Project Information Document (PID)

Appraisal Stage | Date Prepared/Updated: 03-Mar-2020 | Report No: PIDA28047
## BASIC INFORMATION

### A. Basic Project Data

<table>
<thead>
<tr>
<th>Country</th>
<th>Project ID</th>
<th>Project Name</th>
<th>Parent Project ID (if any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Philippines</td>
<td>P172399</td>
<td>Support to Parcelization of Lands for Individual Titling (SPLIT) Project (P172399)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Region</th>
<th>Estimated Appraisal Date</th>
<th>Estimated Board Date</th>
<th>Practice Area (Lead)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EAST ASIA AND PACIFIC</td>
<td>28-Feb-2020</td>
<td>25-May-2020</td>
<td>Urban, Resilience and Land</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Financing Instrument</th>
<th>Borrower(s)</th>
<th>Implementing Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Project Financing</td>
<td>Republic of Philippines</td>
<td>Department of Agrarian Reform</td>
</tr>
</tbody>
</table>

### Proposed Development Objective(s)

To improve land tenure security and strengthen property rights of agrarian reform beneficiaries (ARBs).

### Components

- Parcelization of Collective CLOAs
- Capacity Building and Technical Assistance
- Project Management and Monitoring and Evaluation
- Contingency (Price & Physical)

## PROJECT FINANCING DATA (US$, Millions)

### SUMMARY

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Project Cost</td>
<td>470.00</td>
</tr>
<tr>
<td>Total Financing</td>
<td>470.00</td>
</tr>
<tr>
<td>of which IBRD/IDA</td>
<td>370.00</td>
</tr>
<tr>
<td>Financing Gap</td>
<td>0.00</td>
</tr>
</tbody>
</table>

### DETAILS

World Bank Group Financing
B. Introduction and Context

Country Context

1. The Philippines, a lower middle-income country with a population of around 109 million, is currently one of the fastest growing economies in the East Asia and the Pacific Region. Economic growth has been robust in recent years, averaging 6.3 percent per annum between 2010 and 2019, behind only China and Vietnam among major economies in the region. The Gross Domestic Product (GDP) per capita nearly doubled over the past two decades, going from US$1,607 in 2000 to US$3,022 in 2018 (constant 2010 US$). However, the Philippines continues to face a complex range of development challenges. Foremost among them are high, though recently declining, poverty incidence; persistent inequality; and the dual risks of conflict and natural disasters, which place the country near the top of global vulnerability rankings.

2. The Philippine economy has made progress in delivering inclusive growth. The poverty rate declined from 21.6 percent in 2015 to 16.6 percent in 2018, which translates to 17.6 million Filipinos who live below the poverty threshold.\(^1\) Despite the improvements made in the past decade, available measures suggest that the gap between the rich and the majority of the population in the Philippines is one of the largest in the world.\(^2\) Some three-quarters of the poor live in rural areas, and the rural poverty rate is three times higher than in urban areas.

3. The Philippines has 182 ethnolinguistic groups, 110 of which are designated indigenous peoples, about 17% of the country’s population.\(^3\) Indigenous peoples are spread across the country except in Region 8 (Eastern Visayas).

---

\(^1\) The Philippine Statistics Authority (PSA), 2018 Census of Population.

\(^2\) The Gini index, calculated from survey-based consumption data, shows a value of over 44 percent which puts the Philippines in the top third of economies. The Gini index measures income inequality with 0 = every resident has the same income, and 100 = one resident has all the wealth.
Sectoral and Institutional Context

4. Agriculture has greatly underperformed but has high potential. A recent period of renewed overall economic growth has been accompanied by an acceleration of the shift of the economy away from agriculture. The sector’s contribution to GDP declined from 13.3 percent in 1998 to 8.5 percent in 2017, and its annual growth rate was much lower than other Southeast Asian countries. Investment and growth in the agriculture sector has been stymied by the country’s vulnerability to natural disasters, a policy focus on rice self-sufficiency, the weakness of institutions that support agriculture, and uncertainties generated by a lengthy and unfinished agrarian reform process. These factors have inhibited the agriculture sector’s contribution to economic growth, job creation, and poverty reduction.

5. Land tenure has long been a central issue affecting the country’s agriculture productivity. The Philippines has an extensive history of inequitable and distorted land tenancy. Beginning with the Spanish colonial period (1565-1898) large private estates dominated the rural landscape. Farmers cultivated the land under sharecropping arrangements, without the freedom to choose the crops they grew or the option to own the land they tilled. By 1980 this imbalance had left 60 percent of the agricultural population landless. To rectify this pervasive arrangement and reverse colonial land tenure inequalities, in 1988, the government launched the Comprehensive Agrarian Reform Program (CARP). This transformative program implemented by the Department of Agrarian Reform (DAR) and the Department of Environment and Natural Resources (DENR) worked to improve the lives of small farmers by offering them land tenure security, agrarian support services and mechanisms for social justice.

6. Over the past 30 years, CARP has pursued its goal of equity and social justice, improved farming efficiency, and poverty reduction. As of December 2018, the program had distributed 4.8 million hectares of land (16 percent of the nation’s land) to almost 3 million agrarian reform beneficiaries (ARBs). To achieve these results, CARP efforts have been primarily two-fold. First, to acquire and distribute public and private agricultural land holdings to tenants, landless farmers or tillers who qualify as ARBs. ARBs must actively farm land not larger than 3 hectares. Second, to provide integrated support services to these small land holders including agriculture related infrastructure, technical assistance and credit. The goal is to develop the ARBs into self-reliant producers with secure land tenure. Once complete, CARP will have redistributed over 70 percent of the land classified as alienable and disposable (A&D) in the Philippines.

7. Of the CARP land distribution targets, approximately 53 percent was distributed in the form of individual titles, called Certificates of Land Ownership Award (CLOAs), and an estimated 47 percent was issued as collective CLOAs. Collective CLOAs were largely issued in the 1990s to expedite land redistribution, with the intention of subdividing and titling them individually later. Issuance of a collective CLOA avoided the necessary and lengthy processes of subdivision surveys, inspection, verification and approval required to issue an individual title. While most ARBs wish to receive an individual title, the subdivision process, called “parcelization” is voluntary. ARBs wishing to continue to farm their land in a communal manner can opt out of the parcelization process.

8. While CARP has made significant progress in land distribution, limited resources and inefficient systems have hindered the efforts to finalize the parcelization process and issuing individual titles. Although DAR has been incrementally subdividing collective CLOAs and issuing individual titles over the past two decades, the
process is lengthy and cumbersome, including many steps and involving multiple institutions. Currently ARBs wishing to obtain individual titles typically wait many years even when there are no disputes. The lengthy process, coupled with recent DAR staff reductions and budget constraints, has generated a backlog of collective CLOAs awaiting parcelization. To tackle this backlog, there is a renewed push from the government to accelerate the parcelization process and complete the subdivision of remaining collective CLOAs over the next 3 years. To accomplish this goal, increased resources and more efficient processes will be required.

9. A gap exists in gender equality in agricultural land titling. While females are eligible to be ARBs under the current legal and regulatory framework, there are no national data available on the actual number of female ARBs who have received their individual titles. With regard to co-ownership (marital property), a recent study found that most married male ARBs do not include their wife’s name on their land titles.4

10. The land administration system in the Philippines is complex, with overlapping land allocations, fragmented land information, long delays in land registration and expensive service provision. There are multiple agencies involved, an inconsistent legal/regulatory framework, as well as several land survey, mapping and registration standards and processes to be followed. No agency has a complete set of records for landholdings and there is no single or integrated land information system or database. Despite attempts to rationalize the land administration sector by merging the key land administration agencies into a single agency, standardizing the titling process and providing services through one-stop-shops, the reform law has been pending for many years.

11. There has been some move toward development of digital land administration in recent years. The Land Management Bureau of the DENR, which is responsible for approving cadastral surveys,5 is implementing the land administration and management system computerized information system that will consolidate survey and mapping data when complete. The Land Registration Authority (LRA)/Registry of Deeds (ROD), which is responsible for issuing titles and registering subsequent transactions, also has an information technology (IT) system currently managed by a private company under a public-private partnership agreement. The company charges significant IT service fees, including for CARP. However, despite these modernization attempts, land information continues to be exchanged between agencies and issued to users mainly in manual form.

C. Proposed Development Objective(s)

Development Objective(s) (From PAD)

To improve land tenure security and strengthen property rights of agrarian reform beneficiaries (ARBs).

Key Results

12. The Project Development Objective (PDO) will be measured by the following indicators:

• Eligible collective titles (CLOAs) with a validated list of ARBs.6

---

4 Preliminary results from semi-structured interviews conducted by The World Bank’s East Asia and Pacific Gender Innovation Lab (EAPGIL) 2019 found that only 34% of married ARBs include their respective wife’s name on their land titles.
5 Note that the Land Registration Authority also approves surveys, resulting in cases of overlapping and inconsistent survey and mapping information.
6 Many of the collective CLOAs have outdated master lists (i.e., original ARBs have left the area, are no longer farming, have died, etc.). Part of Component 1 includes the validation process and updating of the eligible ARBs on the master list as defined
• Eligible individual titles issued (including individual titles in target areas with ownership, co-ownership, and marital property rights issued to females).^7

D. Project Description

13. The project will be implemented through three components. These components were designed to accelerate the ongoing government program for parcelization while seeking to gain efficiencies through technology, workflow streamlining and increased stakeholder engagement. The project will focus on supporting the processes necessary for the registration of individual CLOAs. These processes include community consultation, preparation and approval of master lists of ARBs, reaching agreement on lot allocation, conducting the cadastral survey, and preparation and signing of deeds of parcelization.

<table>
<thead>
<tr>
<th>Component</th>
<th>Total (USD million)</th>
<th>WB(USD million)</th>
<th>GoP (USD million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total budget (with contingency)</td>
<td>473.56</td>
<td>370.00</td>
<td>103.56</td>
</tr>
<tr>
<td>Price Contingency</td>
<td>21.21</td>
<td>0.00</td>
<td>21.21</td>
</tr>
<tr>
<td>Physical Contingency</td>
<td>28.02</td>
<td>10.30</td>
<td>17.72</td>
</tr>
<tr>
<td>Budget (without contingency)</td>
<td>424.31</td>
<td>359.70</td>
<td>64.61</td>
</tr>
<tr>
<td>1 Parcelization of Collective CLOAs</td>
<td>372.79</td>
<td>327.64</td>
<td>45.15</td>
</tr>
<tr>
<td>1.1 Improved Regulatory Framework</td>
<td>0.80</td>
<td>0.80</td>
<td>0.00</td>
</tr>
<tr>
<td>1.2 IT Support</td>
<td>7.40</td>
<td>7.40</td>
<td>0.00</td>
</tr>
<tr>
<td>1.3 Completing the Inventory of Collective CLOAs</td>
<td>9.51</td>
<td>8.40</td>
<td>1.11</td>
</tr>
<tr>
<td>1.4 Field Testing of Improved Procedures to Subdivide Collective CLOAs</td>
<td>18.27</td>
<td>16.17</td>
<td>2.10</td>
</tr>
<tr>
<td>1.5 Rolling Out Improved Procedure in Other Regions</td>
<td>336.81</td>
<td>294.87</td>
<td>41.94</td>
</tr>
<tr>
<td>2 Capacity Building and Technical Assistance</td>
<td>3.51</td>
<td>3.51</td>
<td>0.00</td>
</tr>
<tr>
<td>3 Project Management and M&amp;E</td>
<td>48.00</td>
<td>28.50</td>
<td>19.50</td>
</tr>
</tbody>
</table>

in the legal and regulatory framework. Therefore, tenure security is improved for ARBs with collective CLOAs regardless whether they opt for individual titles or not.

^7 This refers to the individual titles issued, thereby strengthening the property rights of ARBs who opted for individual titles. The sub-indicator refers to the individual titles that are directly issued under the name of the female ARBs or as spouses of the male ARBs.
Figure 1. Project Cost Table (estimated in USD million)

<table>
<thead>
<tr>
<th>Component</th>
<th>Total (USD million)</th>
<th>WB(USD million)</th>
<th>GoP (USD million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1 Project Management</td>
<td>37.8</td>
<td>21.76</td>
<td>16.05</td>
</tr>
<tr>
<td>3.2 M&amp;E and Safeguards</td>
<td>10.20</td>
<td>6.790</td>
<td>3.41</td>
</tr>
</tbody>
</table>

14. **Component 1: Parcelization of Collective CLOAs**

This component will support the improvement of processes for the parcelization of collective CLOAs. It will accelerate the generation and issuance of individual titles by conducting the following activities: (a) coordination of technical working groups, improvement of the regulatory framework, preparation of a targeted communication program and policy review; (b) development and implementation of a CLOA Document Management System and a Digital Archive for the issued individual titles; (c) completion of an inventory of collective CLOAs for parcelization; (d) field testing improved procedures in three regions, including modern survey techniques, inclusion of female names on titles and improved communications; and (e) rolling out the improved procedures to complete collective CLOA parcelization in the 15 regions.

15. **Component 1 includes the following sub-components:**

a. **Sub-component 1.1: Improved Regulatory Framework.** This sub-component will support the: (i) updating of DAR’s Department Administrative Orders (DAO) related to collective CLOA parcelization and the preparation of the accompanying implementing rules and regulations to include strengthened inter-agency institutional arrangements (DAR, DENR, LRA/ROD and the National Commission on Indigenous Peoples NCIP), procedures that require the inclusion of qualified female names, digital workflows and information systems, and safeguards arrangements; (ii) development of a media and communications strategy that includes aspects such as, access to agricultural services, climate-smart agricultural practices as well as materials for wider dissemination to encourage ARB participation (particularly female) in the parcelization process; and (iii) assessment of the policy and operational implications of the enhanced parcelization process and the results of the collective CLOA inventory to further improve parcelization. An inter-agency Technical Working Group will be established by DAR to review and improve the regulatory framework.

b. **Sub-Component 1.2: Information Technology Support.** This sub-component will support workflow optimization for the parcelization of collective CLOAs through the: (i) development and implementation of a central CLOA Document Management System and a central digital archive system for individual titles, which provides a backup in case of climate or manmade disasters; (ii) development of automated tools and digital forms to support the local level processes; (iii) upgrading of the DENR eSurvey Plan module for geodetic engineers; (iv) technical assistance to the staff at the central and field offices to use and maintain the new system and automated forms, and provide help desk support as well as on-the-job assistance; and (v) supply of hardware, licenses, communication equipment and rental of communication lines.

The central CLOA Document Management System and digital forms will establish a central database, from which the status of each CLOA is tracked and various statistical and management reports are
generated to support the decision-making process, monitoring and reporting. The system will provide information about the performance of field offices and the processing time for each major step in the process, which can be used to further optimize and streamline processes. It will generate gender disaggregated data and other reports to support the monitoring and evaluation process, and DAR staff across all levels will receive training on digital technology. In addition, the information for the closed CLOA cases (issued/rejected CLOAs) will be stored in DAR’s digital archive system for future reference. However, under the existing legal framework, the individual titles are registered and maintained by the LRA.

c. **Sub-Component 1.3: Completing the Inventory of Collective CLOAs.** This sub-component will support the: (i) inventory of ARBs in the collective CLOAs to produce an approved ARB master list, through DAR’s inclusion/exclusion process; (ii) verification and certification of the collective CLOA land classification with the input from DENR; and (iii) determination if there are issues related to the overlap with forest/timber lands or ancestral domains, and addressing these issues with the relevant institutions.

d. **Sub-Component 1.4: Field Testing of Improved Procedures to Subdivide Collective CLOAs.** This sub-component will introduce new techniques to encourage female participation and awareness of their rights during the titling process and will support the: (i) field validation and consultation with ARBs, noting that ARBs can opt out of the parcelization process; (ii) field testing of new survey techniques and enhanced procedures in selected pilot regions; (iii) parcelization survey (if necessary); and (iv) redocumentation and generation of individual titles. Prior to field testing, public communication and dissemination activities will be conducted to ensure wider and informed ARB participation. Where it is necessary to reconstitute lost or destroyed collective CLOA documents the sub-component will start this process and it is likely that these collective CLOAs will be included in sub-component 1.5.

e. **Sub-component 1.5: Rolling Out Improved Procedure in Other Regions.** This sub-component will support the: (i) scaling up of parcelization activities across 15 regions based on the improved procedures and field coordination that were tested under Sub-Component 1.4.

16. **Component 2: Capacity Building and Technical Assistance.** This component will support the capacity building activities for DAR and partner agency, central and field office staff on the adoption of enhanced guidelines and processes. Activities will include: (a) orientation/reorientation on the enhanced workflow and parcelization processes and use of digital and modern technology; (b) cascading of revised rules and procedures for the parcelization process and agrarian reform cases; and (c) coaching sessions for field office staff on various aspects such as effective stakeholder engagement and gender sensitive community interaction.

17. **Component 3: Project Management and Monitoring and Evaluation (M&E).** This component will support project implementation, including with partner agencies, at central and field levels in project management and coordination, technical operations, procurement management and supervision, financial management and disbursement, environmental and social risk and impacts, grievance mechanisms and M&E activities. This component will also support the establishment and functioning of the Steering Committee at the national level and Coordinating Committees at the national, regional and provincial levels.
**Legal Operational Policies**

<table>
<thead>
<tr>
<th>Triggered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
</tr>
</tbody>
</table>

**Summary of Assessment of Environmental and Social Risks and Impacts**

18. The overall environmental and social risk classification is High, mainly due to social risks and impacts, involvement of indigenous peoples, the size of the project and its complex implementation arrangements, the client’s lack of experience with the Environmental and Social Framework (ESF), contextual risks outside the control of the project, including activities in conflict areas. The project aims to benefit small-scale farmers, a segment of the population that is often marginalized and poor. However, during the process of parcelization, a number of issues can arise that could negatively impact farmers. For example, the current occupant could be excluded because he/she is found to not be on the approved list of beneficiaries of the collective CLOA and therefore excluded from the parcelization process and possibly displaced; a farmer is unable to provide the necessary documentation and the process is stalled or during the validation process farmers are told the boundaries of their land deviates from what they had believed and may lose or have to relocate their crops and homes; land parcels may be found to be ineligible for the CARP program due to overlap with land that are not deemed alienable or disposable and the collective CLOA may be fully or partially cancelled (e.g. forest land and protected areas). There are also risks of beneficiaries selling part of their land to pay-off taxes owed or other debts, rendering the remaining plot unable to sustain their livelihoods. The project aims to benefit indigenous peoples, and risks concerning areas covered by ancestral domains under the Indigenous Peoples Rights Act need to be managed through a participatory process obtaining the free, prior and informed consent of indigenous peoples.

19. Environmental risks are considered to be Substantial. No civil works will be financed, and labor issues are manageable with only around 12 survey workers visiting a participating community. Indirect environmental impacts may generally be positive as land ownership normally enhances the promotion of good environmental stewardship. There are risks, however, that greater investments in agriculture may drive increases in the use of fertilizer and pesticides, and place greater demands on water for irrigation. Up to ten percent of collective CLOA areas are estimated to overlap with land classified as forest lands or protected areas. While these lands mistakenly issued as collective CLOAs will be returned to their original forest or protected areas land classification some risks remain in the verification process and subsequent procedures to provide alternative tenure and management arrangements.

20. To address these risks, the following ESF instruments have been prepared: Environmental and Social Management Framework, Resettlement Policy Framework, Indigenous Peoples Planning Framework, Stakeholder Engagement Plan and Labor Management Procedures. Site-specific plans will be prepared when needed during project implementation. An Environmental and Social Assessment and consultations have been undertaken during project preparation to assess risks and inform project design and the ESF instruments. Project implementation in the first year will focus on parcelization of collective CLOAs with no significant environmental and social risks and impacts (e.g. no overlap with forest and protected areas and
ancestral domains) in three pilot regions. In parallel with the inventory that will be prepared during early implementation, the Borrower will undertake a more detailed assessment, including consultations with key stakeholders and experts, of environmental and social risks and potential impacts and propose additional mitigation measures to be incorporated into the ESF documents. Staffing, technical assistance, training and budgetary resources will be re-assessed. The revised ESF documents will be submitted, together with an assessment report, for World Bank review and approval, prior to implementation of parcelization of CLOAs with unclear or overlapping land classification. These activities are incorporated into the Environmental and Social Commitment Plan.

E. Implementation

Institutional and Implementation Arrangements

21. The project will be implemented by DAR in partnership with DENR, LRA/ROD, LBP, NCIP and the Department of Interior and Local Government (DILG). Under respective Memorandum of Agreement (MOA), the partner agencies will perform their mandates and inherent functions in the execution of CARP transactions particularly in the delivery of individual titles and implementation of the different project components. DAR is the lead implementing agency and shall perform overall administration, planning, control, management and supervision of the project in accordance with the Project Operations Manual (POM). The project will hire full time technical staff and experts to support the land reform staff at the central, regional, and provincial levels. The following implementation and management structures will also be established:

a. **Project Steering Committee and Coordinating Committees.** A Project Steering Committee will be established at the national level, and respective Project Coordinating Committees (PCC) will be created at the national, regional and provincial levels, all of which will be chaired by DAR with the representatives from partner agencies including DENR, LRA/ROD, LBP, NCIP and DILG; and oversight agencies such as the Department of Finance (DOF), National Economic and Development Authority (NEDA) and Department of Budget and Management (DBM). The National PSC will provide policy direction and overall guidance to the project. The National PCC will provide operational guidance in the implementation and management of project at the national level, monitor project performance and address operational issues and problems that may arise during the course of implementation. The Regional PCC will review the work and financial plan, provide guidance on the implementation and management of component activities at the provincial level and monitor project accomplishments. The Provincial PCC will be responsible for preparing annual work plans and budget, monitoring of project implementation progress and maintaining good coordination among implementing agencies at the provincial and municipal level.

b. **DAR Foreign-Assisted and Special Projects Office (FASPO) and Field Operations Office (FOO).** The FASPO in coordination with the FOO will be responsible for the project’s overall management and supervision. High-level DAR officials shall be designated as the National Project Director and Deputy Project Director and will be responsible for the operation and implementation of the project at the national and field levels. The DAR’s Finance and Management Service (FMS), Administrative Service, and Project Management Service, will provide financial, administrative and technical guidance, respectively, as well as support to the Central PMO to ensure that all budgetary, administrative and
reporting requirements are met. Technical Working Groups composed of representatives from relevant agencies shall be established to work on project-specific tasks and requirements.

c. **Project Management Offices (PMO).** These offices will be established at the central, regional and provincial level. The Central PMO will be established at FASPO under the management and operational guidance of the Undersecretary of FASPO/DAR Project Implementation Officer to oversee day-to-day operations, management, coordination and implementation of all component activities in accordance with the approved operations manual, as well as create an annual work plan and budget and establish and maintain interagency coordination mechanisms. The Regional PMO will manage and consolidate the implementation of component activities at the regional level and in provinces under its jurisdiction in coordination with regional counterparts from other partner agencies. The Provincial PMO will oversee and coordinate parcelization of collective CLOAs including community consultation and participation, management of environmental and social risk and impacts, field-based validation and identification, DAR survey module contracting, generation and submission of individual titles to ROD for registration and adjudication cases. In addition, the Municipal Agrarian Reform Office shall oversee the project activities at the municipal level and coordinate with concerned municipal and barangay local government units in the validation of actual status of collective CLOA at the field level.

**CONTACT POINT**

**World Bank**

Kathrine M. Kelm  
Sr Land Administration Specialist

Maria Theresa G. Quinones  
Senior Rural Development Specialist

**Borrower/Client/Recipient**

Republic of Philippines

**Implementing Agencies**

Department of Agrarian Reform  
John Castriciones  
Secretary  
jcastriciones@dar.gov.ph
FOR MORE INFORMATION CONTACT

The World Bank
1818 H Street, NW
Washington, D.C. 20433
Telephone: (202) 473-1000
Web: http://www.worldbank.org/projects

APPROVAL

Task Team Leader(s): Kathrine M. Kelm
Maria Theresa G. Quinones

Approved By

Environmental and Social Standards Advisor: 

Practice Manager/Manager: 

Country Director: Achim Fock 04-Mar-2020