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Dominguez: Duterte administration has already financed, ordered enough COVID-19 vaccines to inoculate 100-M Filipinos

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Cavite political clans ready their bets for 2022 polls

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CONCEPCION: STRINGENT MOBILITY RESTRICTION MAY LEAD TO CRASH OF AIRLINE SECTOR

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NATIONAL SYNCHRONIZED MALL VOTER REGISTRATION DAY



Presidential Adviser for Entrepreneurship and Go Negosyo founder Joey Concepcion, together with Dr. Edsel Salvana, met with key airline owners and operators, as well as transport group representatives, for a discussion of safe, sustainable measures to help their industry recover amid the pandemic.

The SM Store Donate a book accepts donations of preloved and new books until September 30 2021. For every book donation, you will get a 100-discount voucher. Shopper can also donate activity books from Learning is Fun, and the company will donate the same number of books sold during the program period. School supplies and other learning materials for donation are also available at the Stationary Department of The SM Store.



COMELEC recently held the National Synchronized Mall Registration Day at 40 SM Malls to accommodate more voter applicants before the voter registration deadline. SM Malls strictly implemented the health and safety protocols and ensured that registration set ups are conveniently accessed by registrants. Photos show registrants at the SM Mall of Asia and Dir. Temie P. Lambino, COMELEC NCR Regional Election Director and SM Supermalls SVP for Operations Bien Mateo.



Cavite MSMEs interested in vacuum-freeze drying tech

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EDITORIAL: What speak for us

"It is how we conduct ourselves as human beings—or don't."

Presidential Spokesman Harry Roque has not had an easy day since his meltdown during an online meeting of the Inter-Agency Task Force for the Management of Emerging Infectious Diseases (IATF).

As a video of his outburst at two doctors became widely circulated on social media, Roque faced criticism from many sectors and became the subject of ridicule in memes. People highlighted his boorish behavior and his ill treatment of medical professionals. He was further scored for his unapologetic apology.

Perhaps the most stinging backlash of all came from Mr. Roque's own school, the University of the Philippines, where he studied, taught, and specialized in human rights law in a previous life.

The UP Dili-man Executive Committee objected to the nomination of Roque to the International Law Commission, an advisory body to the United Nations, saying he had "a very poor track record of promoting, defend-

ing, and fulfilling human rights and the rule of law, especially during the administration of President Rodrigo R. Duterte."

A lawyers' group that counts many of Roque's former colleagues among its members, the Free Legal Assistance Group, added that Roque's cavalier disregard of the effects of domestic violations of human rights, among others, make him ill-suited for the position he seeks.

But if Roque bristled from this hit from his own community, he masked it with his characteristic glibness and arrogance.

"My curriculum vitae speaks for itself regarding my credentials in the field of public international law," he said.

"The flimsy justification made to object to my nomination and election to the International Law Commission makes it clear that there are some sectors who will do everything to besmirch my good name, reputation and integrity simply because I do not subscribe to and share their same political beliefs."

Roque, of course, is entitled to his own beliefs—but the pub-

lic is not obligated to believe them, or even acknowledge their truth. We have seen so much of this mouthpiece's actuations in the past months, and his words inspire not comfort, but anger.

This causes us to wonder: What would, ultimately, speak of us when our time of reckoning arrives? This pandemic has led many of us to rethink the way we value success, impact, and legacy. Faced with the prospect of loss and the fragility of life, we believe more strongly that extraneous matters like wealth, power, connections, popularity and titles have little bearing on our person.

What will ultimately speak for us is how we conduct ourselves as human beings—if we are compassionate, fair, honest and are serious about building and maintaining competence to help a larger cause. Then again, dishonesty, entitlement, rudeness and a clear lack of respect for different points of view and for human life speak just as loudly.

Dominguez...

The Philippines has already secured the financing for, and ordered, enough doses of COVID-19 vaccines to inoculate 100 million Filipinos by the end of the year, according to Finance Secretary Carlos Dominguez III.

As of September 12, the vaccines financed and ordered by the national government totalled 121.13 million doses, while another 50.12 million doses are from donations by the Philippines' bilateral partners, and from the country's share in the COVID-19 Vaccines Global Access Facility (COVAX).

Dominguez said the 24.12 million doses procured by the local government units (LGUs) and the private sector round up the total of 195.37 million doses that the Philippines has secured to inoculate 100 million of its residents.

He said that to achieve the government's target of completing its vaccination program for 100 million Filipinos by yearend, the country needs to receive about 9 million doses per week, given that as of Sept. 5, the vaccines delivered already total 52.79 million doses.

Dominguez earlier reported to President Duterte that financing for

the vaccines have been secured and the stocks ordered from the pharmaceutical companies.

"I just want to emphasize, Mr. President, this has already been ordered and ... there is already money set aside for this. What we are waiting for is the delivery," Dominguez said during the President's meeting with select Cabinet officials last Friday night that was televised the following morning.

"Now, as I said, we need 9 million a week. Unfortunately, for the first week of September we only received about 3.5 million. So we have to catch up for the coming weeks," said Dominguez.

Dominguez said he was assured by National Task Force against COVID-19 (NTF) Chief Implementer and vaccine czar Secretary Carlito Galvez Jr. and NTF Deputy Chief Implementer and testing czar Secretary Vivencio Dizon, that as soon as the vaccine deliveries arrive, they are transferred and administered as soon as possible to the vaccinees.

"So again, we want to tell our citizens that as soon as the vaccines arrive, they are actually deployed and people are inoculated. But again, the pharmaceutical companies had some dif-

ficulty in making the deliveries, Mr. President," he added.

During the meeting, Galvez reported to the President that the government is expecting "much bigger volumes" of vaccines this month and in October of 61 million doses with a steady supply of Sinovac, Pfizer and the US-COVAX donations.

Galvez also said the production issues of AstraZeneca, Moderna and the Sputnik vaccines "have already been resolved" by the negotiating team at the Department of Finance (DOF) led by Undersecretary Mark Dennis Joven, with the guidance of Dominguez.

"And also we are now negotiating for next year, for 2022, as directed by Secretary Dominguez," Galvez said.

Dominguez had also told senators that the financing and negotiations for the vaccines have already been completed and that the government is only waiting for the pharmaceutical companies "to step up to the plate" and deliver on their commitment.

Of the 52.79 million doses delivered so far, Dominguez said 17.12 million were donations from bilateral partners and from COVAX, 32.09 million were procured by the national government, while the LGUs and the private sector acquired 3.57 million doses.

"For the rest of September we are expecting a total of 37.58 million doses to be received. And from October to December of 2021 we are expecting a delivery of another 105.29 million doses for a grand total of 195 million doses of vaccines," he told senators in last Wednesday's 2022 budget briefing for the Senate committee on finance by the interagency Development Budget Coordination Committee (DBCC). (PR)

trict, Tagaytay City Mayor Agnes Tolentino and Philippine Olympic Committee president Rep. Bambol Tolentino, brother of Senator Francis Tolentino, will exchange political positions.

Ambion brothers, Vice Mayor Raymund and Eighth District Board Member Reynier, are running for their final term in office.

Alfonso Mayor Randy Salamat, who is running for reelection, will be challenged by former Mayor Ver Varias.

Bailen Mayor Ne-

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Cavite...

run for Congress.

Sen. Ramon "Bong" Revilla Jr.'s eldest son, Bryan Revilla will run for vice mayor as incumbent Vice Mayor Karen Evaristo ends her third term on June 30, 2022.

Jolo Revilla, another son of Bong and Lani, is the first nominee of the Agimat partylist.

In the third district, Rep. Alex 'AA' Advincula of the lone district of Imus City will run for a mayoral post with his long-term political partner former Imus Mayor Homer 'Saki' Saquilayan as his running mate.

Advincula's eldest son, Imus City Councilor AJ Advincula, will run for representative against Imus Mayor Emmanuel Maliksi, son of former Cavite Gov. Erineo "Ayong" Maliksi.

Joining Maliksi's Liberal Party are Vice Mayor Arnel "Ony" Cantimban who will run for mayor and wife Jelyn Maliksi who will run for vice mayor.

In the fourth dis-

trict, Rep. Elpidio Barzaga, wife Dasmariñas City Mayor Jenny Barzaga and Vice Mayor Rex Mangubat will run under the National Unity Party. As of today, no one has declared to run against them.

In the fifth district, the Loyola couple are rumored to be swapping positions as mayor and representative, respectively. Dr. Dahlia Loyola is expected to run for Mayor of Carmona while Mayor Roy Loyola will seek a seat as representative for the towns of Carmona, Silang and Gen. Mariano Alvarez (GMA).

Maricel Echeverria Torres, a former vice mayor who was recently promoted to mayor after his father Walter Echeverria resigned due to health reasons, said she will run for mayor in 2022. She will be challenged by incumbent Vice Mayor Angela Leni Paycana.

In Silang, former mayor Omil Poblete will be running for mayor with running mate Fifth District Board Member

Ivee Reyes. They will go up against Fifth District Board Member Kevin Anarna and vice mayoral bet retired police Col. Edward Carranza.

In the sixth district, three-term Mayor Antonio Ferrer is expected to exchange positions with General Trias Rep. Luis Ferrer 4th. Councilor Jonas Glyn Labuguen will run alongside Ferrer as vice mayor.

In the seventh district, as of today, no one has expressed interest in fighting congressman Boying Remulla, who is seeking a second term as representative.

Amadeo Mayor Redel Dionisio will run for reelection opposite Vice Mayor Rading Viado.

Perfecto Fidel will run for his last and final term as mayor of Indang.

Trece Martires Mayor Gemma Lubigan and Vice Mayor Bobby Montehermoso are expected to run for reelection.

In the eighth dis-

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HEIDELITA LAT PAGINAG
Publisher

Irene Gascon
Correspondents

Webster Ace Paginag
Editor-in-Chief

Jenalyn B. Lat
Circulation-in-Charge

Marivic Soberano
Marketing Manager

Marvin B. Lat
Reporter

Atty. Evelyn R. Dominguez
Legal Consultant

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KAPANALIG

Ni Nelson Dimapilis

Bill giving more consumer protection vs financial fraudsters pushed

With a strong backing from the Bangko Sentral ng Pilipinas (BSP), Senator Win Gatchalian pushed anew the passage of his bill protecting financial consumer welfare amid the increased adoption of digitalization of financial products and services in the country. Gatchalian noted the prevalence of the use of financial services as well as innovations in financial products and services following the eruption of the COVID-19 pandemic last year;

Gatchalian said that consumers have also become more vulnerable to groups or entities who prey upon those in need while fraudsters have become more creative and sophisticated in hijacking personal information found in both physical devices and online accounts;

SB 2287 seeks to expand the powers of the BSP and other financial regulators such as the Securities and Exchange Commission (SEC), Insurance Commission (IC) and the Cooperative Development Authority (CDA) to perform acts necessary for the protection of financial consumers.

"The government should continuously be more proactive in terms of coming up with ways to protect our consumers," Gatchalian said.

In welcoming the BSP's support for Senate Bill No. 2287 or the proposed "Financial Products and Services Consumer Protection Act," the Vice Chairperson of the Senate Economic Affairs Committee expressed gratitude to the country's central monetary authority for underscoring the significance of an enabling law that will safeguard the interest of financial consumers.

Gatchalian noted the prevalence of the use of financial services as well as innovations in financial products and services following the eruption of the COVID-19 pandemic last year.

Alongside this development, Gatchalian said that consumers have also become more vulnerable to groups or entities who prey upon those in need while fraudsters have become more creative and sophisticated in hijacking personal information found in both physical devices and online accounts.

"We need to stay ahead because hackers and fraudsters also evolve and they know how or where people are lax when it comes to protecting their identity and personal information," Gatchalian, also Vice Chairperson of the Senate Committee on Banks, Financial Institutions and Currencies, said.

"We need to strengthen the powers of government and clear up the lines on who will protect financial consumers and what are the mechanisms for financial consumers to tap into in case of fraud," he added.

SB 2287, Gatchalian explained, seeks to expand the powers of the BSP and other financial regulators such as the Securities and Exchange Commission (SEC), Insurance Commission (IC) and the Cooperative Development Authority (CDA) to perform acts necessary for the protection of financial consumers such as market conduct surveillance and examination, market monitoring, enforcement, provision of complaint handling mechanism, adjudication, and rule-making, among others.

While the BSP already has in place its manual on consumer protection, Gatchalian pointed out that such guidelines are limited to BSP regulating BSP-supervised financial institutions and does not cover other financial regulators and other pertinent institutions which also provide financial services.

MSMEs...

MANILA – A good number of micro, small and medium enterprises (MSMEs) have expressed interest in vacuum-freeze drying technology as an innovation to their businesses, Department of Science and Technology (DOST) Secretary Fortunato de la Peña announced on Friday.

In a taped report, he said at least 60 have attended a virtual seminar on the use of vacuum-freeze drying facility that the DOST has organized last September 2.

The participants were from the food enterprises, cooperatives, farmer associations, and government sectors, he said.

"Preservation, longevity of shelf life, and hygroscopicity or water-absorptivity which allows for easy reconstitution are among the advantages of this technology," de la Peña remarked.

According to him, the resource per-

son talked about how the vacuum freeze-drying process preserves the nutrient content of fruits or vegetables, compared to other drying methods, such as air-drying or sun-drying.

"The speaker, Dr. Adelisa Dorado, an associate professor at the University of the Philippines - Los Baños, also identified long duration of processing time and high operating cost as the disadvantages of this technology," he added.

Meanwhile, de la Peña said the Cavite Provincial Agriculturist Office expressed interest in adopting the technology for its assisted farmers' association.

The DOST-Calabarzon acquired a vacuum freeze-drying equipment, currently housed in the Calabarzon Food Solutions Hub in Laguna, for use of the Association of Laguna Food Processors and other food enterprises in the region in developing and commercializing food products, he said. (PNA)

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RT-PCR test, and the long quarantines for arriving passengers from international flights.

When it comes to international flights, Philippine Airlines, represented by President and COO Gilbert Sta Maria and Senior Vice President and Chief Strategy and Planning Officer Dexter Lee, said travelers consider requirements such as testing and the 10-day quarantine period very burdensome, forcing them to put off their travel plans.

Philippine Airlines, for its part, proposed piloting a new protocol to reduce risk and cost to passengers of international flights.

Under the proposal, passengers will be tested 72 hours before departure and will undergo quarantine upon arrival and take an RT-PCR test on the third day. If the result is negative, they can go out of the quarantine facility on the 5th day and continue home quarantine. Based on the data presented, testing before departure helps reduce positivity rate and risk. The proposal would also enable passengers to save as much as 25,000 pesos aside from enjoying a more comfortable quarantine in the comfort of their own home.

The stakeholders also requested the IATF to consider placing North America on the list of green countries as this is the biggest market for local airlines. According to PAL, it has earned \$1 billion from the North American market before the pandemic.

Cebu Pacific, through its Vice President for Cargo Alex Reyes, also called on the Inter-Agency Task Force (IATF) to release guidelines to allow fully vaccinated Filipinos to travel domestically to help start tourism and economic activities.

"They only must present a vaccination card or DICT vaccination certificate as sole requirement" said Reyes, adding local government units may require RT-PCR test for unvaccinated travelers.

Meanwhile, Air Asia CEO Ricky Isla proposed the use of antigen testing if testing will still be required as it is more convenient and cheaper.

The proposal is similar to the Bakuna Bubble being pushed by Concepcion.

Under the Bakuna Bubble, COVID-19 guidelines are eased for fully vaccinated individuals to help boost the economy and protect the employment of many Filipinos.

Concepcion has been pushing for safer reopening of the economy specially for the vaccinated, scoring some minor wins after some sectors were allowed to open during the granular lockdown in the National Capital Region.

Salvana, on the other hand, said he's supportive of the reopening of businesses but he insisted that it must be done safely.

The airline industry also assured the IATF that they are well-equipped and prepared because they have been doing these measures even before the COVID-19 pandemic.

The hotel industry, represented by Philippine Hotel Owners Association Executive Director Bong Bengzon, asked the government to revisit the number of passengers who are allowed to come in as they can handle the influx of tourists once the tourism industry is opened.

The bus industry, for its part, was supportive of the call to allow intra/inter-provincial travel for vaccinated individuals, saying it would help revive the sector that has been heavily affected by lockdowns.

Keeping the airline industry healthy is also vital to the survival of hotels, travel agents and operators, and tourism-related businesses, most of them small and medium enterprises that are scattered all over the island nation.

Salvana committed to bring the concerns of the stakeholders to the IATF and would take up their proposals during its next meeting.

"I understand the plight of the airline industry. I promise to put all of their concerns and proposals on the table in our next meeting," he said.

Aside from Concepcion, others who attended the meeting were LT Group President Michael Tan, Cebu Pacific VP for Corporate Affairs Atty. JR Mantaring, Air Carriers Association of the Philippines (ACAP) Executive Director Atty. Bobby Lim, MacroAsia Corp. President and COO Joseph Chua, Victory Liner Senior VP Marivic Del Pilar, Alex Yague of Nagkakaisang Samahan ng Nangangasiwa ng Panlalawigang Bus sa Pilipinas Inc., Yvonne Flores of Cebu Pacific, Annabelle Arceo of LT Group, Rachel Jem Apoldo of Air Asia, ASEAN BAC Philippines Senior Adviser Josephine Romero, and Go Negosyo Executive Director Mina Akram. (PR)

CONCEPCION...

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Overly stringent travel requirements imposed by both national and local governments amid the prolonged COVID-19 pandemic could lead to the eventual crash of the local aviation industry.

Major airline groups have thus asked the government to allow increased mobility of vaccinated Filipinos to allow them to sustain the recovery of some of the billions of pesos in revenues lost since the COVID-19 pandemic struck in March 2020.

These airline groups sought the help of Presidential Adviser for Entrepreneurship Joey Concepcion in bringing forward their concerns regarding the effects of the pandemic on their businesses to the national government.

Collectively, they have asked for increased mobility among the vaccinated within the transport sector.

"For these airline companies to survive, there has to be sustainable number of passengers especially for the tourism industry," Concepcion said.

Concepcion and the stakeholders of the airline sector met with Dr. Edsel Salvana, one of the advisers of the DOH, to air their concerns over the strict policies of both the national and local governments that discourage travelers from flying to various parts of the country or even abroad.

Stakeholders called on the government to relax some rules to help encourage Filipinos to travel, especially those who are fully vaccinated.

Among these rules that they hope can be done away with are the multiple requirements for traveling, especially for domestic destinations, and expensive testing as most destinations require an

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Cavite...

lia Angeles and Magallanes Mayor Jasmin Maligya-Bautista also expressed interest to run for another term.

Naic Mayor Junio Dualan endorsed elder brother Councilor Ralph Dualan as his mayoral bet. He will go up against Vice Mayor Roger Pangilinan.

There will be a three-cornered fight in Maragondon town as Dr. Aldous Angeles, Councilor Lawrence 'Umbe' Arca and Noel Rillo will all be running for mayor. Rillo is the younger brother of incumbent Mayor Rey Rillo, who completed his three terms as local chief executive.

Ternate Mayor Lambert Bambao is running for a

second term and will be challenged by former mayor Herminio Lindo.

Kawit Mayor Angelo Aguinaldo will be challenged by his cousin Boy Blue.

Dino Chua of Noveleta will be challenged by former mayor Enrico "Boy" Alvarez and Cavite City Vice Mayor Denver Chua will run against Apple Paredes for mayor.

Voltaire Ricafrente will challenge Vice Mayor Mao Luna for the top executive post in the town of Rosario. (TMTIMES)

ANOTHER TAAL ERUPTION: HOW PREPARED ARE WE?

by Jaime Aristotle B. Alip, PhD

heidelitalat@yahoo.com

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paredness are lessons they have learned from their membership in CARD. These became part of their coping mechanism at that tumultuous time. After Taal's eruption, they were able to recover quickly because they had access to microfinance and microinsurance, as well as microenterprise development services. They also got more help because CARD served as intermediary among communities, government agencies, and private donors.

Households and communities are at the front lines of any disaster that could ensue with Taal's continuing activity. Communities -- with knowledge of the local geology, the hazard context, and the livelihoods options available -- must be involved in disaster management programs from the start, and supported by projects to develop the capacities and linkages that will help them overcome. Likewise, providing them with much-needed financial services, like microfinance and microinsurance, goes a long way towards enabling them to recover. Local communities are key partners to an effective disaster management process. We should treat them as such. Another Taal eruption looms, and so, we should begin this community-centered approach now.

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Dr. Jaime Aristotle B. Alip is a poverty eradication advocate, with more than 30 years of experience in microfinance and social enterprise development. He is the founder of the Center for Agriculture and Rural Development Mutually-Reinforcing Institutions (CARD MRI), a group of 23 organizations that provide microfinance, microinsurance and social development services to 7.4 million economically-disadvantaged Filipinos nationwide. CARD's innovative financial and enterprise development services targeting the poor has won many accolades, including the Ramon Magsaysay Award for Public Service in 2008, and for Dr. Alip, the prestigious Ramon V. del Rosario Award for Nation Building in 2019. Dr. Alip is an alumnus of the Harvard Business School, the Southeast Asia Interdisciplinary Development Institute and the University of the Philippines. (PR)

Cavite ...

From Page 1

Days before the official filing of candidacy in the first week of October, local politicians in Cavite have begun aligning themselves and forging alliances in preparation for the 2022 elections.

Cavite Gov. Juanito Victor "Jonvic" Remulla Jr. has expressed his interest to run for a second term. Tagaytay City Councilor Althea Tolentino, daughter of Cavite Eighth District Rep. Abraham "Bambol" Tolentino and Tagaytay City Mayor Agnes Tolentino, has been eyed as Remulla's running mate under the Magdalo Party.

In the first district of Cavite, former Kawit Vice Mayor Paul Abaya has openly declared his wish to replace his brother, Rep. Boy Blue Abaya in Congress.

Boy Blue is in his third and last term as representative.

The Abaya family held congressional posts for three decades now starting from their father, former Rep. Plaridel Abaya.

Dr. Paul Abaya, elder brother of Boy Blue, will run against First District Board member Davey Chua.

The Chua political clan also has an extensive influence in the area. His brothers Dino and Denver are Mayor of Noveleta and Vice Mayor of Cavite City, respectively.

In the second district, deputy speaker Rep. Strike Revilla will run as Mayor of Bacoor while his sister-in-law, Bacoor Mayor Lani Mercado, will

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Taal, one of the country's most active volcanoes located just 45 miles of heavily-populated Manila, is on Alert Level 3. The Philippine Institute of Volcanology and Seismology (Phivolcs) raised Taal's alert level on July 1, after a phreatomagmatic eruption which spewed ash and other materials up to one kilometer into the air. Alert Level 3 means there is magmatic unrest, which could drive an explosive eruption. Phivolcs advised the evacuation of barangays in the nearby towns of Agoncillo and Laurel in Batangas.

Just last year, Taal's eruption caused an ashfall that reached as far as Metro Manila and Central Luzon. It erupted on January 12, 2020, displacing more than 400,000 people. Thirty-nine persons died. The eruption disrupted airport operations and caused more than P3 billion worth of damages to crops. Several industries were also paralyzed.

The threat of another Taal eruption looms as the country grapples with the coronavirus (COVID-19) pandemic, adding another layer of gloom to an already overburdened populace. We should be better prepared this time. National government agencies need to work with local government units (LGUs) to ensure that response measures are in place. More importantly, local communities need to be involved, as they are at the front lines. Enabling local communities to prepare for disaster would mitigate damage and prevent loss of life.

Restive Taal

Taal Volcano in Batangas is a large caldera formed by prehistoric eruptions and filled by Taal Lake. It has had several violent eruptions in the past; thus, Volcano Island, where Taal is situated, is listed as a "Permanent Danger Zone." Prior to January 2020, Taal's last recorded eruption was 43 years ago, in 1977.

Taal's recent restiveness was first reported in February 2021. Alert Level 1 was declared and the residents of Volcano Island were preemptively evacuated. On March 9, as Taal's activity increased, Phivolcs raised the alert level to number 2. Taal began emitting sulfur dioxide in June, causing volcanic smog to reach as far as Central Luzon. On July 1, a phreatomagmatic eruption, or an eruption that involved both magma and water, occurred. Phivolcs then raised Taal's alert level to 3. On July 15, the Taal Volcano Bulletin reported 17 volcanic earthquakes, including 16 tremor events that lasted from 1-36 minutes. Taal Volcano emitted 3,755 tons of sulfur dioxide, with steam-rich plumes reaching as high as 1,800 meters from the main crater.

Disaster Preparedness is Key

Interior Secretary Eduardo Año reported in last week's briefing with President Rodrigo Duterte that government agencies are coordinating with LGUs as Taal Volcano continues to pose an active threat. He said safety protocols are being maintained in evacuation centers to avoid COVID-19 infections.

Town and city governments around Taal Volcano had already started preparations in coordination with the CALABARZON Regional Disaster Risk Reduction and Management Council. The Department of Social Welfare and Development (DSWD), in its July 14 DROMIC Report, stated that Taal's unrest has displaced 4,798 families or 17,013 persons in 120 barangays. Thirteen municipalities of Batangas are affected, and there are 1,065 families or 3,718 persons currently taking temporary shelter in 24 evacuation centers.

More than P5 million worth of assistance, both from government and non-government organizations (NGOs), had been provided to affected families. DSWD has dispatched Quick Response Funds (QRF) for relief operations and resource augmentation to LGUs. Food and supplies had been prepositioned, and systems put in place to ensure safety and security measures, as well as health protocols, during disaster relief operations. Phivolcs continues to monitor Taal, providing daily updates to the public.

Community Involvement is Crucial

While the government is already under-

taking disaster risk mitigation measures, the role that stakeholders play cannot be overstated at this point. According to the United Nations International Strategy for Disaster Reduction (UN/ISDR), the key parties that play major roles in disaster management include: communities, local governments, national governments, regional institutions, NGOs, MFIs, corporations, media, and scientific communities. Of all these, communities, particularly the most vulnerable, are the most vital. This is because the input of communities in planning disaster response, and their ability to respond, ultimately determine the extent of risk associated with natural hazards.

Government and the private sector have worked in mobilizing resources for immediate response when Taal erupted in January 2020. This is also true for local communities and the Center for Agriculture and Rural Development Mutually-Reinforcing Institutions (CARD MRI), whose members in Batangas, Cavite and Laguna were affected by Taal. CARD MRI is a group of social development organizations that provide microfinance, microinsurance and related services to the poor, and true to its mission, it was among the first to mobilize resources to aid those affected by Taal's eruption.

With members composed of socially- and economically-disadvantaged individuals, CARD has set up its own system of monitoring disaster in communities where it operates. It also gives emergency relief to members in times of disaster. When Taal erupted last year, 16,851 CARD MRI Disaster Relief Assistance Program (CDRAP) packs, amounting to more than P4.12 million, were distributed to affected communities. The packs contained emergency provisions such as food, medicines, face masks and hygiene kits.

CARD also spearheaded a donation drive, designating its Head Office in San Pablo City, Laguna, and CARD SME Bank branches in Sto. Tomas, Tanauan, and Lipa, Batangas as drop-off stations. The donation drive yielded 5,100 bottles of drinking water, 15 boxes of clothes, and about P50,000 cash donations. The Aboitiz Group also donated boxes of bottled water to aid CARD, which partnered with LGUs to distribute relief packs in evacuation centers. When Taal's restiveness ceased, CARD helped its members recover from their losses through microfinance and microinsurance, as well as marketing support for their microenterprises.

Not Passive Victims

Government disaster reporting systems treat affected communities as passive recipients of aid, with DROMIC reports focused on the number of affected, amount and forms of humanitarian assistance, standby funds and prepositioned relief goods. But that is not CARD's experience. Their members from affected communities played active roles in disaster response: from helping report and monitor developments in their respective areas, to facilitating the distribution of information and relief goods, to coordinating with CARD staff on the ground. CARD learned that communities help each other in times of calamity, and with proper support, they can be effective partners in disaster mitigation efforts.

Community members play a vital role in reducing the impact of disaster. They are the most vulnerable, and experience the greatest impacts of natural calamities. Yet they are not passive victims, as shown by CARD members when Taal erupted in 2020. They have established coping mechanisms, including self-help, temporary migration to neighboring towns, livelihood diversification, sale or mortgage of assets, availment of loans, working with LGUs, and community-based organizations like CARD.

Microfinance and microinsurance also help provide social security to poor people living in disaster-prone areas. Last year, I was surprised to see members transacting at CARD branches even at the height of Taal's unrest. They were accessing savings they have put aside for emergencies. Others were availing of loans, or making claims on their microinsurance. It was gratifying to hear them acknowledge that credit discipline and disaster pre-