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# DINAGAT ISLANDS FAMILIES BENEFIT FROM MICROFINANCE FOR LOBSTER GROWING



## PHILIPPINE COLD CHAIN PROJECT

## Improving Lives and Livelihoods Worldwide



Rosalina and husband Nicasio inspects the lobster fry loaned to them through PCCP's microfinance component. (Photo by Regine Tangal/Philippine Cold Chain Project)

For 30 years, Rosalina Caliwan's family has been dependent on a half hectare rice field where they work as tenants to make ends meet. Nicasio, Rosalina's husband, has become sickly and it had been up to Rosalina to find additional income and send their three children to school. There were times when there were not enough food and money to buy important needs like medicine. But giving up has not been an option for Rosalina's family. While poverty remain pervasive in Dinagat Island, the family cling on for survival.

The province of Dinagat Islands was created in 1996 and is one of the newest provincial government units in the country. It is also among the poorest, with almost 7 of every 10 families wallowing in poverty. Like many families in the province, Rosalina lives in a simple nipa hut near the sea. A few years ago, the family turned to fishing for their liveli-

hood. They did not have a fishing boat or the required skills in catching fish but, having been encouraged by friends and neighbors, they pursued.

Dinagat Island's numerous protected bays and strong tidal currents make it ideal for high value aquaculture such as lobster growing and many residents have engaged in this enterprise. In 2011, Rosalina and Nicasio decided to start raising lobster fingerlings. "My nephew Gelmar was a blessing for us at that time. He offered capital. We cultured 60 fingerlings of lobster. From the total sales, I returned the capital to him and the profit was divided into two, half for us and half for Gelmar," Rosalina narrated. "That agreement was very difficult for us because our share of the profit was used as payment for the food we consumed during the whole production period," she added.

Change for the better began when Rosalina attended project orientation and training sessions provided by Winrock International under the United States Department of Agriculture (USDA) funded Philippine Cold Chain Project (PCCP). The micro-finance assistance that the project provided in collaboration with the First Community Cooperative (FICCO) opened a door for her to take advantage of a range of resources and knowledge from Winrock, its funder and partners. The loan assistance, technologies and practices provided by PCCP, combined with Rosalina's own hard work and talent, allowed Rosalina to forgo using middle men and high interest loans to finance the 6-month lobster production cycle.

Rosalina is just one of many project beneficiaries in the Province of Dinagat Islands particularly in Barangay Cabunga-an. Currently, Rosalina is raising 200 lobster fingerlings with the help of a bank loan payable for one year that charges a very affordable and low interest rate.

"This is just the beginning! We are hoping that the project will continue to touch the lives of the needy and to help us in this undertaking," she said.

Looking to the future, Rosalina plans to extend their production and to construct a bigger cage for the lobsters she raises. *Regin M. Tangal/Philippine Cold Chain Project*

Winrock International is a nonprofit organization that works with people in the United States and around the world to empower the disadvantaged, increase economic opportunity, and sustain natural resources.



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