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By: Rachel Ramirez

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## **ECO BUSINESS**

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## FINANCIAL TIMES

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## Protect our watersheds and environment

By: Ben Dumaliang

We pen this letter to shed light on the concerns surrounding the response of DENR Undersecretary Ignatius Loyola Rodriguez to Mr. Jarius Bondoc (Sept. 12, 2023).

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## Information and Knowledge Management Division

## CNN

## The climate crisis is coming for your hoppy beer

By: Rachel Ramirez

Hops in major beer-producing European countries like Germany, Czech Republic and Slovenia are ripening earlier and producing less since 1994, scientists found. And, perhaps most alarmingly for the IPA lovers of the world, they are starting to lose their critical bitter component.

It's going to get worse, researchers say. Hop yields could decline by as much as 18% by 2050, and their alpha acid content – which makes beer bitter – could decrease by up to 31% due to hotter and drier conditions, according to a study published Tuesday in the journal Nature Communications.

The findings add to a growing list of things the climate crisis threatens yet people take for granted, said Miroslav Trnka, co-author of the study and researcher at the Global Change Research Institute.

"One of the side motives of this study was to illustrate how climate change might be important for even those who think it doesn't matter," Trnka told CNN. "We are really seeing changes that are affecting things that we value, like the taste of beer. Climate change really can have an effect on it, or at least have an effect on commodities that are critical for production."

Beer brewing has been around since at least 3100 BC, the study notes. Now, each of the basic ingredients of today's beer — water, barley, yeast and hops – are threatened by global warming.

"With climate change affecting a vast number of agricultural crops, I'm not surprised," said Douglass Miller, a senior lecturer in food and beverage management at Cornell University who is not involved in the study.

"Hops are also finicky plants and there might be some crop failures," Miller said, which could lead brewers to work with different flavor profiles from other types of hops.

Researchers used weather data and climate models to analyze how European hops have been and will be affected by climate change between 1970 and 2050, assuming precipitation decreases and temperature increases.

Scorching temperatures have already shifted the start of hop growing season by 13 days from 1970 to 2018, according to the study. The growth of new shoots from the hop

plant typically occurs during the spring, but since 1995, the researchers found it's happening earlier in the regions analyzed than years prior.

This early onset triggers earlier harvests, which could make it more difficult for hop growers to schedule harvesting and processing operations.

In recent years, more consumers are preferring beer aromas and flavors that require higher-quality hops, according to the study. Since these hops are only grown in smaller regions, researchers say they're put at even higher risk from climate change-fueled heat waves and droughts.

"Hop farmers have changed the locations of hop fields in response to changes in temperature and precipitation and that is likely to continue," said Mark Sorrells, a professor at Cornell University's School of Integrative Plant Science who is not involved with the study.

And while craft brews with aroma hops may be popular now, consumer preferences could change as growers adapt, Sorrells added.

## **ECO BUSINESS**

## US\$300 million ADB loan to boost Philippines' financial inclusion goals

The Asian Development Bank (ADB) has approved a US\$300 million policy-based loan to support the Philippine government in creating a stronger institutional and policy environment to help expand Filipinos' access to financial services, particularly the vulnerable segment of the population, and to promote economic growth.

ADB's Inclusive Finance Development Program, Subprogram 3, is supporting reforms to expand financial inclusion in the country by improving the country's financial infrastructure, including widening the digital financing ecosystem. It also supports efforts to increase the capacity of financial service providers, including rural banks and nonbank financial institutions, to offer quality products and services accessible through various delivery channels.

"Through this loan, ADB is expanding its partnership with the Philippines in ensuring all Filipinos will have access to financial products and services, including via digital platforms, to help improve their lives and livelihoods," said ADB Senior Financial Sector Specialist Kelly Hattel. "Considering the significant impact of climate change on the vulnerable segments of the population, the reform actions supported by the loan will ensure government assistance can reach people faster during crises and emergencies; help raise climate resilience of farmers and micro, small, and medium-scale businesses through expanded insurance; and promote improved financial stability."

According to the 2021 Global Findex Database, the number of Filipino adults holding an account with a financial institution or mobile money provider has risen from 34 per cent of the population in 2017 to 51 per cent 2021. Hastened by the Covid-19 pandemic lockdowns, the Philippines nearly doubled the number of financial institution or mobile money accounts for the bottom 40 per cent of the population by income from 18 per cent in 2017 to 34 per cent in 2021.

The government wants to raise the number of Filipinos holding an account with financial institutions or mobile money providers to 70 per cent by 2024, aided by streamlined requirements with the Philippine Identification System (PhilSys). As of 1 September 2023, the government has registered nearly 88 per cent of the population under PhilSys after launching the program in 2020 amid the Covid-19 pandemic, as part of efforts to widen financial inclusion in the country.

Key reforms pursued by the government to eliminate barriers to access financial services and mainstream gender across its policies include updating and providing action plans for the National Strategy for Financial Inclusion 2022–2028. The

Philippines also passed and implemented key legislation on financial consumer protection under the Financial Products and Services Consumer Protection Act, and rules encouraging digital platforms to provide financing to agriculture value chain members in support of the Agriculture, Fisheries and Rural Development Financing Enhancement Act 2022.

The government also implemented a regulatory sandbox framework for financial solutions to test new business models and facilitate the adoption of innovative technology approaches.

The new loan builds on ADB assistance provided under the Inclusive Finance Development Program Subprogram 1 and Subprogram 2 delivered in October 2018 and August 2020, respectively. Reforms pursued under this loan will complement other ADB programs in the Philippines, such as the Competitive and Inclusive Agriculture Development Program Subprogram 2 approved in January 2023.

ADB is committed to achieving a prosperous, inclusive, resilient, and sustainable Asia and the Pacific, while sustaining its efforts to eradicate extreme poverty. Established in 1966, it is owned by 68 members—49 from the region.

While this study only focused on major hop-growing European countries – which cover nearly 90% of the total area of aromatic hop fields in the continent – Trnka said it's also representative of what could happen in beer-producing regions in the US such as the Pacific Northwest, where record-shattering heatwaves are occurring more often than usual.

"They are facing similar problems like European (countries), perhaps a slightly different timing and different frequency but climate change is cumulatively affecting both regions in very similar ways," Trnka said.

Beer remains one of the world's most widely consumed beverages. Even in a hotter future, people will still find ways to brew it, Trnka said – but it may not taste the same.

## FINANCIAL TIMES

## [Opinion] We are in a period of climate stuckness

By: Pilita Clark

Last week, the term "energy transition" was mentioned more than 3,000 times in news reports, media releases and research papers. Numbers like this, from the Factiva news database, are enough to make you think the world is finally shifting decisively away from the fossil fuels that have dominated for decades towards a cleaner, greener energy system. But it isn't.

Oil, gas and coal made up 81.8 per cent of the global energy mix last year — almost the same as the 82.3 per cent in 2021 — Energy Institute data shows. That's barely below the 85 per cent share fossil fuels had in 2015 when the Paris climate agreement was struck, and the 86 per cent in 1995 when the first UN climate COP conference was held.

We hear a lot, rightly, about the huge gains that solar power, wind farms and electric cars have made in that time. But as energy use has grown, the global green surge has so far amounted to an addition to fossil fuels, not an emphatic substitute for them.

This might soon change. The influential International Energy Agency thinks current government policies will lead oil, gas and coal demand to finally peak this decade. But it doesn't think the projected drop will be steep enough to limit global warming to the Paris Agreement goal of 1.5C. That will require tougher measures.

All this underlines the strange period of climate stuckness we have entered.

The need for faster climate action has never been more widely accepted. As a result, we understand better that much of the global financial, economic and climate institutional architecture needed to cut emissions is either unfit for purpose or has yet to be built.

The World Trade Organization, OECD, World Bank, Intergovernmental Panel on Climate Change and other bodies that should be leading the charge to accelerate the energy transition are struggling to do so.

This is not for want of trying. Experts within and outside these groups have pushed for reforms for years. Changes often need government agreement that is hard to secure at the best of geopolitical times, which we don't have today. Yet the need for improvement is only going to grow.

The WTO, for example, is logically the body to galvanise the global trade of green goods and stamp out trade-distorting fossil fuel subsidies that slow the energy transition. It isn't, despite years of effort from some member countries. Global fossil fuel use subsidies rocketed to a record of more than \$1th last year, the IEA says.

The World Bank has probably done more to help governments tackle these subsidies than any other international institution, says development economist Neil McCulloch, author of the recently published book Ending Fossil Fuel Subsidies. But the budgets it has had for such work have been dwarfed by the size of the problem.

The same goes for similar programmes at the IEA, OECD, IMF and UN Environment Programme, he says.

The UN's Intergovernmental Panel on Climate Change is also ripe for reform. Many of the climate scientists who contribute to the ever more enormous assessments of global warming it has been issuing since 1990 think it should focus on shorter, more consequential reports. Its relatively slender 2018 study on the effects of 1.5C of warming shows what is possible. Those findings revolutionised thinking about how quickly emissions must fall and made the concept of net zero mainstream.

More than 70 countries have now set a net zero target, along with nearly half of the largest 2,000 companies. But the absence of official global standards for such targets, let alone an international body monitoring whether they are met, makes it hard to judge their impact.

Likewise, efforts to shift the trillions of dollars in capital needed to speed the energy transition would be helped if there were, say, an intergovernmental panel on ESG investing standards, or greenwashing.

Calls for reform of the UN's unwieldy COP conferences hardly need repeating. These annual affairs should focus more on implementing policies to meet agreed goals, and it would help if decisions were made by majority votes, not consensus.

We know that institutional reform is possible. This week's IMF and World Bank meetings in Marrakech are expected to build on moves the bank set out in June, such as pausing debt repayments, to help low-income countries deal with a rising barrage of natural disasters.

But it's not enough. These steps must be matched by measures to hasten the shift away from what is fuelling those disasters in the first place.

## PHILIPPINE DAILY INQUIRER

#### DENR: Support solid waste management industry, EPR law

By: Adrian Parungao

Department of Environment and Natural Resources (DENR) Secretary Antonia Loyzaga on Tuesday enjoined business owners to build resilient communities as they fulfill their duties under the Extended Producer Responsibility (EPR) law.

Loyzaga pointed out that businesses can start their EPR campaigns by introducing livelihood opportunities, such as for waste-pickers, which can be incorporated into the solid waste management industry.

"I call on our partners to include in their programs the improvement of livelihood of waste pickers in their communities through the development of alternative opportunities for livelihood and the incorporation into the evolving formal solid waste management industry," said Loyzaga in a statement published on the department's official Facebook page on Tuesday.

Loyzaga also said that a whole-of-society effort is needed for the country's journey towards sustainability through upcycling and repurposing plastic waste.

"The DENR recognizes the social dimension of plastics. What we are asking is for everyone to join us in a whole-of-government and whole-of-society effort towards sustainability and resilience through upcycling and repurposing wastes as we know it and removing plastics throughout our economy with a sufficient substitution," she added.

Under the EPR law which was signed in 2022, enterprises who generate plastic packaging waste are mandated to implement an EPR program that will place the responsibility of managing plastic waste on them, after the consumer has used their products.

## PHILIPPINE NEWS AGENCY

## Zamboanga Norte farmers get P250K climate resiliency aid from DAR By: Nef Luczon

Agrarian Reform Beneficiaries (ARBs) in Zamboanga del Norte received a PHP250,000 project under the Climate Resilient Farm Productivity Support Program (CRFPSP).

In a statement on Tuesday, Provincial Agrarian Reform Program Officer II Rizzel Villanueva said the Sto. Niño Farmers CARP Multi-Purpose Cooperative in Barangay. Sto. Niño, Katipunan town, received 192 ready-to-lay chickens for the egg production project.

"I hope that you will conscientiously take good care of this project and maintain its sustainability for it to be successful," Villanueva told the ARBs in the statement.

The CRFPSP is implemented under the Department of Agrarian Reform (DAR). It aims to enhance and sustain the agricultural productivity of agrarian reform communities as a measure of climate change resiliency.

Villanueva and ARB Organization Chairperson Nida Bagsican also signed a memorandum of agreement specifying the obligations of both parties to cooperatively work together in the implementation of the project.

## THE MANILA TIMES

## **lloilo adopts whole-of-province approach to climate change**

By: Rjay Zuriaga Castor

lloilo is grappling with the severe impacts of climate change but the local government is adapting through the "Movement for a Robust, Progressive, Globally Competitive, and Resilient (MoRPRoGRes) Province of Iloilo."

Governor Arthur Defensor Jr. is strategically driving a development mantra with MoRPRoGRes Iloilo. Among its tenets is adopting more sustainable practices and enhancing the local communities' resilience to climate-related challenges.

"The effects of climate change here in Iloilo are severe and that is the reason why we have to adapt to it, why we have an attitudinal adjustment and approach. The attitude and the approach, we treat it as a matter of national emergency. Our climate change response is embedded in regular programming under other departments from social welfare, education and environmental management," Defensor said.

Defensor believes that climate change demands a whole-of-province approach. It should permeate all facets of development, with response and adaptation integrated into every aspect of the growth and progress, hence, he said "the development mantra is our driving force in addressing climate change."

The programs and initiatives are embedded in the province's disaster risk reduction and climate change adaptation enhanced development and physical framework plan.

#### Adaptation measures

As natural carbon sinks, Defensor also believes that tree planting and growing is a valuable strategy in adapting to global warming.

In 2019, "Tanum Iloilo," a simultaneous province-wide tree-planting activity targeting 1.5 million trees, was launched.

4 months after the seedlings were planted, the Provincial Government Environment and Natural Resources Office's (PGENRO) monitoring teams coordinated with town and barangay officials to conduct spot checks in the areas to ensure the survivability and sustainability of the planted trees.

"It is a climate change response because it is our program for the sustainable management and conservation of our forest that is why we need a whole-province

approach there. One of the effects of climate change is it does increase the volume of the rain. If there are not enough trees in our uplands, we will experience more serious floods," Defensor said.

He said that the program's core objective is straightforward and that is to restore and replenish the local forest ecosystem while ensuring the responsible and sustainable use of forest resources.

"The attitudinal adjustment that we also want is to make tree planting and growing a habit among the llonggo, not just when we have programs or activities for it," he added.

The trees planted are those that are endemic to the area to reduce the risk of introducing invasive species that can harm the environment and as an ecologically responsible approach to reforestation and ecosystem restoration.

According to the PGENRO, the seedlings were sourced from the nurseries of each town. Some saplings are also from the Agri-Aqua Research and Technology Center in Pototan town, which is under the administration of the provincial government.

More recently, the province embarked on a greening initiative at the 19-kilometer road from the Iloilo International Airport in Cabatuan town to the national highway.

Climate change exacerbates water scarcity and for the provincial government of Iloilo, every raindrop counts.

In 2022, the provincial council allocated a budget of P912,000 to implement rainwater harvesting projects in all eight towns of the province.

"We must maximize our water resources. What's important for us is water control and utilization. Our problem in lloilo is we lack water or there is too much of it but we control water, we can maximize its use as a resource," Defensor said.

He said that most of these projects, particularly ferrocement water tanks are in schools to also teach students about water conservation, sustainable practices and augment water supply during dry season.

Defensor also shared that the tanks are used to harvest large volumes of rainwater and make flood-prone areas less vulnerable.

Notably, lloilo is the first province in the country to pass an ordinance that gears the transition to renewable energy.

In October last year, the Provincial Board approved the ordinance, which is the counterpart for Republic Act 9513 or the Renewable Energy Act.

"What we want is that we do our share in using renewable energy. It is also our way of developing it since renewable energy is still a developing source in the province. It is our way of welcoming it. We are starting with the facilities of the province, our hospitals and we are exploring it," he said.

Among the facilities that currently use renewable energy in the province are the Iloilo Provincial Hospital in Pototan town through a 75-kilowatt(kW) rooftop solar photovoltaic (PV) system and around eight buildings in Concepcion town which are energized by an 80 kW peak solar PV and 15 Kilowtt peak (kWp) hybrid grid solar battery system.

In the 2023 provincial budget, P30 million has been allocated to foster the advancement of renewable energy sources. Specifically, three public hospitals have been identified for the rooftop photovoltaic installation.

Defensor said the province is also targeting existing renewable energy sources, including mini-hydroelectric power facilities, especially in the highland villages.

A climate-resilient lloilo

The province is also helping the communities to be resilient against climate change.

With the construction of its state-of-the-art civil defense operations hubs or climate resilience hubs, Iloilo is fast-tracking response and efficient coordination in times of disasters and emergencies. The construction is underway in the towns of Miagao, Banate, Estancia and Carles.

"We want to have them in municipalities that are at risk for typhoons and flooding. We want resilience hubs to connect to our Provincial Civil Defense Operation Center in the Capitol," Defensor said.

In March 2023, the provincial government released a total of P28 million for the construction. of such hubs.

Apart from further strengthening the comprehensive climate and disaster resilience programs of the province, he added that the hubs will also serve as the central locations for coordinating and overseeing environmental management efforts at the community level.

Defensor revealed that he is eyeing to construct a total of 15 operation hubs before his term ends.

Moreover, the province is also taking a critical step towards environmentally sustainable communities through its "Purok Resilience" program.

The program, outlined in Executive Order 333, is a small-scale, localized and socialized housing project tailored to communities in disaster prone regions.

"Purok Resilience is a climate change response. We transfer residents in the riverbanks and landslide prone areas to a relocation site that is near their families and livelihoods. It is also not just about building houses and relocating people, but establishing communities and reestablishing lives," Defensor said.

## Ways forward

With a partnership with the United Nations Human Settlements Programme or UN-Habitat, the province is gearing up for a bold initiative of transitioning toward a climateresilient, low-carbon, and biodiversity-friendly lloilo.

The province of Iloilo is among the recipients in the country of the Transformative Actions for Climate and Ecological Protection and Development (Transcend) project. The project aims to help local communities harness biodiversity and ecosystem services for climate adaptation through a landscape-based strategy that emphasizes holistic urban planning.

The 6-year project, funded by the International Climate Initiative through the German Federal Ministry for Economic Affairs and Climate Action, will assist the province in accelerating its implementation of climate change policies, particularly its Purok Resilience program.

"We were introduced to UN-Habitat because our Purok Resilience is unique and it has no counterpart to the national government's housing program. The UN-Habitat became interested in the concept, especially that it is a climate change response," Defensor said.

He explained that with the partnership, UN-Habitat can help the province in the technical aspect, especially in infusing more science into its implementation.

The Transcend project is set to have its full implementation beginning in November 2023 and the impacts are expected to become evident by 2029 with Iloilo having improved policies for its urban ecosystem-based adaptation to climate change.

With most programs designed as a whole-province approach, Defensor emphasized that the success so far and continuity of the programs to adapt to climate change relies on the strong collaboration of the stakeholders.

"We meet the collaboration that we need from our partners because all our programs in the province are convergence programs. We saw the cooperation of everyone and we even saw that they have counterpart programs of their own," he said.

What's even more crucial, in the overarching goal for a climate-adaptive and resilient lloilo, is the robust support of the local communities.

"We have the municipalities and the barangay in our Movement for a robust, progressive, globally competitive and resilient Province of Iloilo," said Defensor.

## THE PHILIPPINE STAR

#### Protect our watersheds and environment

By: Ben Dumaliang

We pen this letter to shed light on the concerns surrounding the response of DENR Undersecretary Ignatius Loyola Rodriguez to Mr. Jarius Bondoc (Sept. 12, 2023).

Contrary to Usec. Rodriguez's statements, it appears that senior officials in the DENR are being misinformed about the actual situation on the ground.

Despite the issuance of 40 out of 80 Cease and Desist Orders by the Calabarzon regional director against swimming pool resorts in watersheds, these resorts blatantly continue their operations. Instead of facing legal consequences, these flagrant violators are being rewarded by rogue DENR officials with clearances and contracts for Special Use in Protected Areas (SAPA). This has resulted in continued illegal operations, further damaging our fragile environment.

These serious issues extend further. Between 2006 and 2007, Penro Rustia wrongfully issued 25 free patents to the KABALAT syndicate, an open defiance of existing laws and standing orders from successive DENR secretaries. Despite orders for eviction and reversion, the KABALAT are still on site, illegally selling watershed land and constructing facilities, with not a single patent being reverted to the watershed to date.

Moreover, several questionable survey plans signed by Calabarzon officials exist, enabling syndicates to sell, occupy and develop the titled Lot 10 property of the Republic, further contributing to the issue. The silence from DENR officials on these matters is not only disturbing but it also undermines the government's efforts in conserving the environment.

The Protected Area Management Board (PAMB), headed by Director Tamoria, passed a surprising resolution recommending the cancellation of the Masungi Geopark Project (MGP) Memorandum of Agreement (MOA) on unfounded grounds, without due process. This hasty resolution came after the PAMB provided clearances to the two biggest resorts operating within the MGP project area, favoring activities that glaringly flout the law and harm the fragile watershed.

Masungi conservationists have been suffering from a series of harassments, intimidation and violence, emboldened by certain public statements from high DENR officials and the PAMB's resolution to recommend the cancellation of the MOA. They face an orchestrated smear and harassment campaign by resorts and quarries, endangering their lives and their invaluable work in environmental preservation.

We cannot help but draw parallels between the disproportionate scrutiny that our MOA is being subjected to by DENR officials and Rizal congressmen, and the unraveling Senate investigation of the Socorro Bayanihan Services Inc. (SBSI). Said Senate probe over the illegal operation of an alleged cult stumbled upon a dubious conservation agreement between DENR and the cult. It appears that SBSI has been misusing its Protected Area Community-Based Resource Management Agreement (PACBARMA) over some 353 hectares of protected area in Surigao without any effective sanction from DENR. Had not the Senate probed SBSI, albeit for a different purpose, the conservation scam in Surigao would have gone unnoticed.

Rife are reports of PACBARMA, IFMA, ISF and other supposedly community-based reforestation projects around the country turning out, not trees and forests, but more residential and business structures, in contravention of their very objectives. We ask the Secretary and our Rizal lawmakers to similarly probe and review said contracts in our own province, in aid of enforcement and/or legislation.

To shed light on these serious issues, I urge the Secretary and other responsible officials to personally inspect the MGP project site. Despite Masungi's year-long attempts to privately share these disturbing stories, their pleas have fallen on deaf ears. It's crucial for the welfare of our environment and for upholding the rule of law that the Secretary and other DENR officials take action on these matters promptly, ensuring that accurate and complete reports guide their decisions and actions.

This letter hopes to serve as a catalyst for the much-needed change and as a medium to uncover the truth behind these alarming issues. It's vital for the Secretary, DENR and Masungi to come together as true partners in conserving the environment for the benefit and enjoyment of all Filipinos, ensuring the protection and preservation of our nation's precious natural resources.

We place our trust in The Philippine STAR to publish this letter and aid in the pursuit of environmental justice and conservation, helping to bring these issues to the forefront of public awareness and discussion.

## CCC IN THE NEWS:

## PAGEONE

## PH, Qatar Vow To Work Closely To Mitigate Climate Change

The Philippines and the State of Qatar have pledged to leverage each other's strengths and expertise in building the skills and capacities of key stakeholders, including local communities, to adapt to and mitigate climate change and its impacts.

Climate Change Commission (CCC) Vice Chairperson and Executive Director Robert E.A. Borje thanked His Excellency Ahmed Saad N. Al- Homidi, the State of Qatar's Ambassador to the Philippines, for Qatar's continuing support to the Philippines over the years.

Borje recognized Qatar's partnership with the Philippines, citing that continued support, including climate change initiatives, would be an important dimension of bolstered, mature and modern bilateral relations.

"We are working closely with Qatar in line with President Marcos' vision to address the climate crisis through collaboration with the international community. Qatar's expertise and support can greatly benefit the Philippines to adapt to and mitigate the impacts of climate change," Borje said in a news release on Monday.

Highlighted in the discussions were potential areas of cooperation between the two countries, and the need to establish a formal cooperation agreement focusing on technical assistance and policy development, particularly in areas under the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM).

The CCC extended an official invitation to Qatar to become a member of the contact group "Empowering Nurtured Alliance for Climate Action and Transformation," or ENACT.

The ENACT is the CCC's coordination mechanism with development partners and embassies to facilitate regular dialogue and enhance the exchange of ideas and best practices between the two nations on climate-related issues.

Al-Homidi emphasized Qatar's long-standing relationship with the Philippines and conveyed their willingness to further cooperate in achieving the country's climate agenda.

"The Philippines is a very important country for Qatar, and we want to explore engagement opportunities to make the bilateral relationship stronger. Our countries are working on signing a memorandum of understanding that will benefit both of us and serve as a catalyst for more bilateral partnerships," Al-Homidi said.

The Philippines and the State of Qatar affirmed the importance of strengthening partnerships and working together towards transformative climate action.

For more information on the Climate Change Commission's climate mainstreaming activities, visit https://climate.gov.ph and www.facebook.com/CCCPHL

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