



Three Months visit to the Philippines In November 2014 Linda Tiongco

spent three months with Romy in Damulog. She also visited the MuCAARD projects that we have funded over the past year and was encouraged to see the success and growing confidence of many of the groups.

In Damulog, the 38 new People's Organisations of BISAP continue to strengthen. However, there is a concern that the members, who have taken loans from their organisation for corn and vegetable production, are the ones who are finding it hardest to repay them. The main issues are the unpredictability of the rainfall, as a result of climate change, and volatile market prices. If everyone harvests at the same time then, inevitably, prices fall. The groups are looking at what vegetables have the most reliable markets and staggering their planting so they don't harvest at the

same time. This means that they need to have access to a permanent water supply to irrigate in the dry season. The majority of the groups have now updated their registrations with the Government and are registered as legal entities. This means they can now access government agricultural assistance.

In Pagompong, Damulog the Farmers Association have successfully increased the beneficiaries from 10 in the 1st round to 21. They hope that within the next year all 52 families will have received loans. Some members of the first batch bought solar panels and batteries so they can have light at night. They have also reduced their dependence on high interest loans from middle traders to buy seeds and fertilizers which means that they increase their income. Community identity has also strengthened through the organisational skills training they received. To celebrate this they manually dug 2 small fishponds to which the Department of Agriculture (DAR) donated 2000 Tilapia fingerlings. They have further plans to build a small day care centre. The Local Government has also agreed to build a safe crossing point over the river so that goods and people can safely cross even when the river is in flood.

In Marawi, the 2 MuCAARD Muslim members, POM and RIAP, received support from a Spanish NGO to work with women to promote gender equality in politics and governance (see last year's newsletter). They targeted 14 villages conducting skills training and education to reduce the vulnerability of women enabling them to be active players in their communities.



The Spanish NGO provided funding for the trainings but no funding for projects. MuCAARD-UK has supported the establishment of 14 livelihood cooperatives. This has encouraged the women and they are eager to continue to develop their skills and knowledge. Their new found confidence has also built attitudes of cooperation and mutual support.

Quote from one of the women "Before I sat at home and hardly went out without my husband. I didn't know that I could. This group has provided me with friendship and support and now I volunteer in the shop and my husband and I don't quarrel so much. It has saved our marriage and changed my life"

The first 6 months of the operation of these groups has been exciting with the local authorities endorsing the groups by donating £300 to add to the

£500 of capital

In Dulay village (see picture) the local leader didn't want the women to open up a small shop as it would cause conflict with other families who already had small stores. It was agreed that the group would open a 'wholesale' store so that these shops could buy directly from them and save their travel costs to the city. Everyone is happy

received from MuCAARD.

Changing lives in 2015

Building on the success of the work of RIAP and PoM over the past year, we are supporting them to expand their work to new communities. In Balindong PoM is working with the local officials, religious leaders and women to establish one new group and strengthen an existing one. The staff explained:

“They (women) are assigned to do routine household roles and restricted on other activities dictated by Maranaw culture with no basis in the Holy Qu’ran and the Tradition of the Prophet Mohammad (SAW). As a result, Gender inequality exists. Women are deprived of their rights to participate in planning and the decision making process of the community and village as a whole that affect their lives as women. Their participation in politics remains controversial between the conservative religious leaders and the professionals. This project is trying to address the rights of women to own property they are deprived of by our culture. It is also designed to upgrade the economic status and skills of women in different fields so that they will become active partners in development and ready to participate in community development, economic and political activities. Your support on this aspect will have a great impact on the lives of deprived, marginalized and voiceless women in these villages

RIAP is working in an area where there has been a great deal of political instability. The project includes facilitating the return of the people who evacuated the area many years ago. They are setting up integrated projects aimed at reducing poverty and increasing awareness on environmental issues in relation to disaster and climate change. This project is composed of 4 major components: charcoal making, cow fattening, abaca growing and capacity development for women and farmers beneficiaries. This will also strengthen Muslim-Christian relations.



In both these projects the people will receive skills training in running small businesses and community strengthening. The officers of the associations/organizations will develop skills and knowledge of project proposal development in preparation for the implementation of the Peace Agreement between the Philippine Government and the Muslim Islamic Liberation Front. Negotiating and communication skills will also be necessary for the officers to undergo in order to build up their confidence in meeting with Local Government officials and Line Agencies who can help with projects under the new agreement.

Financial Summary for the year ended 31st March 2015

The finances of MuCAARD-UK during the year have shown significant growth, the total income has increased in the year by over 15% to £17,707. This has been mainly reflected in the Gift Aided contributions which, together with the Rebate claimed in the year increased by almost 22% to £15,136 in the year. Our grateful thanks to our contributors who are generous in their support. As in other years a very small amount of money this year went in Administrative Expenses.

Grants this year were made as follows:

	£
P/111 Grant to POM/RIAP for seed capital 14 Muslim Women’s groups	7,886
B/110 Grant to BISAP for 38 People Organisations incl. seed capital	6,455
Total	14,341

Total Receipts (Including Gift Aid):	£17,707	Balance Brought Fwd.	£1,119
Total Payments: Grants Paid out	£14,341		
Administration	330		
	£14,671	Balance Carried Fwd.	£ 4,155

Thank you to everyone who supports MuCAARDs work making change possible for so many people.