

Documentation of the ASA Philippines Client Community Service Programs in Lower Apayao

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Abstract

This research documents ASA Philippines Foundation's Client Community Service (CCS) programs in Lower Apayao. As a microfinance institution dedicated to poverty reduction, ASA provides CCS initiatives to enhance community well-being. The study formally describes health, sanitation, education, livelihood, disaster relief, and environmental programs in Lower Apayao, utilizing ASA reports and interviews with staff and beneficiaries.

A key finding highlights significant COVID-19 cash support to 2,686 clients in Luna, Flora, Pudtol, and Santa Marcela, which fostered community trust and encouraged new memberships to access services. The status and impact of sanitation projects are also elaborated. This documentation offers ASA Philippines valuable operational insights, aiding future program design, resource deployment, and the identification of best practices for community service delivery in underprivileged areas, while also informing monitoring, evaluation, and policy.

Keywords: CCS, Microfinance, Sustainability, Resilience, Poverty, Empowerment

Introduction

Microfinance institutions are not only lending but are also involved in community development. They offer various financial products like savings and insurance, which make people more resilient. All have social programs for health, education, housing, and disaster relief. Empowerment, particularly of women, is central, along with social network creation through group lending. Financing microenterprises encourages job creation and local economies, while financial inclusion extends to the unbanked. Examples such as Grameen Bank's beggar program and ASA Philippines' diverse community services (education, health, environment, disaster relief) demonstrate this. Financial literacy training also strengthens clients. Microfinance ultimately develops the whole community through financial resources, social networking, and economic opportunities for marginalized groups, targeting long-term positive change.

In Lower Apayao, Philippines, ASA Philippines has brought significant positive change through its client community service programs. This initiative focuses on a holistic approach to sustainable development, addressing the specific needs of the community in partnership with its residents. Their projects span education, health, environmental sustainability, and disaster risk reduction. By investing in education through scholarships and learning centers, improving healthcare access via medical missions, promoting environmental stewardship through tree planting, and enhancing disaster preparedness with community-based plans, ASA Philippines empowers the local population. Documented experiences highlight the tangible impact of these programs on individuals and communities, showcasing the power of community-

driven development and the transformative potential of organizations like ASA Philippines in empowering marginalized communities.

Objective of the Study

1. To identify and describe the community services implemented by ASA Philippines in response to the complex issues of poverty in Lower Apayao.
2. To determine the lessons learned from the implementation of community services, as perceived by the respondents in Lower Apayao.

Methodology

In this study, the Client Community service activities have been collected from the period 2019 to 2023. The data has been collected from various secondary sources, such as records and documentation of branches of ASA Philippines in Lower Apayao.

Review of Literature

Muhammad Yunus exemplifies the qualities of an impactful social entrepreneur through his innovative approaches, resilience, compassionate leadership, and dedication to addressing poverty. His work continues to inspire countless individuals and organizations dedicated to social change, demonstrating the power of entrepreneurship in fostering social and economic development. "End poverty in all its forms everywhere." - Sustainable Development Goal 1.

Amartya Sen's capability approach provides a powerful framework for understanding human well-being and development that goes beyond traditional economic indicators. It emphasizes the importance of individuals' freedoms and capabilities to live lives they value and has significantly shaped the way we think about poverty, inequality, and human progress.

Robert Chambers is a pivotal figure in the field of development studies, renowned for his groundbreaking work on **participatory development** and **community empowerment**. His ideas challenged traditional top-down approaches and emphasized the importance of putting the needs and knowledge of marginalized communities at the center of development processes.

The WB conducts in-depth studies on poverty in the Philippines, analyzing trends, drivers, and spatial dimensions of poverty. Reports like "Making Growth Work for the Poor: A Poverty Assessment for the Philippines" (2018) and "Overcoming Poverty and Inequality in the Philippines: Past, Present, and Prospects for the Future" (2022) provide comprehensive analyses and policy recommendations.

Results and Discussion

ASA Philippines Foundation implements a wide range of Community Service (CCS) initiatives that aim to go beyond just providing microfinance. These services are designed to address the multifaceted nature of poverty and empower marginalized communities.

1. **Business Development Training and Marketing Support.** Providing clients with skills training and platforms like trade shows and bazaars to promote their products.
2. **Employment of Relatives of Clients.** Facilitating job opportunities for family members of their clients to increase household income.
3. **College/University Scholarship Program.** Supporting the higher education of clients' children.
4. **Medical Missions.** Conducting health clinics and providing medical assistance.

5. **Cataract/Pterygium and Cleft Lip/Palate Operations.** Providing free surgeries for clients and their children.
6. **Child Feeding Programs.** Collaborating with organizations to address malnutrition in young children.
7. **Disaster Relief and Rehabilitation.** Providing immediate assistance and rehabilitation loans to clients affected by natural disasters.
8. **Tree Planting and Urban Gardening.** Engaging in environmental conservation and promoting food security.
9. **Blood Donations.** Organizing blood donation drives.

It's important to note that ASA Philippines integrates these client community service (CCS) activities into their overall business planning, viewing them as a core strategy to serve their clients and uplift poor communities.

Table 1. Scholar Status in Lower Apayao

Branch Code	Branch Name	Number of scholar in lower apayao						
		No. of Scholar	Active	%	Graduate	%	DropOut	%
B0598	Luna	23	8	35%	8	35%	7	30%
B1545	Flora	13	6	46%	6	46%	1	8%
B1733	Pudtol	4	3	75%	1	25%		
B1789	Santa Marcela	2	2	100%				
TOTAL		42	19	64%	15	26%	8	10%

Based on the data gathered, Table 1 shows that 42 scholars admitted in Lower Apayao have 64% active scholars, which is 19 students, 26% for 15 students have already graduated, and 8 students, which is 10%, who dropped out and didn't continue studying or had a failed subject.

Table 2. Number of CCS in Luna, Apayao

B0598 Luna, Apayao			
Type of CCS	Year	No. of Beneficiaries	Partners
Tree and Mangrove Planting	2023	1	Brgy. San Gregorio, DENR PENRO, CENRO Calanasan and Luna, PNP, BFP Luna
STAR Kaasenso Program	2019	80	Coca Cola
Feeding Program	2023	74	Brgy. Lapa, Brgy. Zumigui, Brgy. Turod
Donations (Waste Management Bin)	2021	32	LGU Luna 22 Barangay and 10 Government Agencies
Community Garden	2023	33	Brgy. Poblacion
Cash Assistance (COVID-19 Pandemic)	2020	754	LGU Luna

Table 2 shows the number of CCS conducted in Luna, Apayao. Since 2019, Luna has received programs from ASA Philippines Foundation through CCS, where 80 clients attended and graduated the STAR Kaasenso program, partnered by Coca-Cola. During the pandemic, 250 cash assistance was given to the 754 active clients of B0598 Luna branch. In the year 2021, 22 barangays and 10 government agencies in Luna received a three (3) Waste Management Bin with frames. In 2023, a tree planting joined by different agencies was conducted. Same year, a community-based Feeding program was opened and benefited 74 beneficiaries for 120 days. Later that year, a community Garden was proposed to Brgy. Poblacion, Luna.

Table 3. Number of CCS in Flora, Apayao

B1545 Flora			
Type of CCS	Year	No. of Beneficiaries	Partners
Donations (Hygiene Kits with Vitamins, Umbrella and Slippers)	2022	174	Balasi Elementary School and Malubibit Norte Elementary School
Community Garden	2023	42	Brgy. Tamalunog
Cash Assistance (COVID-19 Pandemic)	2020	841	LGU Flora

Table 3 shows the number of CCS conducted in Flora, Apayao. During the pandemic, 250 cash assistance was given to the 841 active clients of B1545 Flora branch. Outreach program where Hygiene Kits and Slippers were simultaneously given to two (2) schools, Balasi Elementary School and Malubibit Norte Elementary School, last 2022. In the year 2023, a community Garden was proposed to Brgy. Tamalunog, Flora.

Table 4. Number of CCS in Pudtol, Apayao

B1733 Pudtol			
Type of CCS	Year	No. of Beneficiaries	Partners
Circumcision mission	2021	36	RHU Pudtol, Tawit National High School
Feeding Program	2021	86	Brgy. Kapanakkian
Community Garden	2023	43	Brgy. Cabatacan
Cash Assistance (COVID-19 Pandemic)	2020	504	LGU Pudtol

Table 4 shows the number of CCS conducted in Pudtol, Apayao. During the pandemic, 250 cash assistance was given to the 504 active clients of B1733 Pudtol branch. In the year 2021, a Circumcision Mission was set to Tawit National School for 36 children to benefit from the free circumcision. Same year, a community-based Feeding program was opened and benefited 86 beneficiaries for 120 days. In 2023, a community Garden was proposed to Brgy. Cabatacan, Pudtol.

Table 5. Number of CCS in Santa Marcela, Apayao

B1789 Santa Marcela			
Type of CCS	Year	No. of Beneficiaries	Partners
Community Garden	2023	19	Brgy. San Antonio
Cash Assistance (COVID-19 Pandemic)	2020	587	LGU Santa Marcela

Table 5 shows the number of CCS conducted in Luna, Apayao. Since 2020, Santa Marcela while being a satellite, has received programs from ASA Philippines Foundation through CCS. During the pandemic, 250 cash assistance was given to the 587 active clients of B1789 Santa Marcela branch. In 2023, a community Garden was proposed to Brgy. San Antonio, Santa Marcela.

Conclusion

The research finds that ASA Philippines' integrated approach, combining financial assistance with important social interventions, successfully raises socio-economic levels, enhances community resilience, and empowers individuals in Lower Apayao. This highlights the importance of holistic, locally-based strategies for addressing the complex issues confronted by disadvantaged groups, going beyond purely financial measures.

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