

The role of transnational communities in local development

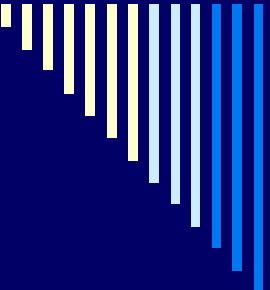
*Migrant giving and migrants'
investments*



BANNUAR TI NAGUILIAN “ASOSASYON DAGITI OFWS KEN TI PAMILYADA”

Naguilian Chapter

- ***Organized in 1998 through the initiative of Kanlungan Center Foundation, Inc. under its Local Economy Development Project (LED).***
 - ***Bannuar Chapters were organized in nine (9) towns, with the Naguilian Chapter as the biggest and considered as most successful.***
 - ***-The Naguilian Chapter has been adjudged as one of the most successful in terms of membership, organizational structure, the number of cases of distressed OFWs assisted, the livelihood projects set up under its micro-lending program, and the cooperation of the Local Government (Municipality of Naguilian).***
 - ***Bannuar memberships consist of OFWs who have come home and the representatives of families of OFWs who are still deployed abroad.***
 - ***It has been visited by groups from other countries (mentioned were Indonesia, Malaysia) who wanted to see their operation as a model for setting up their own migrant groups. Local groups have also visited them.***
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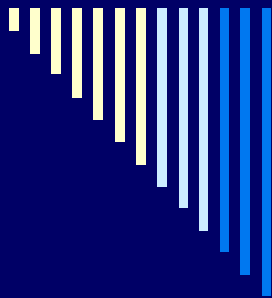


Bannuar has become a center of services for migrants in distress, giving counseling and referrals, and engaging in micro-economic activities.

Among its specific objectives are:

- 1. information dissemination on migration issues and reach out to barangays with large number of illegal recruitment cases, giving orientations on migrants' rights, illegal recruitment, and legal remedies through the assistance of Kanlungan; and***
 - 2. education of OFWs and their families on re-entry plans, values clarification and savings & remittances mobilization.***
- The savings and remittances mobilization objective has been accomplished in part by the evolvement of the micro-lending function***
- Initiation and community organizing at the municipal level was through the assistance of Kanlungan Center. Initial work started in 1998, the organization was registered at DOLE in 2000. It now has more than 200 active members.***

Some original members are OFW returnees or immediate family member of OFWs Lead organizer from Kanlungan was Mr. Adonis Baga.



- ***The officers of the organization***
 - *manage the operations and activities of the organization.***
 - *involved in the recruitment and orientation of new members;***
 - *facilitate assistance to needy members and OFWs in distress with the help of Kanlungan's legal arm as well as other resources;***
 - *run the micro-lending facility and monitor livelihood projects invested in by the members.***
- ***Attached to the Municipal chapter are 12 Bannuar Barangay chapters, with six (6) of them, already DOLE registered, federated under the umbrella of the municipal chapter.***
- ***In support of their micro-lending funds, they were able to get a soft loan from the Municipality in the amount of Php300,000, which they have lent out to loan applicants from among their members.***
- ***This loan facility has been renewed several times, as soon as the loan has been repaid to the municipality.***



Support mechanisms

- ***The involvement of Kanlungan Center (but there is fear that Kanlungan may leave La Union, and they feel that this may hamper their objectives especially in assisting distressed OFWs.***
- ***Strong support of local political leadership.***

The Organization has its office in the Balikbayan Building, rent free. The municipality also granted a loan to the organization for use in its micro-lending project in the amount of Php300,000.00.

- ***Dedication of the officers and members themselves. * rotation schedules for manning the office***

**** accessible to the members and those who seek assistance.***

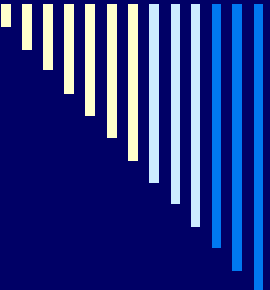
Bannuar has become a byword in Naguilian



Engagements

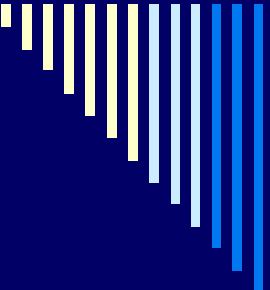
- After eight years, the association is going strong. They are looking into other income-generating opportunities that can be of mutual benefit to members. They are looking into the feasibility of setting up a canteen.

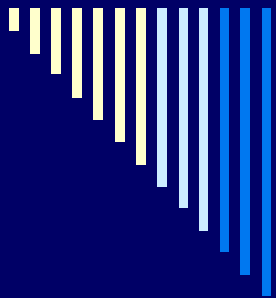
- They rely on the assistance of the Kanlungan Center.**
- They would also like to be trained further, so that even without Kanlungan, they can become self-reliant and can address their concerns on their own after some time.**
- Priority for livelihood projects, because that is the need. Often returnees come home, with no savings and find their long sacrifice has been in vain. They must have something to come home to and so their families must be taught also to value the money being sent to them.**
- So, they have what they call “Values clarification on savings mobilization” as part of the training for both the OFWs and their families. This is not yet well-developed. Priority is family first. If there is something left over, this goes to savings.**
- The LGU has formal links with OFs and OFWs. Naguilian is very fortunate, it has strong link with Overseas Naguilianons. At least, the LGU has the resources to communicate and promote the home town to its OFs. One of their major contribution is the construction of the Balikbayan building.**



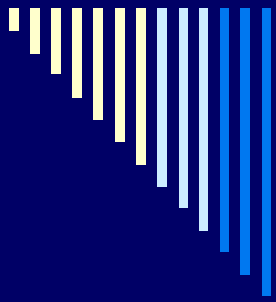
**TABERNA OVERSEAS WORKERS
ASSOCIATION (TAO) AND THEIR
DEPENDENTS (TAO), Inc., Barangay Taberna,
Bauang, La Union**

- ***Organized in 2001 with membership composed of OFW returnees and representatives of active OFWs' families. Barangay Taberna is one of the coastal barangays of the Municipality of Bauang, with fishing as the main source of livelihood, followed by farming. From an original membership of 12, the association grew to around 40 members, but seven have dropped out for one reason or another, so the roll is now 33 active members.***
- ****The association was duly registered at the DOLE as a Rural Workers Association (PD 1365, as amended by PD 1367 dated July 2, 2001, on active status, with 33 members composed of OFW returnees and dependents of active OFWs. Also registered with the BIR as a non-stock/non-profit organization.***

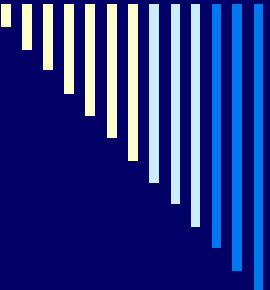
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- *-The organization came about through the intervention of the OWWA which sought to establish a barangay-based project for OFWs, to assist them in their concerns as well as provide livelihood projects that will assist returnees as well as the families of active OFWs.*
 - *- The first project engaged in was a sari-sari store, under OWWA's Groserya project, put up in the front yard of the house of the first president (Mrs. Blanca Navarro) of the organization. With their membership fees and a financial loan in the amount of Php30,000 from the OWWA, they were able to manage the sari-sari store. The initial loan was paid back and they were able to get another loan in the amount of Php50,000, which they again invested in the grocery, which they were able to pay back in full shortly.*
 - *- Later, they were able to get a loan from the municipal government of Bauang in the amount of Php30,000, which they invested in a "bigasan" project. However, they had to scrap the grocery cum bigasan project because the land where they built their store (built of light materials) was taken back by the relative of the former president, who by that time had left again for abroad.*
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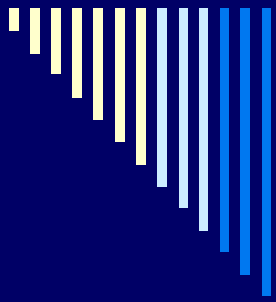


- ***-The primary objective was to assist OFWs and their families to manage their resources; among the returnees, the amounts that they have saved or left over from their deployment and for those who have just left, to be assured that their families have a support group even in the absence of the income earner.***
- ***- They also act as information disseminators about OWWA/POEA policies and programs, that will help fellow migrants and their families. Mrs. Costales talked of assisting children of OFWs avail of scholarship grants through OWWA programs; as well as training on livelihood. Some of the members themselves were also recipients in such skills training as making of charcoal briquettes.***

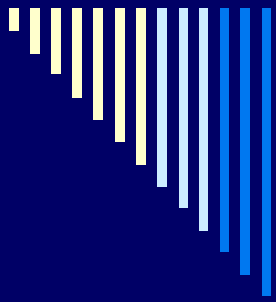


- Initiation and community organizing at the barangay level was initiated by the OWWA, through its community mobilizing program through Ms. Rhoda Rodis. The initial 12 members were interested enough to seek the help of OWWA/DOLE, which assisted them organize and structure their association; they developed their constitution and by-laws, and had their organization registered with the OWWA and the DOLE.***

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- *-The involvement of the OWWA was a major factor, especially in the beginning of the organization. They were empowered through the leadership and business management training, registration as an accredited NGO dealing with OFWs' concerns, but most of all, was their personal interest and motivation to help each other, especially the returnees, who felt that with their experience, they may assist other OFWs deal with the many challenges that affect long-distance relationship with their families.*
 - *-Another factor is the involvement of the Local Government of Bauang, starting with the previous mayor (who is now the Vice-Governor, Clarence Martin De Guzman) through whom they were able to avail of interest-free loans that they used for their projects. This was continued by the incumbent Mayor Robert De Guzman who is the older brother Martin.*
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- -Every member pay a membership fee of Php200, which could be considered as OFW money. Profits derived from their livelihood projects are shared equally. They contribute capital share for the lending facility in the amount of Php1,000 per share. They have registered their economic activity with the BIR as a non-profit organization (Savings and Credit Cooperative) and they are also OWWA registered.***

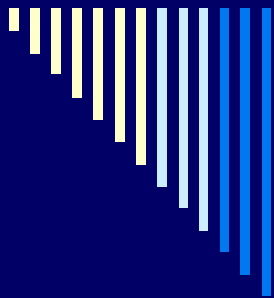


- ***Generally, they feel that they have met their objectives. After seven years, they are still alive and active, they still meet regularly, and they still have some amount in the bank left over from their lending/livelihood activities that represent the income of the Association. They were able to pay off their loans on time, and as a sign of goodwill, the municipality has granted them a continuing loans upon the payment of current loan.***
 - ***-One concern however was that a few members lost their interest and they stopped attending general meetings, and later have refused to participate in projects, so from a peak of 40 members, they are now reduced to 33 members.***
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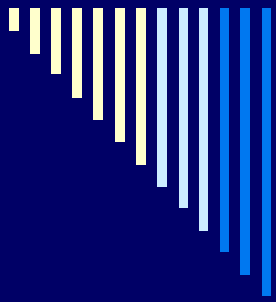
SOLEDAD GAWAD KALINGA VILLAGE,
Talogtog, San Juan, La Union

- ***Started in 2004)***
 - ***Partially supported by the North Californian Filipino Association, with a donation of Php1.2Million for the construction of 20 duplex units that have benefited 38 families (homeless/landless) among the poorest of the poor of San Juan, La Union.***
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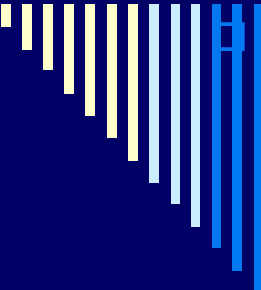


- ***Initiated by the Couples for Christ (CFC) through their Gawad Kalinga (GK) Program. When the decision was made to embark on the project, the mother-in-law of Mr. Garduque (Village Coordinator), named Soledad, donated a lot for the project site, and so the name Soledad GK Village.***
- ***Choosing the beneficiaries done through CFC Local Chapter of San Juan in consultation with the MSWD***
 - *From a list of indigents, short-listed were those who do not own their homes/homeless and do not have a lot.***
 - *Identified beneficiaries were oriented on what the project requires, being a “Sweat-for-Equity” type of undertaking, that they have to help build their homes.***

This was coordinated through CFC Main Headquarters through Mr. Jose Millare, who provided some of the logistics for building the house, coming mostly from donations..



- **The project primarily addresses the need for shelter among the poor in San Juan, those who are homeless or living in miserable conditions; that with the ownership of a home, they will find dignity and pride.*
- *In addition to pride of place, the project sought to provide values orientation among the beneficiaries, by conforming to community policies and rules that they themselves have agreed upon.*
- *GK Villages are supposed to be model communities, people living together in harmony, and engaged in productive activities.*

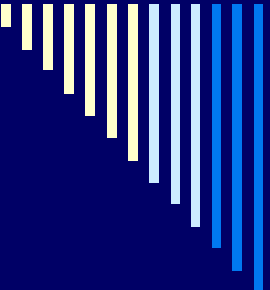


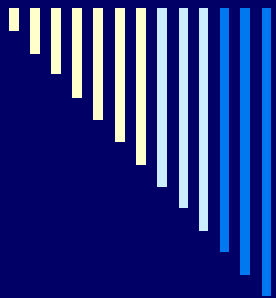
****In 2004,***
****initial funds became available***
****site has been selected and cleared***
****profiling of the intended beneficiaries done in cooperation with LGU***

****potential recipients were visited, interviewed, evaluated and short-listed to come up with the first 16 families as recipients that conform to their set criteria (homeless/squatter/no land but with positive values).***

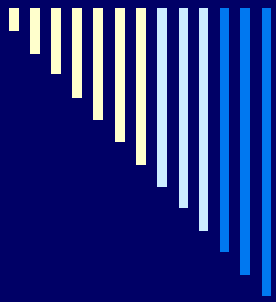
****Other donors approached, among them Holcim La Union (cement manufacturing) which donated a substantial number of bags of cement and during the active building phase even sent some laborers to help in the construction. Other individual donations also added to the building fund.***

- In 2005, the North California Filipino Association donated the total amount of Php1.2Million to fund the construction of another 23 units. Beneficiaries were again selected based on their criteria and willingness to build their own homes. When the units were built, some of the donors from California came for a visit. The relationship with the donors continues in the form of gifts in kind (especially during Christmas), and sponsorship of medical missions through the local government. Soledad GK Village is now their adopted community in the Philippines.***

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- ** At the time of the visit, the Soledad GK Village was a quaint picture of beautifully arranged duplex houses, each one surrounded by plants, where you find vegetables interspersed with flowering plants. There is a tiled, open air but roofed community hall, where they conduct meetings, get-togethers, trainings for livelihood, and play area for the children. There is a room attached that houses the day-care center, which they named “Sibol”, again laid out with beautiful plants. In between the duplexes, are sitting areas for neighbors, with unique roofing—trellises with climbing vegetables (upo mostly) An area at the back of the houses is planted with vegetables and another area with papayas.*
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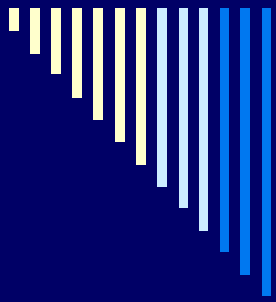
- *Upon membership in the Village, recipients become members of their self-organized “Kapitbahayan Association” which requires them to abide by the constitution and bylaws of the organization. Also the members are exposed to the Christian Life Program (CLP) to which they are expected to have positive values. It so happened that two family heads were recidivists in drinking, spousal/child abuse and even got involved in local politics(considered a no-no under GK rules) as coordinators of candidates and in-spite of counseling and other strategies for them to change which proved futile, they were evicted from the village after a dialog with the community.*
- *- Another problem is the provision of livelihood activities, especially to the women who are left at home to care for their children. They can only do so much of backyard gardening, but they also wish to earn more for their growing families.*



- - ***The Northern California Filipino Association contributed directly the amount of Php1.2million for the construction of 23 units of houses.***

- - ***They also assisted in the construction of the day-care center and also gave gifts in kind, such as school supplies, clothes, food & groceries, etc. They have sponsored a medical mission through the local DOH, giving medicines and other medical materials.***

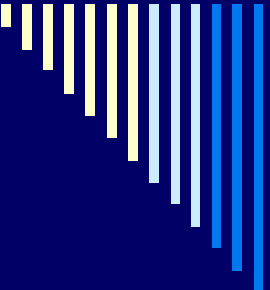
- - ***Overseas Filipinos like the Northern California Filipino Association routinely approach or are sought by the Catholic Church in their areas and they are led to the Gawad Kalinga program of the CFC.***



- ***-The CFC, as the lead organization for Gawad Kalinga, do the initiating and project planning part of the project; the identification of the beneficiaries with the help of local entities, the organizing, coordinating and management aspects.***

 - ***Supervision of the actual construction phase was also under a CFC member, Mr. Ding Sibayan who is an engineer by profession. Up to this time, Mr. Garduque is monitoring the project and considered as the Coordinator, who oversees the activities in the community and to whom concerns are addressed, in honor of the donation of his family for contributing the lot on which the homes were built.***

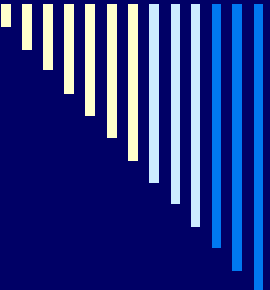
 - ***-CFC also helped in the community organizing aspect which led to the establishment of the “Kapitbahayan Organization” of the community, which is important to support the sustainability of the housing project.***
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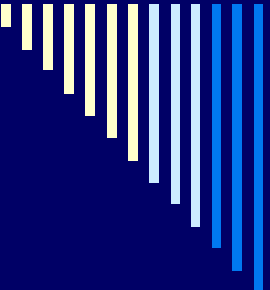
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- - ***Under the “sweat for equity” principle, the beneficiaries helped build their homes, the day-care center and the community hall. They are motivated to maintain and sustain the conditions of their homes and the other community possessions, their gardens, their environment, and to live harmoniously by espousing Christian Living values and conforming to their “Kapitbahayan” organization’s constitution and values.***
 - - ***The cooperation of all those involved, especially the beneficiaries who are willing to discipline themselves, has contributed to the success of the project; also the willingness of a donor to part with their land and give it away for a meritorious cause; the involvement of our **Overseas Filipinos, and the involvement of the LGU** and even the business community. Now, other entities are getting into the act of helping Soledad GK, such as DMMMSU, St. Louis College to provide assistance in the form of gift-giving, community organizing, training, and other services.***
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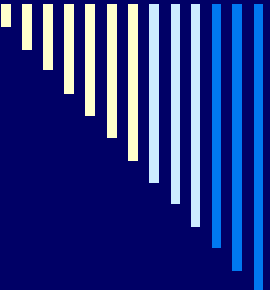


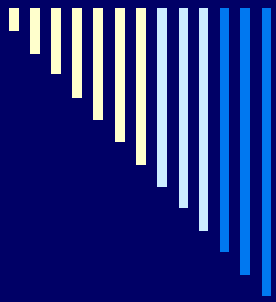
**INDIANA JONES GAWAD KALINGA
VILLAGE, Acao, Bauang, La Union**

- ***-The project occupies a one-hectare lot in Barangay Acao, Bauang, La Union, adjacent to the municipal dumpsite. At the time of the interview, there were 10 occupied units and on-going construction for an additional 20 residential units.***
 - ***The village was named in honor of the support given by the Overseas Filipino Association of Indiana (USA) in the amount of Php1.2 million.***
 - ***The project was also supported from the CDF of Senator Manny Villar in the amount of Php1 million for the water system of the village.***
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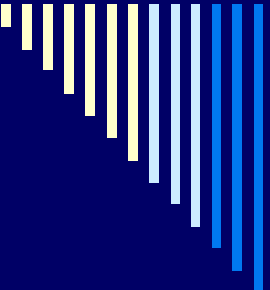
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- ***-Similar to the Soledad GK Village in San Juan, La Union, the project came about in 2006 as an initiative of the municipality's Couples for Christ chapter and their link to the Gawad Kalinga, and the help of the then local chief executive Mayor Clarence Martin De Guzman who donated the one-hectare lot for the location of the project.***
 - ***-Through the coordination of the local CFC members, specifically Boots Zafra and Danny Tumbaga, the project was proposed to GK headquarters and financing was sourced out for the construction of the housing units after the location was assured. The assigned caretaker, Mr. Juan Rosario, is a retired school teacher.***
 - ***-In addition to the "sweat-for-equity" objective in providing shelter for the homeless and the landless, the project was also intended to provide a livelihood component for the residents, that is why it was located adjacent to the dumpsite of the municipality, thinking that the village residents could derive livelihood from the operation of a materials recovery facility from the garbage. At this time, the dump site is still an open dump (not controlled) and the MRF facility is still in the process of construction.***
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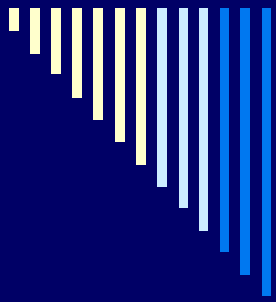
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- *-Those who were involved in the project, as already mentioned are the members of the Bauang Chapter of the CFC, through the cluster head, Boots Zafra, and its assigned caretaker, Mr. Juan Rosario, a retired school teacher. The CFC also took care of the identification of beneficiaries and their profiling and selection, according to their set criteria.*
 - *The beneficiaries were selected based on the recommendation of the CFC committee who undertook the profiling of the recipients with the help of the MSWD and their willingness to help build their homes. Additional 20 units are currently under construction.*
 - *Implementing*
 - *-Upon availability of the site and the funds, the CFC mobilized the technical team for the construction of the initial ten units. The construction of the first ten units entailed a cost of Php50,000 per unit. With current prices for construction materials, each unit would now cost around Php60,000 each.*
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- ***-The project site was envisioned to provide a source of livelihood for the beneficiaries, because the adjacent dumpsite was considered to be a source for a materials recovery facility. However, at the moment, the MRF is still under construction, and so scavenging at the dumpsite is still open. The dumpsite itself is open and not controlled, and there is the added problem of the stench of decaying matter affecting the residents of the village and the surrounding areas, especially during the rainy season. The terrain is hilly, so a big amount was also invested in riprapping the foundation areas for the housing units. The residents are bothered by the odor of the dump and they fear that their health is being affected. Also, the area is rather far from the main road (1.1 kms away) and there is no electric connection yet.***
 - ***-Another livelihood project which was conceived was to maintain a seedling nursery and mushroom project, but this is still very limited and not yet sustainable.***
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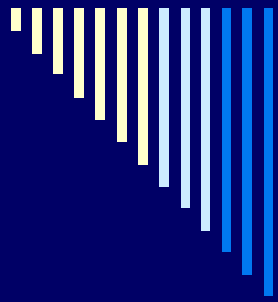


- *-Then Mayor Martin De Guzman donated the 1-hectare area where the project is now located.*
- *-The CFC members are providing technical support and management and operations aspects, as well as support services such as Christian Life Program immersion of beneficiaries, setting up the Kapitbahayan association, etc., and some out-of-pocket expenses, when needed.*
- *-The intended beneficiaries contributed labor (sweat-for-equity); they have maintained their houses and are now involved in making the surroundings beautiful by planting ornamentals and vegetables*

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- *-To make the project sustainable, the local government must pursue its plan to make the dumpsite into a controlled facility (to address the health issues), with a materials recovery component that will benefit the Village residents as a source of livelihood. Open access to the garbage may result in some animosities in the community.*
 - *-Continued commitment of the stakeholders would also contribute to its sustainability as well as the implementation of the full components of a GK village. At the moment, there is no Sibol facility and the women are not yet involved in a livelihood project.*
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- *Given the environment of the village, training in garbage management, recycling, and composting would be a great help.*
 - *Also, nursery management as adjunct of the composting facility.*
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THANK YOU!

NITZ VILLARAMA
