

Asset Based Community Development in the Philippines

People living around the poverty line in the Philippines often find themselves relying on moneylenders to get them through financial emergencies as they are unable to make ends meet.

These informal lenders charge 10-20% per month, with some loans as high as 60%. It's no wonder people accessing these loans have little hope of getting ahead in life, since their main thoughts are about simply surviving year in, year out.

ABM's projects in the Philippines help people stuck in this cycle of poverty by putting decision-making, and funding, directly into the hands of communities. Using an asset-based community development approach and knowledge gained from trainings, project participants supported by ABM's partner, Visayas and Mindanao Regional Office for Development (VIMROD) of the Philippine Independent Church, form small groups and start economic activities designed to generate income between harvests and low fishing yields.

Another ABM partner, the Episcopal Community Action for Renewal and Empowerment (ECARE), developed a "Receivers to Givers" policy and engages with community groups, and individuals like Rosalie and her family, who are trained in identifying their strengths (assets) and how to best use these assets to grow their income. They then apply for funds from their community group to develop their business ideas into viable concerns. Instead of keeping the initial funds, the recipients are required to "give back" with interest of 0.5% to 1.0% being charged, to cover ECARE's costs in providing training and support. Once returned, the funds are then given to another group or community, and so the process of being freed from the burden of moneylenders continues.

Rosalie used her funding to make soap from herbs she grows on her land. She also augmented her small tree nursery with coffee, calamansi lemons and cacao, and sells the young trees to the Ecosystem Research Development Bureau whom ECARE put her in touch with. Rosalie's delighted that this injection of cash, which she has already repaid, has enabled her to expand her agricultural production and move into



*Rosalie with her daughter Faith in their tree nursery.
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value-adding. Participants like Rosalie are happy that by returning the funds they are enabling another family in the next community to have the same opportunities they have by being part of this project.

With your support, you will enable more families like Rosalie's to feel confident in being able to provide for themselves, and to help expand their economic activities to benefit the wider community.

PHOPIE NEEDS
\$107,268 IN 2019



This project aims to contribute to UN Sustainable Development Goal 1:

End poverty in all its forms, everywhere, including...

Target 1.4:

By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.

Target 1.5:

By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.