



MUCAARD-UK continues to help people in the Southern Philippines bring themselves out of poverty, and to support peace in the area by helping people of all religions and beliefs to avoid destitution and develop sustainable livelihoods.

We need **a road to peace, a road to health and a road to freedom**. We think these three things are interlinked and we have two main projects this year, as well as the emergency relief. The first is one where we help develop a community health insurance scheme, so people avoid sinking into greater poverty or destitution because of the costs of medical care. The second is to help people who have had to borrow money when faced with such catastrophic expenditure. We are also developing a third project, where we help people who have fallen into catastrophic debt and had to mortgage their coconut trees and crops to plant other crops in the spaces between the trees.

The Road to Peace

On May 23, 2017 fighting erupted in Marawi City - called the Marawi Siege the fighting was between government forces and militants affiliated with ISIS including local Maranao/Maute and Abu Sayef Jihadist groups. *Over 1.1m civilians were displaced*. The situation has improved but is still volatile with travel in Mindanao remaining periodically dangerous. Security risks and protection remain the challenge among the people displaced in all the areas directly or indirectly affected by conflict. The whole of Mindanao



remains under martial law and MuCAARD-MINDANAO linked with other local NGOs to give humanitarian aid like food, water and sanitation supplies, and were able to respond quickly. MuCAARD-UK was able to provide some funding quickly thanks to the support we have received. Such aid is still necessary and Marawi remains ruined. Also thanks to the support provided by our supporters, we were able to give cash gifts to 40 families to help provide food for Ramadan and Eid that supplemented their basic food packs.

Staff of the MuCAARD Mindanao member teams RIAP and PoM lost their office and their homes.

The MuCAARD Secretariat continues to support them responding to the needs of the displaced persons in camps and in host families. But Marawi is destroyed...they call it 'ground zero' as it was the centre of the fighting. Our teams are working with other local NGOs to support local families rebuild their lives/livelihoods but the Government is not allowing anyone to rebuild their homes as the whole city is now subject to redevelopment. The promised aid for rebuilding is not yet available and the plans for redevelopment are not yet clear. Videos of the destruction of Marawi can be seen on Youtube.

The Road to Health

What is PuLPuG? (The GRACE project)

In the Philippines, 6 out of 10 persons who get sick and die do not see a doctor. In 2017, 1.5 million Filipino families were pushed into deeper poverty because of health-related expenditures.

Bukidnon is the 4th poorest Province and for the past ten years the maternal mortality rate has been 100 deaths/ 100,000 live births. (in the UK it is 10)

There are eight Provincial Hospitals in Bukidnon. They are decently equipped. They have personnel. There are systems in place that ensures that patients are cared for through the PhilHealth insurance programme of the Provincial and National Governments. But many people simply can't afford the fare to hospital, and they can't afford the food for their companion and childminders.

The patient **has to be in** hospital to access the health services.

MUCAARD-BISAP have helped 22 groups in Damulog establish these self-help insurance schemes. In the past year over 257 people have been helped. No-one has died or had to 'mortgage' (prenda) their land to pay the expenses. The local PuLPuG groups pays for food and transport and the Federation of PuL-PuG groups pay for medicines which are not available in the hospital pharmacy and any other medical expenses not paid for by the hospital up to a maximum of 10.000 pesos.



Life is tough for Romeo and Gina Ybañez. They have two children; they are also taking care of their three nieces. They farm two pieces of land as a tenant of two landowners. They live in a tiny house built from bamboo. Earlier this year their daughter Rheana and niece, Gretchen, both fell ill with pneumonia.

Romeo explained *“In the past we would have waited a week or so to see if they got better because we couldn't afford the bus fare to the hospital. Now, thanks to our Pastor we heard of PuLPuG and joined it as it would stop us being afraid of getting sick. The Php 20/month/household (30p) is affordable.”*

As a member of PuLPuG the group paid for their transport to the Government hospital and provided food for Gina and other family members to stay and watch over the children.

Romeo added *“Without PuLPuG we would have been at a complete loss where to find the money. We are very grateful that we came together in our village to help each other in times of need. Even if we did not benefit from the money we contribute, it is a joy to know that our monthly contribution can help a neighbour in need. We will continue to do this and pray that more families will join the organisation.”*

PuLPuG (GRACE)*is the missing link in the health system in Mindanao. Your donations to this project save lives and prevents people sinking into poverty from which they cannot recover.

The Road to Freedom

Reminda Tingson is a widow with 4 children. In 2007 her child was working in Manila and was emergency admitted to hospital with meningitis. The cost of hospitalisation was PHP 100,000 (£1400). Her child would not be allowed to leave the hospital until the bill was paid. Despite help from family and the community she was still short so in desperation she borrowed PHP 45,000 using 2 hectares of coconuts as collateral 'prenda' with no time limit to repay.



Prenda means that you borrow money from a wealthy family who have take all the harvest from your land until the loan is repaid. The loan has to be repaid in full in a single payment. Agreements vary from community to community: In Damulog the lender has full use of your land and the harvest of any coconut or fruit trees on it. The sums borrowed are very small - between about £250-£600 -but have long lasting and devastating consequences for families who are dragged into worse poverty because of the conditions of the loan. In

2014 Reminda approached MuCAARD- CoSEED for help to buy back her land but they had no funds at that time. But it made them realise the extent of this problem. They sent a proposal to MuCAARD-UK and we were able to give a small grant. In 2016 CoSEED gave her the PHP 45,000 (£650) to repay the loan. Reminda had been unable to pay off the loan during the last 12 years because the lender would only accept the whole loan being repaid as a lump sum - and the lender also took the whole coconut harvest until the loan was repaid. Over the past 12 years she has earned money from taking in sewing and making slippers and bags, but this was simply not enough.

The need for for such a prenda ("mortgage") redemption programme is huge and it is important to set up a sustainable scheme that can generate funds to help more people in Reminda's position. A formal agreement was signed agreeing that Reminda could retain 25% of the harvest, and a further 25% would go towards paying back the loan. Of the remaining 50%, 10% goes towards hiring a caretaker to guard the coconuts, 15% to the Federation of CoSEED Community Organisations to build up capital for projects and the remaining 25% to CoSEED staff office costs and to expand the programme.

The net income from first harvest was PHP 5833.30 (of which PHP 2916.66 is the down payment on the loan). Coconuts are harvested 3 times a year, **so in less than 6 years the loan will be repaid.** Now Reminda has a more regular income she is helping one of her children to buy a small house and has small capital to start up a dried fish business.

MuCAARD-UK has supported this project for the past 3 years. CoSEED have helped 6 families but we would like to expand it to MuCAARD-BISAP. In the past many families had no option but to use their property as a collateral to borrow money to pay for health and educational expenses. But until you repay the loan in full, in a single payment, you forfeit any income from that property. Thus you sink deeper into poverty. Your contribution will enable more families to escape permanent indebtedness caused by the prenda system.



In Margos where CoSEED are based the majority of land is planted to coconuts. The lender takes the entire coconut harvest but the debtor can plant under them. MuCAARD-UK has given a small grant to CoSEED to support these families to plant vegetables, peanuts and other crops for an income.

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We continue to fund the Secretariat and the Muslim Women’s education programme as part of our commitment to developing capacity and skills.

If you would like to donate, MuCAARD bank account details for transfers are: sort code 08-92-99 and account number 65257759. We have a PayPal account: there is a button on the website mucaard-uk.org or find it using the email stevenson Doug58@gmail.com. If you prefer a cheque send it to The Hon Treasurer, Doug Stevenson, 58 Ermine Road, SE13 7JR. Small amounts make a huge difference.

Grant Expenditure over past 12 months

17/18 Grants		
Organisation	Project	Amount (GBP)
CoSEED	Land Redemption	4635
RIAP/POM	Muslim Women’s skills	2581
BISAP	GRACE/PuL-PuG	1430
	Marawi Emergency Relief	2614
	Secretariat	4150
Total		15410