ABSTRACT

This study was inspired by the persistence and strength of character of striving entrepreneurs in rural communities who strive to establish or let grow of their businesses. The Second Vatican Council of the Catholic Church considered Basic Ecclesial Community (BEC) as a “New Way of Renewing the Church”, thus the researcher collaborates with Caritas Diocese of Libmanan (Inc.), the social action and development arm of the Diocese of Libmanan, Camarines Sur; which established the BEC-Based Integral Evangelization program. This aims to develop not only spiritual renewal but social and moral transformation as well, to broaden and sustain alternative Income Generating Project (IGPs) that will uplift the standard of living of its members. The BEC through Caritas Diocese of Libmanan is determined to concretize an innovative retailing through its BEC Retail Store (“Tindahannin SKK” - in local dialect) and Automated Teller Machine (ATM)/Credit Card. The BEC –ATM/Credit card) which will provide economic empowerment to its members as an alternative credit access in the procurement of basic goods and services, and as an alternative credit access in starting small businesses.

Keyword: Basic Ecclesial Community, Caritas, Diocese, Integral Evangelization, Technological Access

INTRODUCTION

Background

Economic development continues to be very difficult in many rural and geographically isolated communities in Camarines Sur, Philippines, which is 300Km South of Manila. Research on local economic activities, especially entrepreneurial development, is anecdotal consisting mostly of isolated case studies of single or clustered businesses.

This study delimits its scope in the 1st and 2nd district of Camarines Sur, which is under the Diocese of Libmanan. Moreover, this study wishes to understand the “model building” of Caritas Diocese of Libmanan in alleviating poverty and sustaining its innovative retailing thru its Basic Ecclesial Community (BEC) Retail Store using an Automated Teller Machine, that can be accessed via a debit/credit card, which is the first to be offered for low income community.

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Moreover, this study offers opportunity for greater understanding of the Caritas Diocese of Libmanan’s (CDL) innovative retailing and entrepreneurial competency of the BEC members that can be echoed in other Diocese in the Bicol Region or in the whole of the Philippines. Further, it is important to pinpoint the relevant marketing and enterprise development learning areas that must be thoroughly learned by the BEC members so as to appropriately respond to their needs as “Christian-Social” entrepreneurs in a globalized-knowledge-based economy.

**REVIEW OF RELATED LITERATURE**

**Situationer**

*Dioecese of Libmanan Geographical Setting*

Libmanan, being considered as the biggest and most populated town in the province, has dramatically prospered in the recent years because of the excellent means of transport being offered by the Libmanan River, the railroad and the national highway. The religious needs of its people and those of neighbouring towns prompted the erection of the Prelature of Libmanan in 1990 and installing the first bishop. On 25 March 2009, Pope Benedict XVI elevated the prelature to become a diocese with Bishop Jose R. Rojas, Jr. becoming its first Diocesan bishop.

The Diocese of Libmanan is located at the northern part of the province of Camarines Sur in the southern tip of Luzon. The Diocese is bounded on the North by CamarinesNorte (Diocese of Daet), on the East by San Miguel Bay, on the West by Ragay Gulf and Quezon Province (Diocese of Guimacca) and on the South by the City of Naga (Archdiocese of Caceres). The Diocese covers a land area of about 1,862.28 square Km with eleven (11) municipal towns. There were sixteen (16) parishes when it was founded, and as of November 2006, there are already twenty-seven (27) parishes with 347 villages (barangays). It has a total population of 443,756, and a total number of household of about 82,540. (Source: Caritas Diocese of Libmanan, Inc.)

The Diocese of Libmanan encompasses eleven (11) municipalities, spanning the entirety of the First Legislative District of the Province of Camarines Sur, plus the Municipality of Milaor found in the Second Legislative District. Presently, there are twenty seven (27) parishes across the 348 Barangays comprising the Diocese. Table 1 shows the general data on the demographic spread and land area of the various local government units within the Diocese of Libmanan.

*Socio Economic Setting*

The primary occupation of the people in the Diocese is agriculture. Rice farming, cultivating other crops like coconut, corn, root crops, and vegetables are their main source of income. The secondary occupation of the population is engaging in livestock industry, service-related and low skilled work. Similarly, farm owners augment their meager income by working as laborers in another farm or doing unskilled work. Families that border Ragay Gulf in the western part and San Miguel Bay in the eastern are engaged in fishing.

The average household earns an annual income of Php30,122.00 or roughly Php2,500.00 (approximately US$61) per month. These figures are less than half of the poverty threshold of Php5,581.65 per month for a family of six. The annual food expenditure is Php18,995.00 per household, on the average. (Source: Caritas Diocese Libmanan Inc. Program Plan 2009).

There is a relatively high incidence of poverty within the Diocese, in spite of its proximity to Naga City, and being the main entry point of the entire Bicol Region in terms of land transport from the National Capital Region. Based on the Estimation of Local Poverty in the Philippines conducted by the National Statistical Coordination Board in November 2005, there is an aggregate average 54.53 percent poverty incidence estimation within the Diocese.
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