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Noodles from squash—locally produced by Bagasbas Uswag Dapig sa Ligalaton Suporta (BUDLIS) fisherfolk organization, partner of CERD-Bantayan Bay Program, to generate additional income.

PHOTO COURTESY OF CERD-BANTAYAN BAY PROGRAM

Squash Noodles Livelihood Support: Towards Improving Fishers’ Incomes and Resilience

This case story features a fisherfolk organization’s engagement in squash noodles livelihood project in Barangay Bagasbas, Northern Samar, Philippines, providing them an opportunity to earn or increase income and addressing disaster preparedness, response and recovery efforts of disaster risk reduction and management. Disaster preparedness refers to the knowledge and capacities developed by governments, professional response and recovery organizations, communities, and individuals to effectively anticipate, respond to, and recover from the impacts of likely, imminent, or current hazard events or conditions. It aims to build the capacities needed to efficiently manage all types of emergencies and achieve orderly transitions from response to sustained recovery. In addition, the said livelihood effort contributed to the community’s disaster response efforts, with the produce distributed as emergency relief foods to affected people. As a disaster rehabilitation and recovery effort, engaging in a sustained livelihood



*project and earning income from it hoped to contribute to improving their living conditions and capacities and reducing their vulnerability to disasters.*¹

Introduction

Millagrace's husband, a full-time fisher until July this year, used to earn roughly 3000 pesos a month, hardly enough to meet their family's basic needs. Before her husband was employed as utility personnel in the local government in July this year, their family's main source of income is fishing. He heads out to sea every day, except when the weather is bad. For a whole day fishing, he earns around 500 pesos, the highest during peak days, and 200 to 300 pesos during lean times. There were instances where he caught nothing. Nowadays, while he receives around 7,000 to 8,000 a month salary, he still goes fishing at weekends to augment their income.

Another fisher, Rey, uses spearfishing method. He earns 1000 plus a month, as he goes fishing for only fifteen days a month, depending on the cycle of the moon. To augment his meager income, he and his family engage in other livelihood activities. As a trained massage therapist, he gets 3000 pesos a month from three regular customers. In addition, his family maintains a backyard garden where vegetables like okra, sweet potato, squash, bitter gourd, string beans are grown which they eat and sell in the neighborhood and market.

Benjie's family's income is mere 1,500 pesos a month. His mother, the main income earner, because he and his father are both person with disabilities (PWDs), does laundry work twice a week for a family in their community. At times, he said, they borrow money just to meet their daily needs.

They, just like other small fishers in Mondragon, Northern Samar, have low incomes that are not enough to provide even their basic family needs, and way below the estimated 347 pesos a day or 10,408 pesos a month poverty threshold² in Eastern Visayas for a family of five (the amount needed to meet basic food and non- food requirements such as clothing, shelter, health, and education in 2018) set by the Philippine Statistics Authority (PSA).

Over the years, the fisherfolks remained one of the poorest sectors in the country, posted at 26.2 percent³ in 2018. According to PSA 2018 survey, poverty incidence in Eastern Visayas region where Northern Samar is located, is the third poorest in the country, with 30.9 percent⁴, next to Zamboanga Peninsula or Region 9, with 32.7 percent, and Autonomous Region in Muslim Mindanao, the highest, at 61.3 percent poverty rate. On the other hand, Northern Samar's poverty rate is at 34.03 percent⁵ based on the PSA data released in 2019, as reported by NEDA.

Mondragon municipality has limited economic opportunities, with the concentration of its workers or 70 percent in the sectors of agriculture, fisheries and crafts and related trades with 35 percent, and elementary occupation (defined as those that involve the performance of simple and routine tasks that may require the use of handheld tools and considerable physical effort) with 35 percent⁶ based on 2015 PSA Census of Population data. In PSA released municipal and city level small area-poverty estimates for 2015, Mondragon registered 51.8 percent poverty incidence⁷, or five out of every 10 residents were considered poor.

Millagrace and her husband, Rey and Benjie are all members of the people's organization (PO) organized by CERD Mondragon in Barangay Bagasbas in Mondragon. Named BUDLIS or Bagasbas Organisasyon Dapig sa Lugalaton Suporta (note: organizations named their groups after fishes, and *Budlis*, is a Waray term for Skipjack tuna), it was registered in 2016 and composed of 27 members (17 women and 10 men). Bagasbas is one of the 24 barangays in Mondragon, with its population mostly fishers and farmers. Agricultural crops such as rice, sweet potato (*camote*), coconut, purple yam (*ube*), taro (*gabi*), cassava, squash, cucumber, watermelon, and others are grown in Mondragon and nearby towns in Northern Samar. Similarly, Barangay Bagasbas cultivates farms and home gardens of vegetables like squash and other root crops.

Fisherfolks, like most members of BUDLIS organization, have limited sources of income and income opportunities. With their unstable income and economic activity highly dependent on the sea and sensitive to weather and climate changes, fisherfolks, like farmers, are highly vulnerable to natural disasters and extreme weather conditions.

As additional income source, most of its members engaged in farming. Their produce are mostly vegetables and root crops, for family consumption or traded in the market. Others, like Rey, maintain backyard vegetable gardens. Still, incomes from fishing and farming remained inadequate with declining fish catch and low price of agricultural products. Ronnie Labro, CERD Mondragon Training Officer, noted that price of squash in Barangay Bagasbas could drop as low as five pesos a kilo during peak season, or fall to just three pesos a kilo when bought at a larger volume. There were times that no one buys because of too much supply.

Thus, BUDLIS organization agreed to diversify their income sources in hopes of helping improve the welfare of the organization and its individual members, under CERD Mondragon's support and guidance.



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Squash noodles—a healthy alternative to instant noodles—made by men and women members of BUDLIS fisherfolk organization in Barangay Bagasbas, Mondragon, Northern Samar.

PHOTO COURTESY OF CERD-BANTAYAN BAY PROGRAM

Locally Made Squash Noodles: A First in Northern Samar

Background

Venturing in squash noodles is a product of well thought ideas among BUDLIS members and CERD Mondragon. Currently, the BUDLIS PO is the only entity that manufactures squash noodles in the whole province of Northern Samar.

In the last quarter of 2017, initial talks had started between them about the possibility of producing squash enhanced noodles when they both observed a *purok* with small farms abundant with squash while doing the Participatory Capacities and Vulnerability Assessment or PCVA in Barangay Bagasbas. That time, they had been aware of another group in Biri municipality who trained in making squash noodles but eventually did not push through. The newly starting BUDLIS organization took note of such livelihood project and considered to engage on it in the future as their community has the main resource to produce it.



It was until the first months of 2019, as an outcome of a training-workshop on lobbying and negotiation, that the BUDLIS organization conceptualized the squash noodles production (SNP) and integrated it as a component of the *talipapa* (small market) facility project proposal submitted to the barangay local government unit. With knowledge and skills gained from trainings provided by CERD Mondragon on managing livelihood projects, financial management and developing and writing project proposals, they are now ready to venture into food processing.

The SNP is part of their project proposal named “Buying and Selling of Root Crops and Vegetable Production in Barangay Bagasbas or the *Talipapa* Project” amounting to 73,250 pesos submitted and presented to the Barangay LGU in early 2019. The grant was accessed from the Gender Development Fund of the Barangay Bagasbas LGU and allotted for the construction of the *talipapa* structure, which will also serve as the production area in making squash noodles, starting capital to purchase vegetable and root crops totaling 60,000 pesos and skills training budget of 13,250 pesos. The construction of *talipapa* went underway following the release of the check in September.

The *talipapa* facility was established as a place to sell fresh and affordable vegetable and root crop products in Barangay Bagasbas community and promote equal participation of men and women. Its specific objectives included:

1. Generating income for the organization and help its members and the community;
2. Improving the lives of the community and help its residents in aspects of health, education of their children, and other needs of the households;
3. Through this livelihood project, contributing in the management and protection of the natural resources, including agricultural and coastal resources, for future generations.

Based on its business plan, the *talipapa* facility as a livelihood project comprised several value-added components, including the processing of the squash noodles. They thought of having other income generating activities to maximize the non-busy or idle hours at the facility.

The community’s abundant supply of squash encouraged BUDLIS organization to implement a livelihood project on squash related products. Originally, they wanted to produce squash juice and noodles from leftover pulp as a byproduct. Finally, they agreed to just focus on squash noodles which is considered a necessity rather than squash juice which is difficult to produce and promote.

Collaboration by the organization with national government agencies like the Department of Trade and Industry (DTI) for technical and financial support is in progress. In July, around 26 (20 female and 6 male) members of the organization including the barangay local chief executive were trained by DTI-Northern Samar Provincial Office through Mondragon Negosyo Center on squash noodles food processing. The livelihood trainings by DTI such as squash noodles food processing are aimed at reducing poverty in the locality through building the capacity of women and men being the primary income generator of their families.

To start off the squash noodles production, CERD Mondragon provided two electric extruder machines and a net drying facility. The BUDLIS organization procured measuring tools as its counterpart to the project. The production has been twice delayed due to Typhoon Tisoy (Typhoon Kammuri) in December year and the declaration of enhanced community quarantine in third week of March 2020 due to COVID 19 pandemic. Finally, the operation of squash noodles production was launched in April 2020.

Producing squash noodles

Made with flour, squash, oil, lye and salt, the squash noodles being produced by the BUDLIS organization is a healthy alternative to instant noodles which generally contain seasoning, monosodium glutamate and other flavoring. Squash vegetables were bought from the small farms or backyard gardens of BUDLIS members and other community residents and are free from chemical pesticides and fertilizers. Aside from raw materials used in making squash noodles, other costs included plastic packaging materials, electricity, and fuel.



Assigned member of BUDLIS fisherfolk organization make raw squash noodles with a machine extruder, then weigh it per 50 grams prior to boiling and drying. PHOTO COURTESY OF CERD-BANTAYAN BAY PROGRAM

With five to six personnel, its production capacity was 500 packs of 500 grams per pack for 12 days, using around 50 to 60 kilos of squash and several sacks of flour. The six food processors were assigned specific task in making squash noodles: one cooks the squash, another food processor mixes it with flour and other ingredients according to set proportion, kneads the dough and puts in the extruder machine, another person weighs the fresh raw noodle strands per 50 grams and cooks it on a boiling water. Two persons lay out the cooked noodles for drying under the sun. All six food processors are involved in packaging the dried noodles per 500 grams or half kilo in plastic packaging materials.



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Drying the squash noodles for two to three days.

PHOTO COURTESY OF CERD-BANTAYAN BAY PROGRAM

As of September 2020, around 1000 packs have been made for the first and second squash noodles production cycle. They were distributed to augment the relief goods as part of emergency response provided by the local government in the communities.

The first production was set in April as a response of CERD Mondragon and BUDLIS in the government’s declaration of community quarantine due to COVID-19 pandemic which limits the movement of the people particularly in doing economic activities like farming and fishing. With all municipalities, including CERD project sites, affected by the implementation of enhanced community quarantine, CERD Mondragon and BUDLIS worked together in producing the squash noodles for relief operation. CERD Mondragon funded the cost of raw materials and allowance of five skilled manpower and its staff subsidized the food for the 16-day production work.

Around 500 families of PO members, barangay local officials, and some government agencies benefited from the squash noodles relief food, as presented in Table 1.



Table 1. Recipients of 500 grams/pack of squash noodles

Name of Municipality	No. of packs distributed
<ul style="list-style-type: none"> Mondragon Municipality Members of 7 PO: Bagasbas Organisasyon Dapig sa Ligalaton Suporta (BUDLIS); Brgy. Doña Lucia Fisherfolk Association (BDLFA); Barangay San Juan Fisherfolk Association (BSJFA); Bugko Fisherfolk Association (BFFA); Bugko Women’s Association (BWA); Chitongko Small Fishers & Farmers Association (CSFFA); Roxas Uswag Manihar Pagpoypoy San Illegal (RUMPI); San Agustin Programa sa Aton Pangabuhì (SAPSAP); and respective BLGUs 	235
<ul style="list-style-type: none"> Pambujan Municipality Members of 3 POs: Doña Anecita Panginuon Am Kadagatan para sa Kauswagan (DAPAKK); Mangingisda a Tais ng Monbon sa Batas at Kalikasan (MATAMBAKA); Paninirongan Waraon an Illegal Kauswagan Aton Na Matamtaman (PAWIKAN)and respective BLGUs 	103
<ul style="list-style-type: none"> San Roque Municipality Members of 3 POs: Lao-angan Mandaragat Dagat Alagaan Ginhaway Abot Natin (LAMADANGAN); Mainuswagon nga Mandaragat sa Sais Association (MAMSA); Samahang Mangingisda ng Bantayan (SAMBA); and respective BLGUs 	87
Some personnel/frontliners in government agencies (PNP, MAO, BFP, MDRRMO, and others) in 3 municipalities, CERD staff and BUDLIS PO	69
Total packs	494

The second production cycle in May took 12 days, generating 500 packs of half kilo each or a total of 250 kilos of squash noodles. They were procured by the Pambujan local government as relief food to the town’s locally stranded individuals (LSIs) who returned from National Capital Region due to the pandemic.

Managing the squash noodles production

Assigned team within the organization

The squash noodles implementation is under the *talipapa* facility and supervised by the BUDLIS organization’s Livelihood Committee. Composed of 18 individuals, the committee included a project adviser, project manager, chairperson, secretary, treasurer, auditor, public information officers, delivery and transportation unit, and members.

The organization designated the Livelihood Committee in managing the *talipapa* and squash noodles production for a focused operation of the livelihood projects as the BUDLIS is engaged in diverse work in resource management, organizational development, household development, advocacy, and others. Since squash noodles is part of the whole *talipapa* concept, they formulated the livelihood project policies encompassing the operation of *talipapa*, squash noodles and other food processing efforts.

Defined in detail are the roles and responsibilities of specific officers and members, and policies on audit and inventory, fund management, financial flow, and cash advances. Daily schedules of people manning the buying and selling center was also identified. They also do simple recording of expenses and income which they present in the organization for a transparent management of the livelihood project.

Except the sharing system, the policies and guidelines apply to all livelihood projects being managed by the organization. The squash noodles production implements a fifty-fifty share in net income for BUDLIS organization and squash noodles operators. On the other hand, the *talipapa* policies on sharing are as follows: 10 percent on project maintenance, 10 percent for the project manager, five (5) percent for BUDLIS PO, 70 percent for the members, and five (5) percent as savings of the organization.



The BUDLIS fisherfolk organization-produced squash noodles are packed in plastic packaging materials.
PHOTO COURTESY OF CERD-BANTAYAN BAY PROGRAM

As the pandemic brought changes on the mobility and limitations of the people, of the 18 members of the Livelihood Committee, only five to six skilled individuals worked full-time for the first and second production cycles of the squash noodles.

Setting the price



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The two previous production of squash noodles were sold by packs of half kilo or 500 grams for 80 pesos. They are now planning to sell it also in retail or by 50 grams at eight pesos to accommodate other people who want to buy in smaller size, through the assistance of DTI who assured them of providing small plastics with ready labels. The organization observed that commercial instant noodles cost around 11 to 13 pesos in their community. Theirs has no packet of flavoring or sauces, so they intend to price a small bundle of noodles for only eight pesos.



Member of the BUDLIS fisherfolk organization, one of the food processors, seals plastic bag with squash noodles. PHOTO COURTESY OF CERD-BANTAYAN BAY PROGRAM

Ensuring compliance with legal and regulatory requirements

To operate a business, several permits and requirements must be complied with by the BUDLIS organization. They have secured the certificates of registration at the DTI and Bureau of Internal Revenue (BIR), and business permit from the local government. The BIR recently released the authority to print official receipts for squash noodles production. In compliance with food safety standards, it acquired a health clearance for the six members of BUDLIS as food processors of squash noodles.

Marketing strategies

At present, the nature of the squash noodles production is pre-order driven, as the livelihood project still at the startup phase. Its marketing and promotion strategies are to be firmed up given its increasing recognition in the communities and local government agencies, an indication of the



product's high market potential. Some of the marketing ideas included direct selling in supermarkets, communicating with owners and follow-up with prospective buyers who showed interest on the product, and word of mouth marketing especially with DTI and local governments' support on the squash noodles livelihood project.

Current Challenges

On production technology and process

There is a need to upgrade existing technology on food processing, as the current technology affects the production of squash noodles. In the absence of a food dehydrator machine which allows easier way of drying noodles, the weather has played a crucial factor in processing the squash noodles. A case in point is the Typhoon Tisoy which hit Northern Samar in December 2019 and delayed the inaugural operation of the squash noodles. The next production is re-scheduled by third quarter as weather conditions remained unstable, with mostly cloudy skies and rainfalls.

At present, they use nets as drying facility, where fresh squash noodles are laid out for two days under intense sunlight or three days with partly sunny weather. They also took turns in drying the noodles outside as prolonged exposure under the sun could pose a health risk.

To address this concern, the BUDLIS sought the assistance of DTI through a proposal for a food dehydrator machine for an automated and faster drying of fresh noodles. The DTI considered the request for next year's planning and budget.

The damaged production site due to Typhoon Ambo year was another cause of delay for the next production cycle. Repairs on the nipa shingles roofs of the *talipapa's* roofs is currently being done.

Higher cost in transportation fare due to the pandemic is also an arising concern when they are to market the squash noodles products from Barangay Bagasbas to any point in Northern Samar.

Organizational matters

There should be an improved communication among the PO members to avoid misunderstanding as they are all unfamiliar with the government's regulatory permit and requirements in operating a food processing livelihood project, for instance, providing a complete list of organizational documents for certificate application in respective government agencies and units.

Positive attitude such as perseverance, cooperation and time commitment are crucial particularly when starting up a livelihood project. Some members are somewhat impatient, thinking already of earnings when the project had just started. It is understandable though to have those reactions, particularly by food processors who worked full time for the project, as mentioned by the squash noodles project manager. Based on their organizational policy, the food processors would be

paid of their work, approximately 12 days per production, after the squash noodles packs have been sold to the buyers. Finding the balance between addressing family needs while working daily, particularly for sole income earners of the family, is a concern that needs careful study in the future.

Sustainability Measures

Making noodles from squash is a value-adding livelihood project. In addition, it limits the wastes as squash, typically abundant in Bagasbas and other communities and with over supply during peak season, can now be processed and turned into noodles. Also, the squash grown from their small farms and backyard gardens are free from chemical fertilizers and pesticides which do not cause damage to the environment.

The BUDLIS organization have considered the risk of limited or lack of supply of squash when a typhoon or severe weather condition could possibly destroy agricultural crops like squash. They have alternative ingredients such as yam (*ube*), sweet potato (*camote*) or moringa (*malunggay*) which are resilient to typhoons.

To ensure its smooth operation, Livelihood Committee's tasks, and responsibilities, as well as policies and guidelines were crafted. Percentage share is studied carefully and agreed by the organization.

This effort is highly supported by barangay local government unit and government agencies like DTI with shared goal of providing additional income to the people, by providing technical and financial assistance to implement the livelihood projects of the organization, including the squash noodle food processing.

Creating Some Benefits

Responding to socio-economic needs of the people and community

A stable squash noodles production livelihood project will bring positive developments on the lives of the people and Barangay Bagasbas. The BUDLIS organization produces a healthy, nutritious, and affordable food. It is also a viable livelihood. Based on their estimates, profit margin could reach to fifty percent or more. In the second production cycle, excluding the start-up expenses of permits and licenses application, profit margin was around fifty percent for the 500 packs sold to Pambujan local government.

With barely two production cycles to date – one is not for profit-earning purpose – the six food processors were provided 1,600 pesos allowance for 16-day work, and 699 pesos earnings for the 12-day production work. The other 50 percent, or 4,194 pesos, was allotted to maintenance fee, 10 percent; share capital, 30 percent; BUDLIS organization, eight percent; and Mondragon Atamanon Lugar-Dagat Asikasuhon Sunod Nga Henerasyon Upod Gugma I-undong or MALASUGI fisherfolk federation, two percent.

The PO's engagement in squash noodles production will support several stakeholders. It provides additional income for small farmers and PO members' households with backyard vegetable gardens and reduces wastage on squash due to oversupply. It employs individuals, who are members of the organization, providing them an opportunity to diversify and increase their income. It also creates a venue to develop their knowledge and skills on managing a small-scale business, as they took trainings on making squash noodles, product development and were now aware on government requirements in setting up a small business.

The project also generates income for other members of the organization, the allocated share for each member per production is agreed for release every quarter. Likewise, the BUDLIS organization and MALASUGI fisherfolk federation will have another source of funds to support their activities and projects.

Their effort to diversify their income sources through squash noodles production reduces their vulnerability to disasters or extreme weather events, and overtime, brings a more productive community.



Packs of squash noodles produced by BUDLIS — ready for distribution to fisherfolk families affected by Typhoon Ambo which hit Northern Samar in May 2020. PHOTO COURTESY OF CERD-BANTAYAN BAY PROGRAM

Ways Forward

Towards a stable production and product quality

Armed with skills in lobby work, negotiation and developing project proposals, the BUDLIS organization tapped the DTI to improve the squash noodles processing. To address the project's sensitivity to weather and climate changes and improve production efficiency, a proposal on large sized extruder machine with dryer was submitted and is now a priority of the DTI for 2021 budget.

To make the squash noodles more accessible to households, they partnered with DTI on product development, labeling and smaller sizing of noodles to produce packs per 250 grams priced at forty pesos. The DTI assured the organization of providing smaller plastics, with complete labelling information for release this quarter. The government agency also guides them on ensuring quality standard processed food or making fully dried noodles to prevent mold and spoilage.

Product innovation such as use of moringa, sweet potato or yam enhanced noodles are also being considered as an alternative when squash is not available in the market.

The product is now gaining customer acceptance. They intend to market the noodles in supermarkets, not just in Northern Samar, but other provinces as well. For instance, the project manager proposes to tap his church organization in Cebu to promote the product. A resource person in Product Development Training is receptive on buying the product for feeding programs in Catarman.

Milestones of Squash Noodles Production

Pioneer in making squash noodles

In Northern Samar, the BUDLIS organization is now the only group engaged in squash noodles processing, according to the DTI, indicating a high market potential for the product. Likewise, the noodles enriched with squash offers a healthy alternative to instant noodles that people, especially parents, would prefer for their children.

Food for disaster response efforts

With its nutritional value, the squash flavored noodles are appropriate for emergency relief assistance. The recently produced 1,000 packs are distributed to households affected by Typhoon Ambo and locally stranded individuals who were temporarily quarantined before allowing to return to their respective communities in Pambujan.



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Council members of Barangay Roxas in Mondragon, Northern Samar receive the squash noodles from BUDLIS and CERD-Bantayan Bay Program in April 2020 as a response to government’s community quarantine declaration. PHOTO COURTESY OF CERD-BANTAYAN BAY PROGRAM

Generates additional income for the community

The squash noodles production is another source of income for farmers and PO members’ households with vegetable gardens. Postharvest wastage could also be reduced by processing the squash. At present, the livelihood project employs six trained (two female and 4 male) personnel on a job order basis, all are BUDLIS members.

Contributes to improving one’s health

Squash noodles are good source of fiber and vitamins. Parents can encourage it to their children, particularly those who seldom eat vegetables, as an alternative food or snack. Households who buy instant noodles which is the only available noodles in the market now have a choice to eat a healthier food. In addition, the squash cultivated in the community does not use chemical fertilizers or pesticides. A potential buyer is considering the PO produced-squash noodles for



feeding programs in Catarman because it contains nutrients and has no food coloring, monosodium glutamate and other artificial flavorings.

Eventually, with higher production as targeted, it would be made available in the community and market, providing the people a healthy alternative to pre-packaged instant noodles.

Collaboration of various stakeholders

The squash noodles production is a livelihood project which promotes the participation of various stakeholders. The CERD Mondragon, national government agency like DTI and barangay and municipal local government units extended resources such as knowledge, skills, funds, and technology to implement the squash noodles production, sharing a common goal of improving the lives of the men and women members of the community through engagement in other income generating projects.

A source of pride for the community

The reputation of BUDLIS organization as the only producer of squash noodles is now being known in several municipalities. Its project manager stated that it is considered a big achievement for Barangay Bagasbas and its people to be recognized by local governments and agencies, especially in Mondragon, as the source of squash noodles. Positive feedbacks from the people, government agencies like the DTI and local governments inspired the organization to do better hence sustaining the squash noodle project, in the long run, would make the community more cohesive, and with improved relations and participation of its people.

The fishers' adaptive capacity is enhanced with the technical or production skills and strategies they learned along the process of implementing the squash noodles livelihood project such as switching to other crops like moringa, sweet potato or yam when squash harvest is affected. The livelihood project also offers an alternative source of income for BUDLIS fisherfolk organization when fishing is not viable due to more extreme weather. When implemented sustainably, the squash noodles production has the potential to contribute to improved livelihoods of the people by generating additional income and building their capacity in managing small-scale livelihood projects, making them less vulnerable to risks, disasters, or climatic change.

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