

After Typhoon Haiyan, Philippines expands crop insurance

By Teresa Cerojano
The Associated Press

CALAMBA, The Philippines — The aftermath of Typhoon Haiyan (also known as Typhoon Yolanda) in the Philippines has added urgency to finding a solution to a longstanding problem: Less than 10 percent of farmers have crop insurance, and while its advantages are widely understood, few can afford it.

Raymundo dela Vina, an 81-year-old farmer in Laguna province near Manila, likened raising crops to betting in a lottery: You go against so many odds including pests and an average of 20 typhoons that pummel the country each year, flooding small rice paddies like his.

The country's 10.8 million farmers are part of the second poorest industry after fishermen. Many are tenant tillers who share their harvest with landowners and go into debt to pay for seeds, fertilizer, and pest control. Crop insurance is the least of their priorities when there is often not even enough money for food.

But the government wants to change that.

Officials and international aid groups are discussing ways to boost resilience to disasters after one of the strongest typhoons on record killed more than 6,200 people and flattened towns in the central Philippines on November 8, 2013. Better protections are vital for the poor who often end up deeper in poverty with every calamity.

A World Bank report estimated that natural calamities cut a 0.8 percentage point from the country's economic growth rate each year on average. The proportion of people living in poverty in 2013 may have risen to 26.4 percent from 25.2 percent the previous year despite economic growth of more than seven percent, according to a government report.

Government-subsidized insurance that covers 30,000 pesos (\$668) of a farmer's production cost per hectare each cropping



SHARING THE RISK. A farmer prepares a rice field for planting in Calamba city, Laguna province, about 44 miles south of Manila, the Philippines. The aftermath of Typhoon Haiyan (also known as Typhoon Yolanda) in the Philippines has added urgency to finding a solution to a longstanding problem: Less than 10 percent of farmers have crop insurance, and while its advantages are widely understood, few can afford it. Crop insurance is the least of priorities when there is often not even enough money for food. (AP Photo/Bullit Marquez)

plant again.

In February, the flooding finally dried up after six months, and a young farm helper was guiding a water buffalo as it pulled a plow around dela Vina's farm to prepare for planting the next day. It was more than two months late for December's cropping season.

In provinces on Haiyan's path, including Samar, Eastern Samar, and Leyte, however, coconut farmers will take longer to recover.

An estimated 33 million coconut trees were damaged or destroyed by the super typhoon's ferocious winds and tsunami-like storm surge, practically all of them uninsured. It will take at least six years for the coconut farms to return to full production.

Budget secretary Butch Abad has said there will be substantial funds for crop insurance, microcredit, and guarantees under the 2015 budget as part of moves to boost resilience to disasters.

For Anselmo Gecolea, a 73-year-old tenant farmer also from Laguna, insurance helps, but is not enough. High costs and shrinking earnings are making farmers like him desperate, he said.

The grandfather of 12 said his 1.5-hectare (3.7-acre) rice farm and vegetable plot are all he relies on for a living and almost nothing is left of earnings after deducting land rent, fertilizer cost, and debt payment.

"So when I do not harvest when there is a typhoon, I really sink in debt," he said with a somber look on his weather-beaten face.

season is a big help, farmer dela Vina said.

Jovy Bernabe, president of government-owned insurer Philippine Crop Insurance Corp., said the program is being expanded this year, with free policies to be given to 800,000 farmers in the 20 poorest provinces plus six provinces directly hit by Haiyan.

Last year, the agency enrolled for free 224,000 poor farmers who had become landowners under agrarian reform, raising the number of insured to 750,000.

Expansion of the crop insurance program, private micro-insurance against calamities for families, and a proposed disaster risk insurance for towns pegged to measurable factors like rainfall volume are among mechanisms being implemented or studied to brace for future catastrophes.

In dela Vina's case, the crop insurance corporation subsidizes half of his premium. He pays about a third of the cost or 1,108 pesos (\$25) per hectare through a farmers' cooperative while state-run Land Bank of the Philippines takes care of the balance.

About 12 percent of subsistence rice farmers now have crop insurance, a leap

from two percent in 2009, Bernabe said. Numbers are lower for farmers planting other crops.

He said 750,000 enrollees is a "good number" compared with previous years.

Bernabe said the national government wants local government to jointly subsidize policies to bring down the cost in areas where they are not free. It also wants private insurance companies, farmers' cooperatives, and rural banks to get involved.

"Without insurance you just leave everything to god because there are always disasters and your expected harvest could be totally wiped out," dela Vina said. It brings down risks, especially for tenant tillers who fall deeper into debt when they fail to harvest, the sprightly octogenarian said.

His four-hectare (9.9-acre) farm near the rim of Laguna Lake had been under water since August last year, when another typhoon, Trami, coupled with heavy southwest monsoon rains and lake siltation caused severe flooding in Manila and nearby provinces. His insurance has indemnified about a third of his 400,000-peso (\$9,000) loss. It's enough capital to

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Our decisions today will determine the future of the region for generations to come.

Climate Smart Communities Scenarios The Oregon Legislature has required the Portland metropolitan region to reduce per capita greenhouse gas emissions from cars and small trucks by 2035. Your thoughts will help shape a draft recommendation that will be considered this fall.

2014 Regional Transportation Plan (RTP) The RTP is the long-term blueprint to guide transportation investments throughout the region. The 2014 RTP update compiles elements of adopted transportation plans of cities and counties across the region and includes priority projects, safety recommendations, an active transportation plan and freight updates.

2015-18 Metropolitan Transportation Improvement Program (MTIP) The MTIP is a four-year schedule of the spending of federal transportation money and state and local funds in the metropolitan region. It also demonstrates how MTIP projects comply with federal regulations regarding eligibility, air quality impacts, environmental justice and public involvement.

Previous generations have laid the groundwork for us, but we must decide how we will move forward to meet new challenges and opportunities. Metro is asking residents across the region if we are on the right track and how you want the region to look in 20 years.

Visit www.oregonmetro.gov/participate Friday, March 21 through Monday, May 5.



Metro has prepared the 2014 RTP and 2014-18 MTIP as required by federal law. The documents are available for public review and comment through this comment period. Download the documents at www.oregonmetro.gov/rtp and www.oregonmetro.gov/mtip or call 503-797-1776 to request copies. Metro's public participation process for the 2014-18 MTIP is designed to satisfy SMART's regional coordination requirements for the program of projects.

March 21 through May 5, submit comments online, by mail to Metro Planning, 600 NE Grand Ave., Portland, OR 97232, by email to rtp@oregonmetro.gov or by phone at 503-797-1750 or TDD 503-797-1804.

The Metro Council is scheduled to hold a public hearing and take preliminary action on the RTP 2 p.m. Thursday, May 15 at Metro Regional Center, 600 NE Grand Ave., Portland.

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