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Poverty Reduction Initiatives at the
Universidad de Santa Isabel:
Vincentian Seeds of Hope

By

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The Universidad de Santa Isabel (USI), the only Vincentian University managed by the Daughters of Charity of Saint Vincent de Paul, was founded on 5 November 1868, by the most Reverend Bishop Francisco C. Gainza, O.P., in the city of Naga of the Archdiocese of Caceres, the Philippines. This century-old institution has preserved its distinct Vincentian and Marian character while remaining a quality center of learning in the country.

Anticipating its 140th year of educational service to the nation and to the world, Santa Isabel remains steadfast in its vision: “A Catholic Vincentian educational institution pursuing excellence in its programs and services, and forming competent graduates who are agents of social transformation.” Written in documents and in the hearts of its academic community is the University Mission: “To form Catholic Vincentian learners capable of responding to the needs of the changing times through quality and relevant instruction, productive and socially-oriented research and empowering community service.” Thus, USI envisions itself as becoming a lead Catholic university in the region, forming Filipino Christian laity, who can dynamically respond to the calls of the Church and the changing environment, while making quality education relevant and accessible to more deserving and qualified but disadvantaged students.

A university-wide survey revealed that of its total student population, 32 percent live below the poverty line, 48 percent belong to the-middle income bracket, and only 20 percent belong to the high-income group. These figures prompted the administration to collaborate with academic and non-academic sectors of the university in initiating projects for poverty reduction, keeping the dream alive of becoming a university for the poor led through the spirit of Vincentian leadership. The administration believes that service to the less privileged will keep its mission burning. USI has indeed broken new ground through various initiatives meant to concretize its mission of
becoming a university for the poor, an institution for social transformation. These initiatives, however modest and small, are seeds of hope which, when properly nurtured, will yield large Vincentian harvests.

The USI Saint Louise de Marillac Alternative College (SLMAC)

Anchored by the core value of advocacy for the poor who are in search of a better quality of life, USI opened the Saint Louise de Marillac Alternative College (SLMAC), which provides access to quality education for the poor and marginalized youth of Philippine society. To accomplish its mission and realize its vision, the SLMAC has the following objectives:

- Produce socially responsible entrepreneurs through hands-on training, skills development, and value formation.
- Provide a venue for practical application of entrepreneurial skills.
- Offer seminars, workshops, training, and short courses that will develop students' creativity and innovation.
- Promote the Catholic Vincentian values of honesty, integrity, self-reliance, community orientation, and interpersonal skills necessary in the world of business.
- Train lecturers who will transmit their knowledge and skills and achieve a multiplier effect in carrying out the objectives of the SLMAC.
- Establish linkages with other educational and business entities for an enriched curricula and business socialization.

The SLMAC provides a Bachelor of Science degree in Social Entrepreneurship — a four-year course that may be completed in a period
of five years since classes are held only in the evenings. The class schedule is specially designed for working students who want to finish a college degree. Tuition fees are based on a sliding scale; students are categorized into Category A, B, or C depending on their family income. The SLMAC started in school year 2005-2006 with twenty-eight students. Now in its third year of operation, the college has a total of 180 students and is looking forward to its first set of graduates in 2009.

Students at SLMAC believe that enrolment in the program is a means by which to access a quality Vincentian education in hopes that it will improve their economic situation. The program also helps them to obtain financial assistance to establish their own small businesses and apply theories learned in the classroom. The students’ earnest desire to alleviate their own poverty is seen as a catalyst for producing economic self-sufficiency and an end to the cycle of poverty.

**Tipid Savings (Thrift Savings) at Universidad de Santa Isabel**

The Tipid Savings, a thrift saving program conceptualized by the USI finance office in response to the pressing financial needs of its personnel, was launched primarily to help students, faculty, academic personnel, and maintenance staff. Through this project, the school provides a setting for personnel and students to save money out of their salaries and allowances. It concretizes the principle of self-help and provides an avenue for appreciating the importance of personal finance and the value of saving money, fostering hopes of uplifting the economic lot of its members by regulating spending. Membership is voluntary, and an initial deposit of one hundred pesos is the only requisite. The program is open to all students and USI personnel including their children studying at USI. Tipid Savings provides a monthly interest rate of between six and eight percent depending on the return on investment (ROI) of its portfolio. It also extends credit in the form of loans for housing (P50,000–P100,000), business (P20,000–P50,000), fishing and farming (P20,000), school-related expenses (P80,000), as well as personal loans, calamity loans, and loans for rice, groceries, laptops, and appliances. These are payable through salary deduction within a period of one to two years, and interest is deducted upon release of the loan.

**Tipid Savings Membership Profile**

<table>
<thead>
<tr>
<th>Member D.C. Institutions</th>
<th>No. of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>USI</td>
<td>342</td>
</tr>
<tr>
<td>MSH</td>
<td>212</td>
</tr>
<tr>
<td>SLMS-PILI</td>
<td>37</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>591</strong></td>
</tr>
</tbody>
</table>
USI Tipid Savings loan recipients’ profile (October 2007)

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing loans (P100,000 and above)</td>
<td>131</td>
<td>47%</td>
</tr>
<tr>
<td>Business loans (P 50,000 and above)</td>
<td>32</td>
<td>11%</td>
</tr>
<tr>
<td>Educational loans (P 80,000–100,000)</td>
<td>3</td>
<td>1%</td>
</tr>
<tr>
<td>Calamity loans</td>
<td>19</td>
<td>7%</td>
</tr>
<tr>
<td>Enrollment loans for children</td>
<td>25</td>
<td>9%</td>
</tr>
<tr>
<td>Others (redemption of ATM cards)</td>
<td>12</td>
<td>4%</td>
</tr>
<tr>
<td>Laptop loans</td>
<td>50</td>
<td>18%</td>
</tr>
<tr>
<td>Personal</td>
<td>11</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>283</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Beneficiaries of housing loans, which constitute the majority of Tipid Savings loan recipients, include members of the USI family struggling to provide a safe place for their families to dwell. These are faculty members, academic staff, and maintenance staff, many of whom were left homeless due to natural calamities. These loan recipients have since experienced improvements in their families’ living conditions.

As revealed in a recent survey, start-up business loan recipients experienced an increase in their average income as a result of loans accorded by the program. Children of USI members are also benefiting from educational loans. The program has had tremendous effects on the members’ savings behavior. Despite meager salaries, records show that they have managed to save between three to fifteen percent of their income.

The USI Communion of Gifts

The USI Communion of Gifts is another project initiated by the finance office to complement the USI Tipid Savings program. Anchored by the value of collaboration among different sectors of USI in the spirit of mutuality, participation, and gratitude to God, this program provides an avenue for personnel to experience the joy of sharing — for “no one is so poor that she/he cannot share and no one is so rich that she/he cannot receive.” The contributing members are USI administrators, faculty, and other personnel, who have an amount regularly deducted from their salaries which is then matched by the university. These funds go to the Communion of Gifts Fund intended for student scholarships in the university’s Higher Education Department. The scholarships benefit poor but deserving students; any student whose annual family income is less than P100,000 is eligible to apply.
Communion of Gifts Membership Profile

<table>
<thead>
<tr>
<th>Sector</th>
<th>Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mid-level Administrators</td>
<td>22</td>
</tr>
<tr>
<td>Faculty</td>
<td>72</td>
</tr>
<tr>
<td>Co-academic staff</td>
<td>64</td>
</tr>
<tr>
<td>Maintenance</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>178</strong></td>
</tr>
</tbody>
</table>

Total contributions between 15 November 2006 and 30 June 2007

<table>
<thead>
<tr>
<th>Sector</th>
<th>Amount</th>
<th>USI Share</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mid-level</td>
<td>25,720</td>
<td>25,720</td>
<td>51,440</td>
</tr>
<tr>
<td>Faculty</td>
<td>50,100</td>
<td>50,100</td>
<td>100,200</td>
</tr>
<tr>
<td>Academic</td>
<td>46,925</td>
<td>46,925</td>
<td>93,850</td>
</tr>
<tr>
<td>Maintenance</td>
<td>9,420</td>
<td>9,420</td>
<td>18,840</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>132,165</td>
<td>132,165</td>
<td>264,330</td>
</tr>
</tbody>
</table>

Giving may be viewed as an investment, or may be seen as a deterrent to unrest caused by collective poverty plaguing the community. While it is true that prevention costs much less than a cure, it is also more effective. That contributing members are able to help people who would otherwise be liabilities to society can change their lives almost as it changes the lives of beneficiaries. Changing the world does not require much money if we think in terms of empowerment rather than just charity. Many little contributions can collectively bring about this type of change. These ideals sustain the USI Communion of Gifts program.

Comments of student scholars

“I am very grateful to God and the USI Communion of Gifts program for helping me make it to school; it’s a dream come true. I am determined to keep learning so in the future I could help some people the way I am being helped now.” — Beth, 19

“I am in my third year in college; this would not have been possible if I had not have received God’s blessings through the USI Communion of Gifts program. I hope to achieve all my goals and make good use of this wonderful opportunity.” — Edgardo, 23

“The opportunity made available by the USI Communion of Gifts program toward my academic and career advancement
is important to me. I hope in the future to be able to lend a helping hand to others in need.” — Maura, 20

“Truly the USI Communion of Gifts program is a great blessing enabling us to better ourselves professionally in the global world. With gratitude in my heart I desire God’s manifold blessings on all those who have so unselfishly contributed to this great cause.” — Anna, 18

“I wish to convey my most profound and sincere thanks to the USI Communion of Gifts program for the valuable assistance given to us young people to enable us to go to school and become productive citizens of our community.” — Roland, 22

“I wish to convey my gratitude to the USI Communion of Gifts program for its help in preparing me for the future. I will exert all efforts to succeed in making things better for myself so the opportunity accorded will not have been in vain.” — Rica, 20

These comments show the program’s potential to change the lives of students in a meaningful way.

Building Community through Unified Efforts and Holistic Approaches in Implementing Community Extension Services (BUHAI-CES)

The USI BUHAI-CES program envisions the development of people’s life in the community through the sharing of expertise and resources of different university departments and sectors, and is centered on the principle of “sharing my life so that others may enjoy life.” Its objectives are as follows:

- To unify the efforts of different colleges, departments, and sectors in conducting community extension activities.
- To increase the level of volunteerism among members of the university.
- To holistically improve the quality of life of the community to be served.

Community Organizing and Basic Ecclesial Community Formation (BUHAI-KAPATIRAN)

The BUHAI-KAPATIRAN is a component of the USI-CES program that focuses on values development and organizing families into basic ecclesial
communities. As a response to needs expressed by these families, the following projects/activities are being implemented:

- Basic ecclesial community formation.
- Support-a-Grandparent program (formerly Adopt-a-Granny).
- Values and spiritual formation.

**BUHAI-KAMALAYAN (Community Education and Social Advocacy)**

The BUHAI-KAMALAYAN is a CES program component that provides community support for education in citizenship and social advocacy. This helps people to become aware of their rights and responsibilities as Filipino citizens, and to work towards making their community socially responsive. The following are projects and activities of this component:

- Functional literacy project.
- Pre-school project (Saint Louise de Marillac Learning Center).
- Accreditation and equivalency project.
- Responsible citizenship seminars (voter’s education, tax education, women in development).
- Advocacy campaign.

**BUHAI-KAKAYAHAN (Capability and Livelihood Development)**

The Buhai-Kakayahan provides opportunity for communities to increase their income by engaging in economic activities. Beneficiaries receive training in enterprise and technology development, and are provided with soft loans for their enterprise start-ups. Support is provided to beneficiaries to ensure the sustainability of their projects (e.g. organizing into business cooperatives or associations), and training includes disaster management and other relevant skills. The program includes the following projects and activities:

- Capability building project.
- Skills and enterprise development training.
- Micro-financing and livelihood project (Buhay-Puhunan Project).
- Market assistance.

**BUHAI-KALUSUGAN (Health and Nutrition)**

This program includes the following projects and activities:

- Medical-dental and surgical mission.
- Feeding project.
- Mothers’ class and health teaching.

**BUHAI-KALIKASAN (Ecology)**

This program focuses on activities that regenerate or rehabilitate the environment. It includes:
- Reforestation/tree planting activities.
- Salvar-Salog/Banao project (Save the Naga River/Bato Lake).

**Other projects and activities**

The university has partnered with Couples for Christ in the Gawad Kalinga housing project for poor families in which volunteers help in the construction of houses, values formation for chosen beneficiaries, and eventually in the generation livelihoods.

The university also extends its volunteerism activities to Anislag Vincentian Village, a housing project initiated by the Daughters of Charity at Daraga, Albay, to provide shelter to the displaced residents of Barangay Malobago, which was affected by the landslide caused by super-typhoon Reming in November 2006. Relief goods distribution is the university’s immediate response whenever there are disasters in the region. USI also provides rehabilitation activities such as reconstruction of homes, livelihood support, disaster trainings, and psycho-social activities for victims.

It is hoped that with these modest but well-tried practices and initiatives, the university can provide the type of relevant and responsive Vincentian education that is geared towards total human development and social transformation in a third-world setting.