—Sitio Militar and Pag-ibig sa Nayon, 2021)

Naghahanap ng kung anu-anong pwedeng pagkakitaan. Dati tumatanggap ako ng labada, ngayon wala na ring nagpapalaba. Pare-parehong nagtitipid. (FGD—PATAMABA—Balingasa, 2021)

Namamasukan as katulong, minsan kahit sa construction. Nangungutang sa kamag-anak. (FGD—UP Manininda, 2021)

For their enterprises/livelihood, the respondents adjusted either by increasing their work hours (30%) or decreasing them (27%). Some totally changed their business (26%), while others diversified products/services (16%) and looked for an alternative source of raw materials (16%).

Gumagawa ng chicken roll, bagoong, chili paste . . . naglalabada, nag-massage therapy, pero bawal pa rin ngayon kaya sa mga kakilala lang. (FGD—PATAMABA—Balingasa, 2021)

Sinara ang tindahan dahil wala kaming benta. Ngayon tumatanggap ng kung anu-anong raket, nanahi, nagmamani-pedi, pero sa mga kakilala lang kasi ang hirap din lumabas. (FGD—PATAMABA—Sitio Militar and Pag-ibig sa Nayon, 2021)

Nagpapaturo pa sa mga anak kung paano mag-online selling sa Facebook. Namamali minsan pero mabilis namang matuto. (FGD—PATAMABA–Balingasa, 2021)

While some respondents shifted their businesses online (11%), majority of the respondents (82%) were not able to do so. Asked about the challenges they experienced in using online sales channels in their enterprise/livelihood, the top three answers given were: weak signal/internet connection (37%), additional expenses for internet load (34%), and not enough knowledge on the use of the internet (32%). Other respondents reported not having gadgets specific for business use. This includes those who are sharing their mobile phones, laptops, and tablets with their children who are engaged in online learning due to the pandemic restrictions on face-to-face classes.

As their overall coping mechanism, majority of the respondents (146 or 59%) resorted to multitasking, while almost half of them either asked for help from their husband/partner and other family members (116 or 47%) or took on an additional source of income (114 or 46%). Sixty-one (25%) reduced their number of hours of sleep.

Assistance Received During the Pandemic

Assistance From the Government

Food packs/relief goods were the most common type of assistance received (90%) by the respondents. This was followed by financial support or grants that did not need to be paid back (35%). The financial support referred to by the survey respondents were the Social Amelioration Program (SAP) implemented by the Department of Social Welfare and Development (DSWD) and a counterpart SAP from the Quezon City government. DSWD's SAP amounted to PhP16,000 per family, released in two tranches of PhP8,000 each. For those who were not able to avail of the DSWD's SAP, the Quezon City government rolled out its local SAP amounting to PhP5,000 per family. In addition, the Quezon City government also provided one-time financial assistance of PhP2,000 to vendors within the locality.

Among the national government programs rolled out during the pandemic, the respondents were only able to avail of the *TUPAD #BKBK* or the *Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced Workers–Barangay Ko, Bahay Ko* Disinfection/Sanitation Project. Fifty-six respondents (23%) reported that they availed of this program.

Thirty-two percent of the respondents were able to avail of Quezon City's local SAP (for those who were not able to receive the DSWD's SAP), 13% availed of *Kalingang QC* for senior citizens, solo parents, and persons with disabilities (PWDs), and 11% received *Kalingang QC Para sa Negosyo*.

Non-Availment of Government Programs. More than half of the respondents (135 or 54%) were not able to avail of the national government programs rolled out during the pandemic, while 67 (27%) were not able to avail of any of the programs rolled out by the Quezon City government. The top reasons for the non-availment of these programs were: lack of information regarding the programs (50%), lack of assistance given to be able to apply for the programs (25%), and the long process of application (13%). Some responses during the interviews and FGDs were:

Walang nabalitaan. Madalas kasi hindi bumababa sa amin ang mga impormasyon tungkol dito, kaya hindi namin nababalitaan. (FGD—PATAMABA–Balingasa, 2021)

Online application . . . *ang hirap ng mga requirements.* (FGD—UP Manininda, 2021)

Hindi po qualified, kasi hindi kami registered. (KII—PATAMABA, 2021)

Asked why their businesses are not formally registered, the respondents shared:

Napakaliit ng puhunan ng mga taga-PATAMABA. Ang business registration, Php1,500. Pampuhunan na nila yun. (KII—PATAMABA, 2021)

Ang dami ng mga requirements, hindi namin maasikaso. (FGD—PATAMABA–Balingasa, 2021)

Majority of the survey respondents (87%) perceived the government support programs to be inadequate to recover and sustain the operations of their enterprise/livelihood.

Assistance Given by the Organizations

PATAMABA, MMVA, and UP Manininda have been actively assisting their members during this pandemic. With funding from an international non-government organization (NGO), PATAMABA offered livelihood training to its members, supplemented with start-up kits. To help its members sell their products, PATAMABA launched the Purple Market Facebook page. MMVA continued its advocacy work through continuous dialogues with the Quezon City local government to voice out the challenges and assistance needed by its members during the pandemic, particularly in the context of restrictions imposed by the government, i.e., curfew hours, physical distancing, etc. MMVA also partnered with other organizations to be able to provide assistance to its members, such as vitamins, medicines, and relief goods. UP Manininda helped its members avail of some government programs such as the Department of Labor and Employment (DOLE)'s TUPAD and Quezon City's local SAP. It also provided relief goods to its members in coordination with other organizations. Members of UP Manininda also served as volunteers in the UP Diliman COVID-19 vaccination program and in the community pantry in the campus.

Challenges and Needs Towards Recovery and Sustainability

Challenges Faced

The top 6 challenges in enterprise/livelihood recovery identified by the respondents (choosing all options that apply) were: lack of capital (89%), concern on multiple financial obligations (58%), lack of buyers (market) (46%), limited transportation (42%), no permanent and decent location for the enterprise/livelihood (36%), and insufficient knowledge on how to bounce back/recover (25%).

Assistance Needed

To be able to recover and sustain their livelihoods/enterprises, the respondents said they would need (choosing all options that apply): financial aid that will not be paid back (78%), loans without interest (64%), longer time given to pay debts (46%), access to permanent and decent business/livelihood location/stall (41%), and affordable and decent housing (34%). Some responses during the FGDs were:

Sa tagal ng COVID, yung puhunan, nawala na. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

Ang puhunan kasi sa negosyo, nagamit na panggastos sa pang-araw-araw na pagkain. Kaya kailangan ng pera para makapagsimula ulit. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

Para mapaunlad ang produkto, libreng product development consultant; coaching/mentoring. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

Training on business management, paano papalaguin ang konting negosyo. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

Kailangan namin ng customer. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

Pag namimili, marami ng sakay. Ngayon, sobrang ikot na. Dagdag pamasaha. Doble-doble ang pamasaha.

Ang hirap mamili ng raw materials—walang jeep, walang bus, mapipilitang mag-trike, special ang bayad. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

Tumaas ang presyo, kaya ang puhunan dapat mataas din, higit pa sa doble ang tinaas. Mahirap namang itaas ang presyo ng paninda mo kasi 'di alam ng mga mamimili ang cost ng puhunan. (FGD—PATAMABA–Sitio Militar and Pag-ibig sa Nayon, 2021)

Disaster Preparedness

Common Disaster Preparedness Practices. The most common practice of the survey respondents in preparing for disasters is having an emergency contact list which contains the list of people/offices that can be reached in times of disasters (41%). This is followed by having savings or an emergency fund (40%), participating in drills (28%), and having insurance (24%). Notably, 28 respondents (11%) claimed to not have any strategies in relation to disaster preparedness. This specific question allowed multiple responses.

Barriers in Disaster Preparation. The top 3 barriers encountered by the survey respondents in preparing for disasters (choosing all that apply) are insufficient knowledge (58%), lack of capability/capacity (38%), and lack of funds (38%). It is also important to note that 34 respondents (14%) shared that preparing for disasters is not a priority. As one respondent explained, “*Abala sa paghahanapbuhay.*” [Busy earning a living.]

ANALYSIS

The results of the study highlighted the gendered impacts of the COVID-19 pandemic on women in the informal economy. These impacts are manifested in their economic security, in their families' living condition, and in their health and overall well-being.

The pandemic severely affected the operations of the enterprises and livelihoods of the research respondents. They shared that their capital (*puhunan*) was used up for their household expenses (60%). In the first few months of the pandemic and at the height of the Enhanced Community Quarantine (ECQ) implementation, they were forced to stay at home—which, for most of them, meant not earning any income. During this time, the respondents shared that they used their capital to buy food for their families and pay for utilities, including rent. The profile of the survey respondents showed that 42% of them are renting, with their monthly rent ranging from PhP2,000 to PhP8,000. Further, the respondents also shared that the operations of their enterprises/livelihoods were

limited due to community quarantine restrictions (48%) and protocols, i.e., curfew, physical distancing, etc. (42%). Majority of the respondents (94%) also experienced varying levels of loss of customers due to the COVID-19 pandemic—52% reporting that they experienced a decrease of customers by 50%. When it came to raw materials, the respondents experienced price increase (71%) and insufficient supply (54%). In the first few months of the pandemic, the ban on public transportation not only limited their movement when purchasing their raw materials, it also proved to be a huge expense for them. During the FGDs, some of the respondents shared that they had to rent a taxi or jeepney to buy their supplies and raw materials. These specific findings showed that, while the virus itself does not discriminate, the policies imposed by the Philippine government to contain it can, and in many ways, did. The varying levels of community quarantine and the corresponding restrictions proved to be anti-poor, as these exacerbated inequalities that existed even prior to the pandemic.

The effects of the pandemic on the enterprises/livelihoods of the respondents significantly reduced their individual and household incomes. Based on the survey results, 42% (105 out of the 248 respondents) totally lost their individual income during this pandemic, while the others reported varying degrees of decline in income, with 29% reporting that their income dropped by 50%. Their household income also suffered, with 38% saying their entire household totally lost their income and 27% saying their income declined by 50%. The reason for this is that their family members are also mostly engaged in the informal economy—as jeepney drivers, construction workers, and the like. Some of the respondents permanently closed their enterprises, while most just had to deal with reduced incomes. Such loss or decline in income is devastating for these women whose earnings are already low to begin with. In the survey, majority of the respondents (56%) reported a monthly household income of PhP10,800, which is way below the standard living wage of at least PhP25,000 for a family of five living in the National Capital Region (Ibon Foundation, 2021).

With reduced incomes, their ability to provide food for their family was also affected. Majority of the respondents (154 or 62%) experienced

hunger during this pandemic, with 33% (84) saying they experienced it once a day.

This study also reinforces what existing literature states about women exchanging economic activities with unpaid care and domestic work (Power, 2020; ILO, 2018). During the FGDs, respondents said that, whenever a family member got sick, it was they who took charge of caring for them—which would often mean not being able to attend to their enterprises/livelihood. Because of the no-face-to-face-classes policy during the pandemic, some of the respondents had to stop working to supervise their children in their studies, while others simply had to multitask to juggle their roles as mothers and entrepreneurs. Since they did not receive an Internet subsidy for the online classes of their children, some had to use up their capital for this expense. Others, because of lack of income, simply decided not to send their children to school as they could not afford to pay for enrollment fees and internet costs (particularly those whose children were already in college in private schools).

To cope with the situation affecting their livelihood/enterprises, the respondents adjusted either by increasing (30%) or decreasing (27%) their work hours, depending on protocols and community restrictions. Others totally changed their business (26%), while others diversified their products/services (16%) and looked for an alternative source of raw materials (16%). During FGDs, the respondents shared how they pivoted to products that were suddenly in demand, i.e., those who were sewing curtains and bedsheets shifted to sewing facemasks, those who were manufacturing dishwashing liquid added alcohol to their products, etc. Some of the respondents started selling their products on Facebook, as 11% reported having an online presence. During the interviews, however, the respondents shared that the shift to digital was not easy for them. Based on the survey results, the top 3 challenges they experienced in using online sales channels in their enterprise/livelihood were: weak signal/internet connection (37%), additional expenses for internet load (34%), and not enough knowledge regarding the use of the internet (32%). Other respondents admitted to not having gadgets suited for business use. Thus, despite mobility restrictions during the pandemic making

the shift to digital inevitable, the high cost of internet and other digital tools, as well as connectivity issues, have made the shift particularly difficult for women in the informal economy mainly because of lack of resources and capacity. During this pandemic, the government has been pushing the business sector to go digital. But for this to be feasible for everyone, the information and communication technology (ICT) infrastructure in the country must be improved in terms of its accessibility and reliability.

The coping strategies employed by women in the informal economy have shown their resilience and resourcefulness. Despite and within the limitations of the pandemic, women in the informal economy diversified their products and services while others mustered enough courage to totally change their livelihoods/enterprises and begin anew. Most took on additional sources of income, causing them to multitask and reduce their number of hours of sleep. These coping strategies, however, do take a toll on their health and overall well-being. When asked how they usually felt during this pandemic, 71% (123) of the respondents admitted that they felt anxious/fearful, 50% (123) felt physically exhausted, while 29% (72) felt uneasy and restless. Bearing the burden of feeding their families and keeping their livelihoods/enterprises afloat amidst this crisis, women in the informal economy are physically exhausted, psychologically distressed, and financially insecure.

Asked what kind of assistance they received from the government during this pandemic, 90% of the respondents said they received food packs/relief goods, while 35% said they received financial grants in the forms of DSWD's SAP and Quezon City's local SAP (for those who were not able to receive DSWD's SAP). Other respondents received Kalingang QC (13%) and Kalingang QC Para sa Negosyo (11%). The SAP from DSWD amounted to PhP16,000 per family, released in two tranches. The Kalingang QC amounted to PhP2,000 to PhP5,000 per family. The Kalingang QC Para sa Negosyo is a stimulus program of the Quezon City government for small businesses in the form of a wage subsidy. But as this program prioritizes registered businesses, only 11% of the respondents were able to avail of this subsidy. For those who were able to avail, the amount they received ranged from

PhP15,000 to PhP18,000. Asked whether the assistance they received from the government was enough for them to be able to recover, 87% answered in the negative.

Under the Bayanihan Law, the national government has funded stimulus programs for small businesses. However, these programs prioritize formally registered businesses, thus automatically excluding those in the informal economy. Therefore, women in the informal economy have limited access to government programs and are left to fend for themselves and rely on other means. Forty-four percent of the respondents sourced out loans from informal lending schemes such as 5-6. What this study has surfaced is the reality that, even during (or more so during) a pandemic, the informal economy remains invisible. Current pandemic response is also gender-blind and non-inclusive as it does not take into account the gender-specific needs of women, particularly those who are in the margins. For example, there are no programs that cater specifically to women during crisis conditions such as this pandemic.

To address these gaps, the respondents' own associations/groups continued to provide support during this pandemic. PATAMABA launched its digital store showcasing products of its members. MMVA, even at the height of the ECQ, continued to voice out the sentiments and needs of members through dialogues with the local government of Quezon City. The UP Manininda helped its members in applying for government programs available for them during this pandemic (DOLE's TUPAD Program) and actively took part in the community pantry in the UP campus and the university's vaccination program. As the resources of these groups were also limited, they collaborated with different organizations to be able to provide support to their members in the form of cash assistance, relief goods, capacity building, and livelihood starter kits.

Asked what assistance they would need to be able to recover and sustain their enterprises/livelihoods, the respondents identified the following: financial aid that will not be paid back (78%), loans without interest (64%), longer time given to pay debts (46%), access to permanent and decent business/livelihood location/stall (41%), and affordable and decent housing (34%).

This study shows that, despite the multiple challenges faced during this pandemic, women in the informal economy have shown their agency and leadership—both in an individual capacity and at the community level. Women in the informal economy can be agents of change and resilience in their communities. But this can only happen if their challenges are tackled, their vulnerabilities are addressed, and their potentials are maximized. With proper intervention and adequate support, women in the informal economy can come up with innovative solutions that will help them and their livelihoods/enterprises thrive through this crisis. When given opportunities and resources, they can lead in building sustainable and resilient communities.

SECTION V CONCLUSION AND RECOMMENDATIONS

While the current pandemic exposes and exacerbates pre-existing social inequalities, it also presents a huge opportunity to address those inequalities that have made women in the informal economy more vulnerable during this crisis. Amidst all the devastating impacts brought about by the pandemic is a rare opportunity for us to rebuild a better and more resilient world—one that is just, inclusive, and gender-equal. The aim is not to go back to where things were before; the aim is to build back better.

Therefore, the challenge at hand is coming up with measures that address the current situation, while also developing medium-to-long-term strategies. Here are the key recommendations of this study:

Ensure representation and participation of women in the informal economy and their organizations in COVID-response planning and decision-making. Their involvement ensures that the decisions made and policies implemented address their specific contexts and needs, making the response more targeted and effective.

Prioritize the informal sector in the government's pandemic response through the following measures:

- One-time financial grant to all workers in the informal economy, ranging from PhP15,000 to PhP25,000.
- Financial grants to organizations of informal workers to support existing savings and loan mechanisms, i.e., savings and loan facility, as a viable alternative to the usurious 5-6 lending scheme.
- Marketing assistance through creative mechanisms, e.g., mobile fresh markets, online platforms, community kitchens.

Put in place universal, comprehensive, and fully-funded social protection systems. Having social protection systems in place before a crisis arises can free the government from having to rely on immediate, short-term, and often very expensive, relief measures. Such a strategy can help increase the economic security of women in the informal economy, making them more resilient in the face of crisis.

Support the adoption of digital technology among women in the informal economy by improving the information and communication technology (ICT) infrastructure in the country. The government has been pushing for full digitalization, particularly in the way business is conducted amidst the pandemic. But such cannot be enforced in a country with serious problems in internet connectivity, i.e., accessibility, reliability, and high cost.

Provide affordable and decent housing and vending sites. The lack of housing and vending sites for women in the informal economy has been a huge source of their insecurity, which greatly affects their productivity and earnings. Addressing this issue would greatly help this sector in the long term.

Provide continuous capacity building and education for women in the informal economy, particularly in the following areas: financial literacy, digital marketing, food safety, disaster preparedness, and business continuity planning. One concrete way of empowering this sector is through continuous capacity building, particularly in areas critical to the growth of their enterprises/livelihood.

Invest in social infrastructure that improves the accessibility and quality of community-based basic social services responsive to the needs of women in the informal economy such as health centers, day care centers, etc. Even before the pandemic, domestic responsibilities already limited women's economic participation, productivity, and earnings. Government and private sector investment in these social services will help unburden women and will greatly increase their economic participation.

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