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Nun lifts the lives of thousands

by Thomas C. Fox



Sr. Adelia Oling (NCR photo/Thomas C. Fox)

SORSOGON CITY, PHILIPPINES -- Sr. Adelia S. Oling is a tenacious woman with a big heart in a small frame. A Sister Servant of the Divine Healer, she has used her heart -- and mind -- to lift the lives of many thousands of the poorest of poor in central and southern Philippines.

Oling does microfinance work -- and does it well. So far, her efforts have produced more than 11,000 small- and medium-scale entrepreneurs, nearly all women who, given the opportunity of securing loans ranging from \$100 to \$200 over six months, have lifted their families out of dire poverty.

She is CEO of the People's Alternative Livelihood Foundation of Sorsogon Inc., a nonprofit organization she created 13 years back. It provides capital to those who could never hope to secure it from large banks as they lack adequate collateral.

Speaking in her modest office here, she shared her story recently of how she first got into microfinance.

In 1995, looking for ways to help the local people, she stumbled into a research project aimed at

determining how locally grown food could better compete with imported commodities. She admits she didn't know much about research at the time, but felt it would be a worthy endeavor. "Well, Lord, I am just giving myself, not a perfect self," she recalls saying at the time. "I have some limitations and don't really know how to conduct research, but if this is yours, somebody will help me."

Sure enough, a priest came forward and helped Oling draft a professional questionnaire. The result of that research "was eye-opening" as she first began to understand how pervasive underlying poverty was keeping local residents out of the market. Many she interviewed cited a lack of basic human needs, such as medicine, health care, transportation and even salt to preserve foods on the way to the market as reasons for business failings.

"People were telling me pretty straightforward that their monthly expenses were more than their incomes," she said. At the same time she worried that simply by showing interest in their lives she could lead them to disappointment. "I didn't want to add to the woundedness of the people. So I said, "Lord, what's next after this? People are expecting something." ?

About that time someone showed up from a local development agency in a nearby city. He was talking about a still relatively new banking process called the Grameen model of microfinance. It is based on the idea that the poor have skills that are underutilized. It practices a group-based credit approach that uses peer pressure to ensure borrowers follow through and use caution in conducting their financial affairs.

Wanting to learn more, Oling asked if she could visit the agency and learn more about this microfinance method.

"It was difficult for me, shifting from church work to something like microfinance, where it really demands that people borrow money and basically that the money would be returned because the money being used was not theirs or ours," she said.

The year was 1997. She managed to gain a grant from Catholic Relief Services for \$50,000 to begin making loans, \$100 to \$200 in size, while asking clients pay back at 2 percent interest per month over six months, a far lower rate than could be found in larger banks. The money, once paid back, was returned to the central fund. Still, there was no money for staff and operations. She and two others worked without compensation.

What seems to make her work unique is a spirit of collective value-building. Clients gather weekly to talk about their enterprises and, as they do, they also read the Bible and share their thoughts. Oling calls it a "holistic approach."

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After several years with a successful track record, it was time to expand. Oling was able to secure more money, including a generous grant from a philanthropist with ties to Sorsogon City. As a result she was able to expand her program and even begin to pay her staff.

By 2006 her organization had a credit line of over \$800,000 and was serving 20,000 clients. To keep her efforts grounded in the poor, she set guidelines, including one that clients could not have monthly incomes exceeding \$220.

Her operation is now based in two cities, Sorsogon and Zamboanga, in the southern Philippines and she

employs 109 people.

Reflecting on her efforts, she said there is no impossibility if people will be lead and helped.

How does she feel about these successes?

When I hear someone say, Thank you very much. Before we could not even purchase milk for our children, but now we can, I feel very satisfied indeed.

[Thomas C. Fox is *NCR* editor and can be reached at tfox@ncronline.org.]

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