

## Stories of Change

on Microenterprise Assistance



Philippine Red Cross  
Haiyan Recovery Program – Iloilo  
In partnership with the British Red Cross



## Contents

	Title	Page
	A special thanks	
	Team of storytellers	
1	Molding their future through pottery	6
2	Yearning for an easier life	8
3	A father of all trades	10
4	Fishing for a better life	12
5	Food for Good	14
6	A life renewed	16
7	No longer dependent	18
8	A woman's approach to making money grow	20
9	The breadwinner	22
10	Finally finding the answers	24
11	A versatile father	26
12	General remedy	28
13	Single yet strong	30
14	An answered prayer	32
15	A fisherman turned businessman	34
16	Hope for a young mom	36
17	Fending for his young family	38
18	Rising up again	40

	<b>Title</b>	<b>Page</b>
19	A mother's survival plan	42
20	A father regaining his pride	44
21	Learning from a tragedy	45
22	A silent gratitude	47
23	Cool business	49
24	Still standing strong	51
25	A father and provider	53
26	Three wheels of fortune	55
27	No longer a carefree life	57
28	Helping self by helping others	59
29	Living a difficult life	61
30	Planning for a better future	63
31	A widow's new lease in life	65
32	Swaying strong like bamboo	67
33	Counting on one's own strength	69
34	A simple life near the sea	71
35	On borrowed livelihood	73

## A special thanks

Stories of Change is one of the participatory tools shared by the Haiyan Recovery Program Livelihood Sector to see qualitative change in the lives of Microenterprise beneficiaries. There are 35 stories of beneficiaries randomly selected from the master list. The stories here were told by the beneficiaries to the M&E Team, who tried to capture the stories that are now being shared in this collection.

Capturing the stories is both a daunting and inspiring task, as we, the staff and volunteers who gathered and wrote the stories are new to the methodology and experienced some challenges along the way, but are also affirmed on the value of the recovery program that we are involved in. The stories are not all shining examples of success but each show a lesson on resilience that anybody could learn from. The beneficiaries express their thanks to us for the support that they received, but we are enriched by their insights and moved by their strength resolve to recover from the wrath of Yolanda.

Our appreciation goes out to the partnership of the Philippine Red Cross and the British Red Cross that made this Recovery Program possible. We also extend sincere congratulations to the Ajuy-Balasan Livelihoods Team who has been implementing the Microenterprise Support that has touched so many lives.

May these stories inspire others as they have inspired us.

The Monitoring and Evaluation Team

## **Team of storytellers**

Angel Grace Bandianon – Technical Project Assistant for Monitoring and Evaluation

Jhoann Canionio – Data Assistant for Monitoring and Evaluation

Ian Val Azucena – M&E Volunteer

Jinel Jardinico – M&E Volunteer

Gracious Joy Lyn Atayde – M&E Volunteer

Darlyn Laganipa – M&E Volunteer

Carmelli Grace Dilag – M&E Volunteer

Shiela R Castillo-Tiangco – Project Team Leader for Monitoring and Evaluation

Editor

## Molding their future through pottery



*Demonstrating the first step in pottery making; Jovy (left) is arranging the products for the next procedure.  
Photo by Angel Bandianon.*

My name is Jovy Mantong from Panian, Balasan. I am 45 years old, a mother of four children, one of whom has her own family already. Pottery has been the source of livelihood for my family for almost 30 years. I learned this skill and talent from my parents since I grew up seeing clay being molded into various things. When I had a family of my own, my husband and I decided to do pottery as well because the income is good and if we are industrious and hardworking we can have enough income.

Before Yolanda, we had a lot of customers who purchased in volume. These were wholesalers from different areas of Iloilo and Capiz. When typhoon Yolanda (with the international name Haiyan) devastated Panay, Balasan was one of the towns that were greatly damaged. That day, I have already prepared my clay furnace and products such as flower pots, cooking pots, and many others because the next day would be my delivery date for my customers. Since there was news forecasted that there will be a typhoon coming to our area, I had to

protect my products. We stored them inside our house but our house collapsed. All items were damaged including household things. I was so sad and didn't know to do. Luckily, there were unfinished products outside our house that were not damaged. I sold these remaining stocks to sustain our daily needs and to gain back our capital.

I needed to work hard to earn more because I wanted to cater to the orders of my customers. What we are selling is of high demand in the market, and we have lots of customers. Slowly we have revived our business but still we lacked capital.

One day, we had visitors, one of the Barangay Health Workers (BHW) and some Red Cross Volunteers. They invited me to attend the Barangay Assembly where they discussed about the livelihoods program of the Philippine Red Cross to us. We were asked to submit a business proposal depending on the kind of microenterprise we have. After a month of assessment I was informed that I qualified as one of the beneficiaries of Microenterprise.

I attended the seminar on how to make this money grow through savings. I used the money that I received through the support, to buy additional supplies for my business. So my husband and I, together with our three children now have more pots to make. We even hired some neighbors to help us do the work.

I am thankful to Red Cross for giving me the livelihood assistance to sustain me financially in lifting up my business again. Before, our profit was insufficient, now we have enough income that can sustain our daily needs. Before, I could not supply all the orders of my customers. But now I have enough stocks to supply the demands of our customers and we are even hiring more people from the neighborhood to work for us. Moreover, we are slowly rebuilding our damaged house.

I can only thank Red Cross for I am now saved from all the worries, although I can say that we are not yet back our life before Yolanda, we are almost there. I do hope that someday our business will grow so that my family can have a good life. Also, we can help the community by offering more jobs as sources of their livelihoods. *(Storyteller: Darlyn Q. Laganipa)*



## Yearning for an easier life

My name is Lerma Cruz. I am 64 years old, already a senior citizen. I am a resident of Barangay Pani-an, Balasan, Iloilo. I am a mother of four, three of them already have their own families and one is still living with me.

Before Yolanda, my husband and I helped each other in selling food supplements, vitamins and herbal medicines. We also had a small sari-sari store as our source of livelihood. As typhoon Yolanda hit our place, my mini grocery store was damaged, and the products had been totally washed out by strong winds and flood water. Our house was also damaged.

I asked myself: What now? What should I do to start again? My husband and I don't want to be a burden to our children. We had to survive. To support our daily needs, I revived my sari-sari store but sad to say the income could not sustain our needs.

When I heard the news that the Philippine Red Cross has a livelihood program I was so interested to join. They gathered us in a Community Assembly and explained their criteria for selecting beneficiaries and they asked us to submit business proposal. I was so lucky for I was chosen as a beneficiary of the Microenterprise Assistance. The PRC required us to attend the training for accounting, maintaining capital and most importantly, avoiding loans.



*Lerma is peeling purple yam that she will use to make Ube Halaya.  
Photo by Angel Bandianon.*



When I received the grant money, I bought items to replenish my small store. But it was not earning much because I did not sell cigarettes and alcoholic drinks. So I changed my business to food vending like making papaya pickles (atsara), viands, and sweet native delicacies like purple yam (commonly known as ube) jam.

I am very thankful to the Lord because through the Red Cross Assistance my life went back to normal financially and emotionally. In the future, when I have enough capital I want to have a bedroom slippers business because I saw on television that it is easier to make and needs less effort compared to what I am doing now. I am getting older and in the near future I may not have the strength that I have now. I need a stable source of income and an easier job.

I want to help the community to have more jobs and I am also praying if possible for Red Cross to give trainings for the youth in order to make them grow to be better people. Thank you Philippine Red Cross. *(Storyteller: Ian Val Azucena)*

## A father of all trades



*Aquillo is arranging some of the merchandize after delivery.  
Photo by Angel Bandianon.*

I am Aquillo Defiesta, a victim and survivor of Typhoon Yolanda. I am 35 years old. I have one child who is almost one-year old now. I am a native of Lawis, Balasan, Iloilo. I have a small oyster farm but it cannot sustain our needs especially during off season. As a alternative, I am also working in my nephew's business which is selling *miswa*, *pancit molo*, and food spices as a delivery man.

Before the typhoon, my wife was pregnant with our child and my mother was living with us. What I use to earn was quiet enough for us. When typhoon Yolanda made a landfall on November 8, 2013, our house was damaged, my small oyster farm was ruined, and we didn't have any source of livelihood. It was a terrible time for me and many others who were affected. My wife was about to give birth. I was the only one working in the family. I couldn't believe what happened to my life that time. I pitied myself that I didn't know what to do.

But then, the Philippine Red Cross team went to our barangay to offer their help. They gathered us to attend the Barangay Assembly and there I learned that aside from Shelter Repair Assistance for which I am a beneficiary they are also extending Livelihoods Assistance to those who had small businesses affected by the typhoon. I submitted a business proposal for oyster farming and I was selected as beneficiary as I fit the criteria.

I attended the meeting where they taught us how to use the money they gave, and more importantly, how to save. I used some of the money I received to buy bamboo to plant in the sea shore for the oyster to grow and with the rest of the money I purchased *miswa*, *pancit molo*, and spices to sell. The cash assistance also helped me to survive that time. I had so many debts and my wife was sick. I even had resort to catching shrimps in the river for our food.

I am very thankful to Red Cross because if I didn't receive assistance I don't know where I would get money to support my small business and my family. Somehow they lifted me up, gave me hope, and helped me survive these trials in my life.

Although the money I received didn't sustain us that long, I am happy and will still do my best to help my family and meet their needs. Most importantly I will continue to save.

I look forward to the future of my son. I want him to know that I will do everything for him especially for his education and other needs. My story may not be as inspiring as the others, but I know for sure there is a lesson one could learn from it. (*Storyteller: Jinel Jardinico*)

## Fishing for a better life



*Remo in his best elements, surviving through the grace of the sea.  
Photo by Ian Val Azucena*

My name is Remo Burdan Dupit, a resident of Barangay Lawis, Balasan, Iloilo. I am 42 years old, married, and I have a five-year old son. I am into buy and sell of fish, shrimps, and crab and my wife is helping me in this business. She attends to the customer when I am in the shore dealing with the local fishermen. I cannot say that we are well off in terms of money but our life was good.

When Yolanda devastated the town, we were among the many victims whose houses were totally damaged and livelihoods were affected. But we had to survive. My wife worked in the neighbouring town as house help just to sustain our needs. I know this is not supposed to happen, I should be the one supporting our family. But that time, I didn't know what to do.

I saw hope when the Philippine Red Cross visited our place and I came to know that they were offering cash assistance for those who have not revived their business yet. I submitted a business proposal on dealing fish (broker). I'm so thankful that I was chosen to be one of the beneficiaries. They required us to attend a training prior to the cash distribution on how to increase our money, grow our business and how to save. They gave us P10,000.00 in two tranches, six thousand first and then four. I started giving capital to small scale fishermen in the neighbourhood so that they will remit their catches to me but I have already lost some of my customers. Besides, the money is not so big, but good enough to start again.

Until now I cannot say that I am back to the life I had before Yolanda because we don't have a shelter of our own yet. My son and I are still living with my aunt. Aside from the reality that I don't have the capacity to build our house, I am also waiting for the Core Shelter of which I am also a PRC beneficiary.

With what I have now, I am trying to make this starting capital grow, to gain back my customers and to extend my help to small scale fisher folks by lending them money to use for fishing. My wife stopped working in other people's houses, and instead just focused on our home. I just wish that gradually our lives will be back or even be better than before. *(Storyteller: Jhoann Canionio)*

## Food for good

I am Rebecca Barabona, I am 52 years old. I am married and have three children. All of them have their own families already. My husband is working as a carpenter and sometimes as a blue crab catcher. We live in Bay-ang, Ajuy. I sell banana cue and other *merienda* (snacks) to sustain our daily needs. I used to borrow money, food, and other needs in times of difficulties.

As I'm struggling in my journey, typhoon Yolanda came to our lives. Our house which was made of light materials was damaged by the strong winds; the roofs and toilet were destroyed. My income was reduced due to the typhoon. Aside from the fact that my neighbors prioritized their basic needs and hardly bought snacks, there was a lack of supply of bananas months after Yolanda.

My husband had work because carpenters were in demand that time but his salary could not sustain our needs. I couldn't watch my grandchildren cry because of hunger, so as grandparents we had to help. I asked myself what I was supposed to do to help sustain our daily needs.

I saw some hope, some light, when the Red Cross assistance came. I attended the assembly meeting and submitted all the requirements they've asked me to. I am thankful for the assistance they gave. I started to have savings too.



*Rebecca is cleaning the things she used for cooking in an open area beside her house because they don't have a kitchen.*

*Photo by Jinel Jardinico*



Although the Php10,000 assistance was not enough to fully revive our livelihood, I'm still thankful. I used the money I got to buy kitchen utensils and ingredients to start selling banana cue again.

I can say that life after Yolanda is much easier than before the typhoon came. Even though my income is not fixed, I can buy our necessities. When one of my grandchildren got sick, I used some of the money that I had on hand unlike before that I had to borrow from my neighbors which I pay with interest. Furthermore, I still manage to maintain my business.

I wish someday to receive shelter assistance too. When time permits, I want to expand my food vending business so that we can have a better life and teach my neighbors and customers to eat fresh food rather than manufactured food snacks. *(Storyteller: Gracious Joy Lynn Atayde)*

## A life renewed



*Ard feeding one of his chickens.  
Photo by Jhoann Canionio*

I am Ard Balerado, 36 years of age and a resident of Sitio Kalubihan, Brgy. Poblacion Sur, Balasan, Iloilo. I am married and have two kids. My eldest is eleven years old and my youngest is eight, and both are in elementary school.

Before Yolanda, I was a buy-and-sell business man. I worked as a helper in a motor repair shop. I also assisted my father in his pig breeding business. It's sad because he already passed away. My wife worked as a helper in a small eatery in town. I find it hard to survive every day because what we earn was not enough despite the hard work we did.

When super typhoon Yolanda made the landfall in Northern Panay, I couldn't believe how it ruined my life and brought all sorts of hardships to me and my family. We were back to scratch again.

Our house was not safe so my wife and children and I went to the evacuation center along with other families in our community. We brought and cooked our own food. We stayed there for two days and then we transferred to another evacuation center because it was so congested in the first. There, we stayed for almost a week. I tried to fix our house that was already damaged by the flash flood brought typhoon Frank in 2008. Aside from our families, there were two other families who stayed in our house while they were restoring their own shelter. I looked for some ways on how to start in life again.

I have experienced different situations during natural calamities. I have witnessed some of them, like super typhoon Ondang in 1980's when I was still a kid, typhoon Frank a few years ago, and recently the super typhoon Yolanda which I might never forget.

As weeks passed by I heard that some of non-government organizations including Red Cross were trying to reach and give help to the victims of Yolanda. A Department of Social Welfare and Development (DSWD) personnel came to my house and said that there will be a Red Cross Volunteer who will survey the community. One of our Barangay Councilors told me to attend the assembly meeting because I was qualified as beneficiary of the Red Cross microenterprise assistance.

It was a big help to me to be chosen as a beneficiary. Aside from the financial assistance, they also helped mold me into who I am right now. Half of the financial assistance I received went to my business and half of it went to food and daily needs. For my business I bought one piglet for fattening and native chickens that I still take care of. I have attended a seminar conducted by Red Cross where I learned to save money and manage my own business.

After all the struggles and challenges brought by Super typhoon Yolanda, I am now actively serving my community. I joined different trainings like the Balasan Response Team (BRT) and Red Cross First Aide Training for five days. Even though my family is far away from me, because my wife is working in Manila and she brought our children there, I make sure that I can still give them the best of life according to my capacity.

Thank you so much Red Cross for giving me a chance to renew my life, for continuing the programs which help a lot of people in the community and make their lives better as well. I know my savings of P200.00 per month will be a big help in case of need, especially during emergency. I am also hoping to be one of the beneficiaries of the Core Shelter project of Red Cross soon. *(Storyteller: Ma. Carmelli Grace Dilag)*

## No longer dependent



*Making and selling charcoal tongs is Sandy's way to earn income for his family.*

*Photo by Ian Val Azucena.*

I am Sandy Zipagan, 52 years old, from Sitio Tulihaw, Barangay Maya, Balasan. I have three daughters, 15, 11 and 3 years old. Before Yolanda, we lived in my brother's house together with his family. I did not feel comfortable being dependent on him. I wanted to have my own livelihood. Since my brother is better-off than me, I asked for his assistance. He gave me capital to start a small retail business. We sold dry goods. Even though my wife and I worked hard to make the small business grow, it still went bankrupt. I felt

helpless as trials and dire circumstances came at the same time. I didn't know what to do but I had to make another way to provide for my family's needs.

I set up a new business again. I got a loan from a bank and I used the fifteen thousand pesos to start. We sold ready to wear (RTWs) clothes and accessories that time. Our income was sufficient to sustain our everyday needs and enough to support my children's education and for my medicine, as I suffer from skin asthma.

Then Yolanda came. Our house was one of the many damaged by the typhoon. Some of our goods for sale were damaged. Maybe we were just lucky because we had stocks of food and we also received relief goods to get us by. For months, we continued our business but the income was very low.

When we were at the verge of losing hope, the Red Cross volunteers visited our place and informed us that they would provide financial assistance for owners of small enterprises affected by typhoon Yolanda. The target beneficiaries were the less fortunate. After the assessment of those who submitted a business proposal, I was so glad that mine was approved. I attended the orientation about the livelihood program.

Because of the financial assistance of Red Cross, I now feel better. It is a very big help to my family to have a capital for my RTW business. To expand my livelihood, I explored making charcoal tongs because the materials are just metal scraps. My merchandise are very helpful to the people in our community because most of the items I sell are cheaper compared to other stores. The income of my businesses will be used to sustain the needs of my family. I also have savings now because for me it is very important to save for my children's future.

In the future, I want to have a good and permanent location for my business. I want it in an accessible place to the people in town, and through it I can send my children to good schools without any worry because I have a stable business.

I am thankful to PRC for the privilege of being one of the livelihood beneficiaries. I pray to God that He will bless this organization and the volunteers as well so that they can help more poor people in our country. *(Storyteller: Darlyn Laganipa)*



## A woman's approach in making money grow



*Jennifel feeding ducks and chicken that she raises in her backyard.  
She also has a pig for fattening.  
Photos: Ian Val Azucena*

I am Jennifel Fuentes, 31 years of age. I'm a mother of two. One of my kids used to stay in my mother's house. My husband works as a motorcycle driver. I sold frozen foods in my neighborhood as my source of income. I can say that our life was simple. We could eat three times a day. Our income could provide for our basic needs and our son's. Our life ran smoothly.



When typhoon Yolanda came, I felt devastated. Our house was damaged, and my business moved slowly. That time, our source of food and income decreased. What we had couldn't provide for the basic needs of our family.

One day, one of the barangay officials informed me to make a business proposal because there will be a financial assistance program from the Philippine Red Cross. They did a survey and assessment to see who is qualified based on the criteria. I am happy that I was chosen as one of the beneficiaries of the conditional cash grant of P10,000.00.

When I received the assistance, I used the money to revive my frozen foods business. But the products were hard to sell. I shifted to another business which is livestock selling. My husband and I bought pigs, chickens and ducks. We usually sold it per piece or per kilo to our neighbors and in the market. I already sold one of my pigs the proceeds of which helped a lot in our daily expenses.

Sometimes, if we don't have a viand, we cook one of our chickens and give some to our neighbors. The Livelihoods Team gave me some vegetable seeds and I planted them. I have already sold some produce of my vegetable garden.

I took some initiative to make our money grow. I am also helping my neighbors by lending them money if they are in need. We are now repairing our house and we already bought some appliances. I pray that someday I will be successful financially, emotionally and spiritually. I hope my dreams for my children to finish their studies and earn a degree will be realized. I hope that each of us will use the help of the Philippine Red Cross wisely and not depend on others always.

Thank you PRC for helping me and my family. May God bless you in continuing your humanitarian work. *(Storyteller: Gracious Joy Lynne Atayde)*

## The breadwinner

I am Sherel Magtulis, 29 years old from Malayuan, Ajuy, Iloilo. I'm married and have two children. The eldest is seven years old and the youngest is five. I have two siblings living with us, a brother and sister. My husband sells fish. Sometimes he works as a labourer or a hired help to other fishermen. We live a simple life.

After the disaster our house was totally damaged. For us to survive I joined a networking business but since I didn't have capital, I just sold their products. Sometimes the income was enough to buy our needs but sometimes I didn't have any sales at all. I prayed that I would have a stable source of income.

Days passed. I heard from my neighbors that the Philippine Red Cross has a program regarding livelihood cash assistance. We attended the assembly meeting and one of the requirements was to submit a business proposal. I also sent letter to the British Red Cross, applying to be one of livelihood beneficiaries. I feel so blessed to be chosen as one.



*Sherel sells rice and crude oil which are essentials in her sitio.*

*Photo by Ian Val Azucena*

Before the release of the money, we were required to attend a seminar. In that seminar we were taught how to manage business. From fish vending, we diverted to selling rice, gasoline, and charcoal. This business brings convenience to my neighbors because their needs are available in my store. My merchandise can supply the basic needs of our small sitio.

Since my mother died, I learned a lot on how to value my money like investing capital to gain more profit. My siblings are now my full responsibility. I am the breadwinner of my family, so everybody depends on me. The income in this business is good enough to provide for our daily needs. The assistance is a big help to my family especially for the education of our kids. I can also send my sister to school without compromising our own needs like food for the whole family. It saved me from a lot of worries. I am thankful to the Red Cross Livelihood Assistance. It helped our family a lot.

In the future, I want my business to be productive to support my children's educational needs. I am praying and thankful to our Almighty God for the continued support of the Red Cross for having a recovery program for Yolanda victims like me. *(Storyteller: Ian Val Azucena)*

## Finally finding the answers



*Jenelyn weeding her garden.  
Photo by Jinel Jardinico.*

My name is Jenelyn Barreto, married, mother of a 6-year old boy. I am a native of Brgy. Zaragoza, Balasan, Iloilo. Our life before typhoon Yolanda was quite good. My husband was a helper in a hauling business. He is also a farmer of a small parcel of land. During harvest season he sells our fresh produce in the town market. His income is sufficient to our needs but when the typhoon Yolanda came we suffered a lot. Compared to today, I can say that our life before Yolanda is better.

That typhoon brought a lot of changes in our lives. As we went through it I didn't expect that I could survive that kind of situation knowing many others, like my neighbors, were suffering too. I couldn't find hope that time, and I wanted to give up. I didn't know what to do and how to start. I just looked up and said, "Help us Lord" as I looked at the devastation around me. In my mind I asked "Why are these things happening to us? Why do we need to suffer this kind of situation? Can

we survive these trials?" These questions bothered me. Only my son gave me strength to continue and not give up.

Days after, some Red Cross Volunteers conducted a survey in our area and luckily I was chosen as one their beneficiaries for the Livelihood Microenterprise Support. With what has happened, I can prove that "there is sunshine after the rain".

Through that program I was able to have an idea on how to handle a small business. With the seeds they gave us, I planted some vegetables like tomatoes, sweet potatoes, eggplant and many others. I sold the fresh produce to the market. Through dedication and effort to my small business, I earned some income and have started saving also.

Trials in life are not a reason for us give up. They are just motivation for us to learn and do better than before. *(Storyteller: Jhoann Canionio)*



## A versatile father

I am Faustino Barcenas Jr., 64 years of age and married. I am a resident of Purok Ticzon, Brgy. Malayuan Ajuy, Iloilo. I have nine children. Three of them work in the Zamboanga Sardines Factory while my youngest stay with us. The rest of my children have their own families already. My wife was a cook at a small eatery in our place and I worked at various jobs, as what a father should do in order to raise his children. My first job was as a caretaker in a warehouse. Then I worked as a carpenter and a rice farmer. Lastly, I engaged in selling coco lumber. All these jobs I managed to do because I know my obligation to earn as the head of the family.

When super typhoon Yolanda came and destroyed our house, there was nothing left to us. We stayed at the evacuation center for a day. The next day I went home and tried to reconstruct our house. After the super typhoon, our life became more difficult. I got no job, no work, and I almost couldn't find means to survive.

One day I saw good news posted by Red Cross in our place. It was about the Microenterprise Support. I complied with all the requirements needed to be one of the beneficiaries. Then a Red Cross volunteer went to my house and told me that I qualified as one. I attended the assembly meeting and seminar where I learned a lot like saving money and managing a business. Half of the cash assistance I received went to my fish vending business and half of it went to the medication of my wife who was sick.



*Faustino's wife sell their fish catch.  
Photo by Faustino Bcenas Jr.*



Little by little my proposed business of fish vending started to have a good income. I can now support the needs of my family. The assistance I received from Red Cross was a big help to revive my business and sustain my family. Some of my neighbors asked to sell my box of fishes to our community. There were times that they barter kilos of rice as payment for the fish they get from me.

I'm so thankful to Red Cross for the implementation of their program and for teaching us on how to save for the future especially for emergencies. I know I can make my family's life better now. *(Storyteller: Ma. Carmelli Grace Dilag)*

## General remedy

I am Efren Arbolado of Brgy. Rojas, Ajuy, Iloilo. I am 59 years of age and married. I have five children and one of them already has a family of her own. Before Yolanda, I worked as what is called '*Remedyo Heneral*' (general remedy) because I can work anything just to earn money to support my family. Sometimes I do fish farming using '*tangkop*' (an old way of catching fish) while my wife sells my catch. I know that my hard work was still not enough to sustain the needs of my family. Sad but true that even though how much I strive in working, I still find it difficult to be able to fight poverty.

When Super typhoon Yolanda passed our town, I couldn't think of how my family would survive. We just stayed at the lavatory of our house during Yolanda's wrath. I couldn't imagine how miserable we were staying at the lavatory for the whole day.

To rise up again, I borrowed money from a lending institution to reconstruct our house. It's good that my eldest son who works already supported our food. I really didn't know how to start all over again or how we would be able to recover. One day before I lost all my hopes of living, a Barangay Health Worker (BHW) came to our house and told me to attend a meeting. I was glad because it was exactly what I was waiting for, a help offered by the Philippine Red Cross. I made my proposal for fish farming '*tangkop*' business. I'm happy to be chosen as one of the



*Efren and the fishing implements he bought with the microenterprise support.*

*Photo by Jhoann Canionio*

beneficiaries for microenterprise. I spent the all money I got on my '*tangkop*' business. Now my business is doing great and I am confident that I can send my children to school because I now have savings. I have also rebuilt our house. We can now eat three times a day. Also, I can meet my family's basic needs, but most all I now have savings.

As I start another chapter of my life I know I'm now prepared. I just hope that I can fulfil and continue to support the studies of my two children in college, of course with the support of my wife as a fish vendor of our own fish farm using '*tangkop*'. I'm so thankful to Red Cross. May you continue in helping us more. *(Storyteller: Ma. Carmelli Grace Dilag)*

## Single yet strong



*A proud owner of a sari-sari store full of goods,  
Doris earns an income to raise her children.*

*Photo by Darlyn Laganipa.*

I am Doris Navalez. I am 38 years old, from Silagon Proper, Ajuy. I'm a single parent of four kids, composed of two boys and two girls. Because I have a family to raise, I work as a manicurist and Avon dealer to sustain the needs of my children especially for their education. After my husband and I got separated, I have been trying my best to find more income because my husband never gave any financial support to our children. As a mother I face all the sacrifices for the benefit of my children.

When I do home service for my costumers, that is the only time that I earn more income. But still my income was not enough to provide for the needs of my children.

My work stopped when supertyphoon Yolanda came and destroyed our house. My family went to the nearby school to evacuate. That time I just wanted to survive with my children. Then the problems started. How could I sustain the needs of my children? Nobody could afford to

pay my manicure service, since everybody was affected by the calamity.

But God sent a blessing for all the people in our place and that is the Philippine Red Cross. Through a barangay health worker (BHW) and Red Cross Volunteers we were gathered for a meeting regarding the microenterprise support. They told us that one of the requirements is submitting a business proposal. I am blessed that I qualified as one of the livelihood beneficiaries.

I used the financial assistance for my sari-sari store business. Sad to say, my income could not sustain the needs of my children, especially their education. So I continued to work as a manicurist to earn extra income. After Typhoon Yolanda, the place became worse since people didn't have livelihood. The poor become poorer. But the PRC Livelihood Team made an orientation about business, how to gain more profit and how to manage business, and how to have savings and capital build up.

If I will be given a chance in the future, will transfer to another place which is more comfortable for my family and for my business to be successful someday compared to my present barangay where life is not progressive. I am praying and hoping to find a better place to put up my business and have a very good income to support my family and to send my children to a better school. I am very thankful to PRC for the financial assistance they gave to Yolanda victims. *(Storyteller: Darlyn Laganipa)*

## An answered prayer



*A day at work for Michelle in her sari-sari store.  
Photo by Angel Grace Bandianon.*

I am Michelle Maghanoy, 34 years old, resident of Brgy. Mamhut Sur, Balasan, Iloilo. I have only one son, a seven-year old grade school pupil. My husband and I are not married but we are happily living together. My husband is working as a messenger in a private company in Manila. His salary every month worth is P5,000.00 and the money he sends us is not enough to cover our daily needs. So I decided to build a mini store here in our house so that I can also have my own income and not always depend on my husband.

When Yolanda devastated our place, our house was damaged and since my store was just an extension of our house, my business was destroyed with our house. The money from my husband was not enough to start again. For months we slept in a makeshift bed inside a makeshift house. I was so sad and I worried too much about where I could get capital for my business.

I thought if I have a business then I can give a share for the reconstruction of our house. As time went by, we built a small house that was made of bamboo, and started over again. At night before I sleep I prayed that there would be someone who could help us. And my prayer was answered because the Red Cross team came to our Barangay to help us, and I am very thankful to God.

The Red Cross team came to our house and they told me to pass a business proposal and I did. I've been chosen as one of their beneficiaries and after that they taught us on how to handle or to manage a business. After I got the cash assistance, I immediately



put up a new store. I now have an income of my own. I can support my niece who is living with us. We have already started a savings account for my son in preparation for his future.

Most of all, I am now free from all the worries because our lives are getting back to normal. I am indebted to the Red Cross family for helping us. May you continue to help poor people like us. God Bless! *(Storyteller: Ian Val Azucena)*

## A fisherman turned businessman

My name is Jovic Posadas, I am 43 years old. I have a wife who is three years older than me. Her name is Mary Jane. We have three kids ages 16, 13 and 11. My family, together with nine other relatives, are living in a small sitio called Ati-ati in Barangay Silagon, Ajuy, Iloilo. A remote sitio by the sea located on the other side of the small peninsula. From the barrio proper you have to cross the mountain by a three-kilometer walk or take a boat round the island.

Before Yolanda, our main source of income was fishing. During off season, I made charcoal and sold those to neighboring barangays and in town. I can say that we might not be well off but somehow we were contented with what we had.

When Yolanda came and devastated Northern Iloilo, our lives changed. Yolanda was so far the worst typhoon that hit our place because our house was destroyed by strong winds and drowned by big waves. Since we live far from the barrio proper, we did not go to the evacuation center. Instead we hid behind big rocks in the mountain. We didn't even get relief goods. When we got back, we lived in a makeshift house. For months, we lived there and my family collected toppled down trees to make into charcoal. We stopped fishing because most of the time we had no catch.

One day, our Barangay Captain informed us that Red Cross will be assessing our place because they will give assistance. Luckily we were chosen to be one of the core shelter beneficiaries. Weeks later, another group of Red Cross people visited our place and this time they were from the Livelihoods Team. They gathered us for a community



*Jovic preparing the net for fishing.  
Photo Jinel Jardinico*



*Mary Jane tends the small sari-sari store at home.  
Photo by Jinel Jardinico.*

assembly and they told us to make a business proposal. After weeks of waiting I saw my name in the list posted in our barangay hall, meaning I was selected as a beneficiary of the Livelihoods Cash Grant.

Prior to the release of the money, they requested us to attend a seminar wherein we were taught how to save and how to manage our business. I asked permission from Red Cross if I could expand my business because I proposed fishing but I wanted to also set up a sari-sari store, and they gave me permission to do so. When I received the money, I used some portion of it to buy some groceries to start the sari-sari store. For the rest, I bought materials for my fishing business.

Red Cross has really changed our lives. I can say that today is much better compared to before Yolanda. My family is now living in the core shelter to which I already made an extension for kitchen and living room.

Now I have complete fishing materials and I can go fishing when the fish is abundant. And most importantly, I now have a small sari-sari store that can support us during off season or when there is bad weather that we cannot fish. I also help our small community because the people can buy their basic needs from our store whereas before they had to walk a long way to the nearest store to buy their needs.

We can now sleep well at night because we have a strong house and a steady source of income unlike before that we worry on how we could provide the for the needs of our children especially their education. Thank you Philippine Red Cross. (*Storyteller: Angel Bandianon*)

## Hope for a young mom

I am May Jean Britan, 21 years old, mother of two and a resident of Barangay Batuan, Balasan, Iloilo. My eldest child is three years old and my youngest is five months old. I work as a vegetable vendor and rice farmer. My husband is a labourer. Sometimes he works as a hauler, and sometimes as a hired help in the community.

Every day is a challenge for a young couple like us, striving and finding ways on how we can survive and provide the needs of our children. I also have to pay for the rent of the lot where our house is located. The amount I have to pay for the lot owner is five hundred pesos or one sack of rice for a year.

During the landfall of super typhoon Yolanda, our house was damaged. We evacuated to my uncle's house and stayed there for fifteen days. I was just lucky that before the super typhoon, I have kept some food and clothing for my family.

Because of what happened, I didn't know how I would be able to overcome our terrible condition. Many things have changed in our community and people's lives. As days passed by, our everyday living became more difficult. One day a Day Care Worker visited our house and said that I had to attend an assembly meeting, and I did. Weeks after a Red Cross volunteer told me that I was chosen as one of the beneficiaries of both the livelihood support and the CGI plus cash program. I couldn't express how I felt after hearing the good news.



*May Jean tends to her eggplants.  
Photo by Gracious Joy Lynn Atayde.*

Now I enjoy doing my business. The assistance I received from Red Cross went to my business and the other went to the additional construction of our house. In my business I bought vegetable seeds to start gardening. Before, our house was made of light materials but now, little by little we are trying to repair it and make it half concrete.

I'm very thankful to Red Cross because without their programs and help maybe we would still be struggling with our daily needs. My vegetable vending business helps a lot and prevents us from experiencing hunger. In some ways my neighbors also benefit from my small business. They buy some of my vegetables at a lower prize and try to sell it in our community. There are times when I have nothing to harvest in my garden because of the dry season. I plan to raise livestock to continue earning an income.

Our income may not be enough to sustain our daily needs but we are happy because we have a safe and secure home. Thank you to Red Cross for helping and giving us hope to continue living our lives again. *(Storyteller: Ma. Carmelli Grace Dilag)*



## Fending for his young family



*Vegetable gardening and selling in his sari-sari store help Jhon's family recover after the typhoon.*

*Photo by Ian Val Azucena.*

I am Arnie Jhon Banhaw, 21years old and my wife is 20 years old. I have two children, a three year-old and a four months old baby. Before Yolanda I was a farmer and we have our small sari-sari store. The money that we earned in our business helped us to buy our needs.

When Yolanda came we evacuated to the house of one of our Barangay Kagawads. When the morning came, we saw our house destroyed by the disaster. Our store was still standing but there were no more goods left. We stayed in our small store with nothing left, as they were all ruined by the typhoon.

We tried to fix our house. While we didn't have our business anymore, we found a way to have money. Since many coconut trees have fallen to the ground, we sold coco lumber. We made coconut meat to sell in order for us to have money to buy food and other needs of the family.

After months of struggling, a Red Cross volunteer came to conduct a survey in our barangay. They interviewed us and I was so lucky to be chosen as one of their beneficiaries for microenterprise and shelter repair assistance. They also conducted a seminar on how to handle and manage the business well and more importantly they taught us how to save. I now have savings for the future of my children.

We didn't have shelter and business before but because of the help of Red Cross we now have a good livelihood and we have repaired our house. Now our store is full of grocery items. We planted the seeds from Red Cross in the vacant lot in the backyard. We are selling the fresh produce to our neighbors. I thank God for Red Cross because they helped a lot of people in our community.  
*(Storyteller: Ian Val Azucena)*

## Rising up again



*While preparing a simple meal at home, Noli shares his story.  
Photo by Ian Val Azucena.*

I am Noli Aguilar, father of three children. Before Yolanda, my sources of income are my sari-sari store, farming, and making of coconut wine and coconut vinegar. I used to sell coconut vinegar for P150.00 per gallon.

I was so down after the devastation of Yolanda. Our house was totally destroyed. Our coconut trees tumbled down and our corn plantation was totally damaged. Nothing was left to us but a small amount of rice which we cooked for that day. What we ate for the next few days came from the relief goods we received.

My daughter stopped schooling and worked in the gasoline station to help support us. My wife became sickly. When we came to a point that we almost lost hope, volunteers from the Philippine Red Cross visited and assessed our place.

I was so sad because we were not included as beneficiary for shelter but maybe it was not meant for us. A few weeks after, another group of volunteers still from Red Cross invited us to attend a community assembly. There, they discussed about livelihood assistance for those who used to have a small business affected by Yolanda. After I submitted all the requirements, I prayed that I would be included in the list of beneficiaries. God answered my prayer because I was lucky to be a beneficiary of Microenterprise Assistance.

This assistance is very useful for my family. We started selling native food. It is doing well, and earns just enough to sustain our daily needs. It gives me hope to press forward despite of all the trials we've gone through. Because of this assistance I might be able to do the things that I was not able to do before. Red Cross gave me an idea on how to expand my business.

I am very happy knowing that PRC is concerned about our welfare although we are not their relatives. PRC is a Good Samaritan; their projects are good examples of humanitarian acts. I may not be a core shelter beneficiary but I am a livelihood beneficiary. I am very thankful for that. *(Storyteller: Jhoann Canionio)*

## A mother's survival plan

I am Mary Ann Villa, I am forty-six years old from Batuan, Balasan. I am married and a mother of five children, four girls and one boy. Two of my grown-up children are already working in Manila. Three of them are still living with us. One of them is in college and one is in elementary. My only son stopped studying because he is suffering from glaucoma and needs medical attention. We can't afford to bring him to the doctor. My husband only earns P600.00 for every transaction he makes selling charcoal and this happens only once or twice a week. Most of the time, my husband and I work as laborers in the corn fields. We cannot just depend on our children in Manila because their salary is not that big.

When Yolanda came, I felt frustrated. We stayed in the evacuation center for safety and we only had relief goods for food. When we returned to our place the next day, we found that our house was totally damaged. Good thing some of our stocks of rice were not damaged, so we had food for weeks. Our children in Manila had to get loans to support our daily needs and to help repair the house. I'm still blessed after all.

We had been struggling for some months when some Red Cross volunteers visited our barangay. They asked us to gather for a meeting and requested us to submit a business proposal for the Microenterprise Livelihoods Programme. They assessed and



*Mary Ann happily arranges the goods in her sari-sari store.  
Photo by Darlyn Laganipa*



interviewed me and I complied with all the requirements. How lucky I was to be chosen as one of the beneficiaries. First, I received P6,000.00 and then P4,000.00 which I used as capital for my store. Some of the money was used for our roof repair.

A big thank you Philippine Red Cross for the help they gave. This blessing helped to change our outlook in life because our income is now enough to sustain our living. Our life went back to normal. This also makes us more confident to take the challenges ahead, same with our neighbors'.

I will strive hard to send my children to college. I hope someday my children will finish their studies and earn a degree, because that is the only wealth we can give them.

I am thankful to PRC because of the big help. Without them we have nothing. I wish they would continue their good service to the people all the time. *(Storyteller: Darlyn Laganipa)*

## A father regaining his pride



*Alex proudly shows the fruits he sells.  
Photo by Shiela C. Tiangco*

My name is Alex Chavez, I am 43 years old. I am a father of two children. I am a tricycle driver, and since I am only renting the tricycle, the money I earn every day couldn't sustain our daily needs. Because of this, my wife had to go abroad and work as a domestic helper in Kuwait. I also have my fruit stand. When Yolanda hit our place, I was so lucky that our house was not totally damaged. However, my fruits were totally blown away by the typhoon. I had to wait for the support of my wife. My ego was hurt but I was left with no choice.

One day a Red Cross volunteer came to our house and interviewed us and asked me to submit a proposal. According to them, there will be cash assistance and after the assessment, if we pass the criteria we can be a beneficiary. And so I did. I am so lucky to be chosen as one. They called us again to attend a meeting and they taught us about business, how to handle it and maintain a good capital, most especially how to save.

I used the money I got to revive my fruit stand business. For me it is a hundred per cent big help to my business as my income now is sufficient to our daily needs and to send my children to school. Sometimes my fruits are sold out, sometimes not. I want to continue my business until my children finish their studies. I don't want to depend on my wife's money that she sends now and then. I make my own money.

All I can say is a thank you PRC for the program that did not only help me revive my business and have a good income but most of all it saved me from loss of pride when I was dependent on my wife before. I am so happy to bring fresh fruits to the town every day. (Storyteller: Ian Val Azucena)

## Learning from a tragedy



*Gail sells gasoline, in demand among motorcycle drivers like her husband.*

*Photo by Jhoann Canionio*

because of heavy rains. After the land fall of the super typhoon, our difficult life started. I didn't have income and neither did my husband. I couldn't believe what happened to us.

I am Catherine Gail Arellado, 26 years of age and a resident of Sitio Dawis, Poblacion, Ajuy, Iloilo. I have a seven-year-old son. I have my own business, a sari-sari store. My husband is a driver of a motorcycle for hire. My family lives in the house of my aunt. I cannot deny the fact that my small business is not enough to sustain our daily needs. There were times that only my husband's work continues to support us when we are in need.

When super typhoon Yolanda came, lots of houses and properties were damaged in our community. The strong winds broke all trees and destroyed my store. Many people in the community evacuated to Aunt's house. They stayed there until the super typhoon Yolanda subsided. Some parts of my aunt's house were also damaged.

The sacks of rice that were stocked in our house got wet

One day, I heard from a barangay official that the Philippine Red Cross will be giving livelihood assistance. I went to the Red Cross office in Ajuy and asked for information on how to apply as a beneficiary. I proposed a sari-sari store business and complied with all the requirements. And then I attended an assembly meeting and seminar.

All the assistance I received went to my business. I revived my old store and now I have a source of income. I'm also thankful for the program of Red Cross that encouraged us to have savings of P50.00 per week. In our community, I saw that many of my neighbors especially the farmers were thankful to Red Cross for giving them financial assistance.

I learned from that tragedy that I should not be so sure of the life we have. It is very important to have savings. Now I can say that little by little, our lives are getting back to where we were before Yolanda. I thank Red Cross for their help. Maybe next time, a thorough assessment should be done so that there will be no one left out there like people who are also in need of help but were not chosen as beneficiaries. *(Storyteller: Ma. Carmelli Grace Dilag)*



## A silent gratitude

I am Lenny Zaballero, a 47-year old mother of four. I am deaf and mute since the age of six because of medical overdose. Good thing I learned to use sign language and writing to express what I want to say and communicate. When people talk to me I read their lips and feel the vibration of the sound that comes out of their mouth.

Before Yolanda, I used to cook cassava chips and sell them at the bus terminal in our town. My husband use “Hud-hud” (fine black net) to catch shrimp. We earn only P150.00 every day, sometimes nothing. Our income is not enough to for our daily needs.

During typhoon Yolanda, on November 8, 2013 at around 8 to 9 in the morning, I ignored the typhoon warning because I didn't feel it was strong and we just stayed in our house. At around 11 o'clock in the morning I suddenly felt the typhoon began to blow strong winds and pour heavy rains. When the wind blew stronger and the rain fell heavier, my husband immediately kicked the wall of our house to pass and transfer to our kitchen. We hid under the table.



*Lenny and husband show the hudhud, the fine net used for catching shrimps.*

*Photo by Gracious Joy Lyn Atayde*



I am thankful because nobody got hurt among my family members, but at that time I didn't know how and where to get food. Our house was totally destroyed by the typhoon. I felt so down and hopeless to find food to feed my children. I didn't know how to start our life again. Weeks later some people gave us relief goods but still we were living in a makeshift house made from scraps of our old one and some fallen branches of a tree.

Months later the Philippine Red Cross came to our barangay seeking livelihood beneficiaries. I proposed to raise pigs in our backyard. They conducted meetings and seminars on how to save money and other strategies to make our business grow. I received the P10,000.00 cash grant which really helped me to start my business again. I used the profit I gained for my children's school needs and for the reconstruction of our house.

Because of the assistance my life has changed. I have now a stable source of income that I don't have to sell cassava chips at the bus terminal.

Thank you Red Cross for picking me up when I was so down. *(Storyteller: Jinel Jardinico)*

## Cool business



*Wilson demonstrates how he prepares the ice and salt to keep the ice cream cold.  
Photo by Ian Val Azucena*

I am Wilson Villanueva. I am 41 years old. My wife Mary Grace is 28 years old. We live in Barangay Kinalkalan, Balasan, Iloilo. We have a 10-year old child. I've been an ice cream vendor for 18 years already. The money that I earned from ice cream vending was just enough for our needs.

When Yolanda devastated our place, we evacuated to the school near our barangay. We stayed there for two days. When we were at the evacuation center, we depended on donations from the private sector and the government for our food.

After Yolanda, we saw that our house was damaged. Our materials for making ice cream were gone and nothing was left to us. Still, it was okay for me if we didn't have anything left. What is important is that my family is safe. You can find ways to bring back material things, but when life is gone you can't.

One day I heard from my neighbors that the Philippine Red Cross were going to help us. I submitted a business proposal. I didn't expect to be chosen but thank God I was selected as a beneficiary. When I received the money from the Livelihood Team, I bought materials for my ice cream cart and ingredients for making ice cream. I also bought a piglet for fattening.

When I am already their beneficiary the Red Cross volunteer called us to attend a meeting where they discussed to us how to handle and sustain our

business. They grouped us into associations and in my group, we decided to we give P50.00 weekly for our savings. Now we are living a good life and the small business that we have is a big help. Our daily needs and the education of my child will not be a problem anymore.

This summer my ice cream is in demand. I got many orders for parties. When I have enough savings, I plan to upgrade my bike into a motorcycle.

I hope Red Cross will continue to help more people. Thanks a lot for helping me and my family. Because of them a big change happened to my life. *(Storyteller: Ian Val Azucena)*

## Still standing strong

I believe that God prepared something for us. I don't know where this journey on earth will end but I still believe that in God's perfect timing my family will pass all these hardships in life.

My name is Fe Brillantes. I am 67 years old. I am wife to Ronilo Brillantes and a mother of eight. Four of our children already have their family while the other half are still kids and they are still studying. Life before Yolanda was already hard for us. We don't own land to farm, so we worked as farm laborers in corn or rice fields. I had a small store to cater to the needs of my neighbors because we live near the mountains, in a far-flung sitio of our barangay. What we earn was just enough for our needs but most of the time it was not enough.

When Yolanda devastated our place, most of the houses were destroyed including ours. We stayed in the evacuation center overnight but the next morning we returned to our totally damaged house. The items in my small sari-sari store were blown away by strong winds. Nothing was left to us. Our hard life before became worse. We couldn't work in the fields anymore because everything was ruined. Good thing a land owner whose coconut trees were felled down by the typhoon hired my husband to work for him.

One day, some Red Cross volunteers and personnel came to visit our place. According to them they were doing an assessment because they will be giving assistance for shelter and livelihoods. I was so lucky I was chosen to be a recipient CGI plus P10,000.00, as well for microenterprise support. I used the money I got from shelter to reconstruct our house to make it stronger and more resilient to typhoon. The P10,000.00 from the Livelihoods Team, I used to revive my sari-sari store business. I also received vegetable



*Fe diligently cares for her garden.*

*Photo by Angel Grace Bandianon*

seeds and I cultivated the vacant land in the mountain to plant them. I am already harvesting vegetables and use some for own consumption and sell the extra produce in the market.

I thank God for everything we have, what we earn is enough for our needs. I can give my children's needs.

Then another trial came. The husband of one of my daughters was killed for no reason. I pitied her for at the age of 27 she is already a widow with five fatherless children. As a mother I couldn't just watch her, so I extended help. We opened our doors for them and they stayed with us. Now, in our unfinished house there are 11 of us living here. We are still poor but we are blessed with kind hearts.

Another test came to us. The head of the family, my husband got sick with tuberculosis. I knew that it is a curable disease so he is still lucky. We brought him to the hospital where we stayed for one month. Our savings including our capital were lost in exchange for his life. My daughter found a job in the city so the responsibility for her five kids was left on my shoulders. She promised to give back the capital for my sari-sari store, especially that my husband could not do hard labor anymore.

Despite of all these, I still have a vegetable garden to sustain our daily needs. And I am still positive that someday, the aces will be on our side. Other people might think I cannot share any wealth but I want them to be inspired by how strong I am even if I am a nobody. (Storyteller: Angel Grace B. Bandianon)



## A father and provider

I am Glenn Silvestre from Pinantan Elizalde, Ajuy, Iloilo. I am 37 years old, married and have four children. I own a sari-sari store to earn a living. Before Yolanda, I was in Manila where I worked as a security guard and my wife was a house helper. I decided to go back to my hometown together with my children because I was suffering from emphysema. Thanks God I have recovered from that illness now.

I started my sari-sari store business to help my wife earn a living as she's still in Manila working. During harvest season in the rice fields, I buy and sell rice grains and sell for milling. I do everything I could just to augment our income.

When super typhoon Yolanda severely damaged our place and source of income, I was devastated of what had happened. The water overflowed from the river and entered our house. I didn't know what to do since my four children were under my care and at that time I was still sick. I felt incapacitated as a father but I needed to be strong just for them. I prayed that He won't leave us in time of trouble and give me more strength to save my kids.

My sari-sari store has been closed after the typhoon. I had no capital left because I used it during the time that I had nothing to use for our daily expenses. I only depended on my wife's salary, but even that was not enough, we still needed more.



*It's not common for men to take care of a sari-sari store,  
but Glenn proudly tends his small business.  
Photo by Ian Val Azucena.*

I am thankful to Philippine Red Cross because they gave me chance to be a beneficiary of their financial assistance program. I proposed a sari-sari store business. They assessed us and I submitted all the requirements. Before the release of the cash assistance, they gathered us for a seminar where they taught us about business management and how to save. When I received the P10,000.00, I used it to buy goods for my store and food for my family.

I am now saved from debt and I have a stable source of income. My store is now expanding and I am confident that I can sustain and provide for the needs of my family. My wife went home to help me and take care of our children. For the many changes that happened to my life, I couldn't imagine my life without the Red Cross assistance. I am now a provider of my family, a father in real sense of the word.

Thank you Lord for sending Philippine Red Cross. *(Storyteller: Gracious J. L. Atayde)*

## Three wheels of fortune



*Antonio's new pedicab helps sustain his family's needs.  
Photo by Jinel Jardinico*

I am Antonio Araneta, I am 65 years old. I am a grandfather of four small children. I am a pedicab driver and my wife works as a housemaid. We have to work together because my income is not enough to support our six children and their children. We have been living in Poblacion Sur, Balasan, Iloilo for almost 40 years already, since we started to make our own family. Aside from being a pedicab driver, I'm also a laborer drying coconut meat to produce copra and sometimes drying rice grains, just to provide for the daily needs of my family. Life is full of challenges as we go along but I need to be strong for my family and be a good provider to them.

When Yolanda came I was so devastated. I felt hopeless. I asked myself what to do, where to get our food and where to get money for the repair of our damaged house. My family had sleepless nights praying for miracles to happen. We had no place to rest; we didn't know where to evacuate. Luckily, my wife's employer had a kind heart to offer his home to us. He supported us on our daily needs. I felt so blessed that my family had a place to stay for the meantime.

When one non-government organization visited our barangay and did some assessment, I felt some hope, especially when they asked us to submit a business proposal. I was confident that I could pass the criteria to be a microenterprise beneficiary. I am very thankful to Red Cross for giving me an opportunity to earn a living by making me one of their beneficiaries. It was a gift from God that I am a recipient of P10,000.00 conditional cash grant. I bought a pedicab set. It is a public transportation to bring passengers around the town area for short

distances. It makes my work easier, since I am already old and cannot do any regular job anymore. The income can sustain our daily needs. When I had excess money left, I saved it and bought chickens and ducks.

The aid served as a starting point in order to lift up our morale, despite the hardships that came our way, like the calamity that made us hopeless and other hindrances that blocked our way. After all, life is wonderful despite of poverty. Now, I have my daily income to provide the needs of my family. I feel blessed. I am thankful to Red Cross. I don't demand anything; any help will be appreciated by me and my family. Success depends on the person if one strives hard. The future lies in our own hands not to others.

*(Storyteller: Jinel Jardinico)*

## No longer a care-free life



*Aiza now knows the value of saving as she maintains her small sari-sari store business.*

*Photo by Jhoann Canionio.*

A mother of two kids and Yolanda survivor, I'm Aiza Victosa. I am married to Vic Victosa. Life before had no worries, no hustle, just spending money here and there. I could get what I wanted and I could buy what I wanted. A care-free life, that's how I define my life before. I had a small sari-sari store as source of my income and my husband also had work.

The date November 8, 2013 is very memorable to me. It was when typhoon Yolanda devastated the northern part of Iloilo. As strong winds blew with heavy and scary rain, and with lightning and thunder, I felt as if it was the end of the world as my house was blown away by the strong winds like other houses.

My family and I hid under a tarpaulin, and all of us were wet and felt cold. We only had a small amount of food and water and it was not sufficient for us. I cried because of the situation of my family and whole neighborhood. I felt an immesurable

pain as I realized the unacceptable vices that I had before. We did not go to the evacuation center because it was also damaged.

Days passed by. One day some Red Cross volunteers conducted a survey in our area and asked me some questions. After that, our Barangay Chairman informed me that there will be a meeting in our barangay hall and told me, as well my neighbors, that we were chosen as beneficiaries. My proposal, a sari-sari store was approved. They gave cash assistance of P10,000.00. With the first



6,000.00 they gave, I revived my sari-sari store business. I augmented my capital with the additional P4,000.00. I'm very thankful for that assistance that they gave us. I'm also grateful that they taught me how to save money in the bank. The assistance saved me from all the worries on where to get our needs. It also saved me from debt, and instead of having debts, I now have savings.

I am now confident that I can provide for my children's needs especially their education. I want to give my children a bright future. Most of all, I now know how to value money and save so that in times of necessities I am prepared. Thank you so much Red Cross for helping me rise up again when I was down with trials. *(Storyteller: Jhoann Canionio)*

## Helping ourselves by helping others

I grew up in a community where sea shore is just a few steps away. I met my husband here and eventually we raised our family here. I cannot imagine living in another place, I just love living in the island, in Barangay Nasidman, Ajuy, Iloilo.

My name is Verna Lou Ferrariz, 31 years old, married and have two children. Their ages are seven years old and five. My husband, Jeffrey Ferrariz is a fisherman and also a native of this barangay. Before Yolanda, our life was good. We were not well off but we were not starving as well. I help my husband by drying his fish catch. During market day, I bring the dried fish to the market to barter for rice and other food. During off season, I am a fish broker. I bring fishes to neighboring towns. We had so many options to expand our business but we lacked capital.

Then Yolanda came. I thought it was the end of the world. My husband was in the sea, because they hid the fishing vessel on the other island. I and my one-year old baby were left in our house. I was so afraid that the big waves would hit our house. If that happened, we would have surely died.



*Verna prepares the materials she bought with the microenterprise as her daughter looks on.  
Photo by Jhoann Canionio.*

During the duration of the typhoon, I didn't hear any news of my husband's whereabouts. When the strong wind subsided, I transferred to my mother's house with my baby. We received relief goods the next day. Fortunately, my husband went home safe and sound.

Months after Yolanda, the income from fishing is so low. Sometimes after a night of fishing in the sea, my husband arrives home without any catch. We can say that even the fishes died during Yolanda. We were struggling on where to get food and other needs. Sometimes I had to borrow money from my mother and sister just to have food to eat.

One day, the barangay captain said that Red Cross will be assessing the community and that they will give financial assistance for livelihoods. We were gathered and interviewed and were asked to submit a business proposal. I am so thankful that I was chosen to be a beneficiary. My proposal was for capital as fish broker. Before the release, we were required to attend a seminar where we were taught about business management and how to have savings. I used the money to revive my livelihood. I bought materials for my buy and sell fish business. I even gave capital to small scale fishermen so that they will remit to me their catches.

Now, my family and I are enjoying the fruits of our labor. I even have savings already for my kids' education. I am so happy that Red Cross had shared something that made a big difference in our lives. *(Storyteller: Angel Grace B. Bandianon)*

## Living a difficult life



*Nancy harvesting cassava to be cooked and sold.*

*Photo by Jinel Jardinico*

I am Nancy Bale, a mother of three children. I remember my life before when typhoon haven't hit our area yet. I had a small source of income which is food vending. My income was enough to support my family. My husband is my companion in all trials as well my comfort in times that I tend to give up.

I will never forget the day when typhoon Yolanda hit our place. My family and I evacuated to my neighbor's house which is stronger than ours. The next day we returned to our house but I was shocked when I saw that it was totally damaged by the typhoon. I couldn't believe it. I felt that I was losing all my strength, I cried and asked myself what will happen to me and my family. There were lot of things that came to my mind especially regarding the future of my children.

After some weeks, two volunteers of Red Cross visited our house and conducted a survey and asked some questions regarding our livelihood.

After that our barangay captain called my attention to attend a meeting in the barangay hall. There, she told me that I was chosen as one of the beneficiaries of CGI plus P10,000.00. I felt sad that I was not included in the list of core shelter beneficiaries knowing that my house was also totally damaged.

But then I also am happy because I received the shelter assistance. I was also chosen as beneficiary of Microenterprise Livelihoods program. The team taught me how to use my capital to start a small business as well as how to save money in the bank. It is really a big help for us to start again. The savings that I have in the bank is really helpful especially in time of emergency.

Today, we do not have money for our lunch because I haven't sold my food products yet. I still need to harvest cassava, cook it and sell it before I can have cash for lunch.

Although life is not easy and my house is not the same as before, I am still happy and thankful to Red Cross for helping me. Even though it is not their responsibility to help me, they opened their hands and willingly extended their help to me and others.

You are an inspiration Red Cross. *(Storyteller: Jhoann Canionio)*



## Planning a better future



*A day in the life of Melanie, as she tends her small sari-sari store.  
Photo by Angel Bandianon.*

I am Melanie Dalida, 34 years old, mother of a ten year old boy and a nine year old girl. I live in from Purok 3, Cabalic, Balasan. I have a nephew that I have been taking care of since he was born.

When I got married, my life was very complicated and miserable because of the different trials and circumstances that came to my life. Until now the burden is still here but I strongly face the reality of life. I have my children and I look forward to their good future. They are my inspiration to do better and forget all the burdens that I encounter. Instead of thinking of the worries about the situation with my husband, I spend my time always busy of taking care of my children.

It has been seven years that my husband has not been staying with us because he is working in Manila. I'm not so sure what the real nature of his work is. He only communicates with our children to check on them and update them. He only sends P2,000.00 monthly intended for our children's needs but it is not enough to sustain them. I had to find

another way to have my own income. I set up my sari-sari store business to have daily income to be used for our needs.

Another trial came to our life when typhoon Yolanda destroyed our house and my sari-sari store. The goods in my store were damaged. I was so nervous. I didn't expect very strong winds, and the water in our place overflowed. I didn't know what to do, but I wanted to save my children. We went to my aunt's house to hide so that my children would be safe. I am thankful to the Lord that

we are still alive after the disaster. The damage has been done, but we received relief goods from different private groups and those goods helped us get by. I used the remaining stocks in my store to sustain our daily needs. In addition, I borrowed money from relatives to support my family.

A month later, opportunity came for Yolanda victims like me, because through the information of a Barangay Kagawad we were told that the Philippine Red Cross has a livelihood program for those who had a small business before Yolanda. Then we made a list of possible beneficiaries to submit to our Barangay. After the assessment was done, the Philippine Red Cross posted the list of beneficiaries who qualified. I am lucky to be on the list.

Opportunity came to our life because the Philippine Red Cross gave livelihood assistance worth P10,000.00 that we Yolanda victims used for capital to revive our small business. How happy I am now that I am able to set up my store again and earn an income to sustain our food and support the education of my children. The Livelihood Team continues to teach us how to save our capital and be active during meetings they conduct in our barangay.

I can say that our life is fulfilled and is now stable financially. I am confident of applying for loans from a lending company because I have an income that I can use to pay for it, unlike before when I had fear of borrowing money.

Then I started to have our house repaired. Our situation is now back to normal. But I didn't stop planning for the better future of my children. I want to set up a piggery business someday.

Finally, I want to extend my heartfelt thanks to the Philippine Red Cross for the undying support to Yolanda victims. We are blessed because of the PRC team and volunteers who rendered service for the people in different areas that need help. *(Storyteller: Darlyn Laganipa)*

## A widow's new lease in life



*Rebecca continues to be productive through her sari-sari store.*

*Photo by Jinel Jardinico.*

I'm Rebecca Ritual, 70 years old from Maya-Maya, Balasan, Iloilo. I am a widow with three children. I have been running a sari-sari store for 20 years, while my husband had been a tailor for 30 years. These were the businesses we had to sustain the education of our children. In 2008, it was a nightmare to us when a fire engulfed our tailoring business. But we didn't lose hope; we stood up and revived our business. It felt like we were tested by the Almighty on how strong we are.

When the typhoon Yolanda came, I was praying in tears that everybody would be saved; my family and neighbors. I felt nervous as strong winds blew our roof and heavy rains being heard outside. I didn't know what would happen next. I couldn't believe something like that could happen to us. I used some items in our store for our food. We sold the other goods to neighbors and to augment our income.

I applied in the livelihood program of Philippine Red Cross. I am happy that after the assessment, I qualified for the said program. Some said that I am not qualified for this because they say that I am well-off. But I insisted that I am not and I proved them wrong. I attended the seminar and trainings about savings and basic accounting that Red Cross conducted.

I feel lucky. I thank Philippine Red Cross for helping me in regaining my business again. The cash grant increased my capital, and I was able to buy more goods. As my income increased, my debts were lessened. Our daily needs were met and our community

relationship became better. These changes are important to me because if our everyday life is good, we can better deal with what comes, whether it's an emergency or not.

This thankfulness was broken by a sad event. A year ago, my husband died. I didn't know what to do. I felt alone and wanted to be alone too. But this loneliness was set aside because of activities I decided to engage in. I joined the Senior Citizens Association to enjoy and let go of my bad memories. Sometimes, in silence I miss my better half. My children encourage me to move on not just for me but for them and for my grandchildren as well.

I thank Philippine Red Cross for their help. May this business be inherited by my children. Lastly, I'm not asking for anything more, just being thankful for whatever help that will arrive. For luck, I say don't wait for it, work for it to have it. (*Storyteller: Gracious Joy Lynn Atayde*)

## Swaying strong like bamboo



*Lorna's bamboo furniture is lovingly handmade.  
Photo by Angel Bandianon.*

I am Lorna Segovia, 38 years old. I am married to Sonny Segovia Sr., 43 years old. We have two children and they are both studying. We live in Gimamanay, Balasan.

We make and sell bamboo furniture to earn a living. But it depends on the season if it's saleable, we earn more or less P500.00 weekly. We sell it in town during market day. My husband sometimes engages in farming when our income decreases. I can say that our life is simple and we are contented with our simple life.

During the typhoon, our house was partially damaged. We survived on the stock of rice that I kept before the typhoon. We received relief goods from some NGOs but we also borrowed money to support our other needs.

I am blessed that I was chosen as one of the beneficiaries of the financial assistance program of the Philippine Red Cross. Although I was not well-informed about the program and didn't attend the assembly, I'm still thankful especially to the Philippine Red Cross volunteers because they still assessed my proposal. After filling the form, I was advised to comply with all requirements. Then I attended the seminar and trainings regarding savings and simple accounting.



The Philippine Red Cross gave me P6,000.00 for the first release. I bought two piglets and one sack of feeds. It's our substitute business since our bamboo furniture is still on recovery. On the second release which is P4,000.00, we bought bamboo to be made into furniture and the income we earned, we used to buy materials again to increase our sales and earnings.

My son is planning to go back to school and I am worried if we can send him. But I will strive hard to provide for his needs and help him achieve his goals.

I am thankful to Philippine Red Cross for helping making our dreams easier to reach. They gave us hope, and made our life much easier. Today, we earn more from our business before. I can say that our life is full of blessings. Hopefully, this is the beginning of a better life for us. *(Storyteller: Gracious Joy Lyn Atayde)*

## Counting on one's own strength to survive

I am Nicanor Gerao, 68 years old, father of seven children, one of whom already died. Three of our children still live with us while the other three already have their own families. My wife Caridad and I work in the rice field for '*panalapi*', and we also have our own vegetable garden. We live in Cabalic, Balasan.

Before Yolanda our source of income depended on farming. We were ok that time. But when the typhoon came, we encountered so many difficulties. Our house was made of light materials so we prepared our things to evacuate. Yolanda was really terrible; three twisters passed by our place and since then my wife have a fear of heavy rains and winds.

After the typhoon we saw our house was totally damaged. I didn't want to stay at our relative's place so I tried to make some repairs to our house so that we could go home right away.

We did all sorts of things to survive and did not wait for support. We did not ask Red Cross or any organizations to keep anything for us so we cannot demand anything from them. It was a matter of survival for us, and all sorts of ideas helped for us to survive.



*Cardidad's husband Nicanor shows off the healthy vegetables they will soon harvest for selling.*

*Photo by Ian Val Azucena.*

Fortunately, a Red Cross Volunteer came and told us to pass a proposal to avail of the microenterprise support. And luckily, Caridad, my wife was chosen as a beneficiary. They gave us P 10,000.00 which we immediately used to buy seeds and fertilizers for our garden. Now we can sell the harvest of the vegetables that we planted. It is a big help for us to recover from Yolanda.

They told us to start saving. The money will be our own, and not a payment for Red Cross. My wife submits her savings of P50.00 a week. Sometimes when we have money I give P100.00 so we save in advance. Our treasurer is the one who deposits the money to the bank. And for withdrawals, we cannot withdraw without the signature of our officers.

We are very happy because a lot of people and organizations helped Yolanda survivors. I am thankful to Red Cross because if they did not help us, maybe we would still be suffering from hunger.

We cannot foresee the future. I just hope that God will bless us and keep us healthy so we can continue to work. We don't want to depend on other people's help to survive. *(Storyteller: Jinel Jardinico)*

## A simple life near the sea



*Evonny and her husband tend to the fishing implements they bought with the cash grant from Red Cross.*

*Photo by Ian Val Azucena.*

I am Evonny Llaban of Purok 3, Brgy. Pedada, Ajuy, Iloilo. I'm 42 years of age. I have six children. My eldest is a high school graduate and now working. Five of my kids are still studying. My husband is a fisherman and I'm a fish vendor. Sometimes both of us work as laborers. Our everyday living was not easy especially during the off season when no fishes could be caught at all. During those times, I try to find other means to support our daily needs. We are one of the simplest families in our community. My family were contented of what we already have.

When super typhoon Yolanda came, nothing was left to us. Everything was destroyed. Our house has been damaged and all of our appliances were destroyed. It's good that before the

super typhoon made the landfall, I already cooked our food. It got us through the day. The following day, I received some relief goods given to the community.

After a few months, I read in our barangay hall about the program of Red Cross. It was about Livelihood Support. I attended the assembly meeting and after that a Red Cross volunteer surveyed our place to see if I'm qualified. I was so happy after hearing the good news that I was chosen as one of the beneficiaries. Luckily, I availed of both CGI plus cash and microenterprise assistance of Red Cross. I learned from their seminars on how to save money. Part of the financial assistance I received went to reviving our small business and part of it went to savings. The other assistance I received went to the additional repair of our house.

Now we are a happy family even though we are suffering from poverty. The financial assistance given by Red Cross was a big help for us to continue our small business. I bought our own fish net so that we could use it to make our own fish farm. With the help of Red Cross, we were able to have enough food every day. I know that my business could help sustain the studies of our children. There were times that my neighbors bought fishes from us and they sell it.

Thank you to Red Cross for helping me by making me beneficiary of microenterprise and shelter repair. *(Storyteller: Ma. Carmelli Grace Dilag)*



## On borrowed livelihood

I am Angelyn Aguilar, 22 years old, mother of two children. My husband is Elmojher Aguilar, a beneficiary of the Red Cross Microenterprise support. Fishing is our only livelihood. My husband assists his father when he goes to the sea because he has his own motorboat and he needs a helper.

We had a makeshift house that was destroyed during Yolanda. We evacuated to the concrete house of my friend. Later on, we moved back to my in law's house because we did not have any means to repair own. We were not included in the beneficiary for shelter repair or core shelter of the Philippine Red Cross even though our house was totally damaged.

After Yolanda, we didn't know how to start again. My husband borrowed nets from fellow fishermen to be able to fish again. Sometimes, he borrow the motorboat of his friend. His father's motorboat was also damaged by the typhoon and we could not use it.



*Angelyn, Elmojher's wife working on the fish net  
with her father and a friend.  
Photo by Angel Bandianon.*

The Philippine Red Cross came to our barangay and had a meeting regarding the microenterprise support to help revive people's livelihoods. We submitted a proposal for fishing and was luckily chosen as beneficiary. We immediately bought my materials to make a net for fishing and to help repair my father in law's motorboat so that they could start going back to the sea again.

I am thankful that the Red Cross chose my family as as beneficiary. That program helped us a lot. Now we can buy our daily needs like food for my family. We will take care of the materials we bought from the microenterprise assistance because this is where we get income for our family. *(Storyteller: Jinel Jardinico)*