

# LIBERTY AND PROSPERITY AT THE MARGINS

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## I. A Filipino Philosophy for the Filipino People

If we examine the origins of philosophical systems, we see a universal phenomenon: philosophy arises when there is a felt problem—an inadequacy between how things are and how they ought to be. Philosophy is born when the soul feels unrest about reality, justice, truth, and existence. In the Philippine context, this unrest resonates through persistent struggles against poverty, inequality, and unfulfilled promises of development. Thus, the philosophy of the Filipino springs not only from reflection, but from the very crucible of his struggles.

When faced with the question of what I understand by the philosophy of liberty and prosperity under the rule of law, I posit the answer: it is a Filipino philosophy that affirms the inherent rights of the Filipino individual, confronts the inadequacy of long-standing policies and economic solutions, and holds that true progress begins when the entrepreneurial ingenuity of the Filipino people is unleashed.

Dissecting further, the philosophy of liberty and prosperity under the rule of law reveals three palpable themes. Firstly, it is humanistic in nature. It centers on the inherent dignity, worth, and potential of every individual. Recognizing both civil and political rights on one hand and economic and social rights on the other, this philosophy reminds us that the “good life” is found when such rights are affirmed and protected. It embraces a hopeful stance regarding progress: it trusts in the ability of individuals and communities to shape better circumstances for themselves. Secondly, it embraces pragmatism. This is reflected in the philosophy’s commitment to sustainability and in its efforts to introduce implementable programs achievable within realistic timelines. Lastly, it is a philosophy that is constantly evolving in motion and meaning. Though birthed from an single brilliant mind – former Chief Justice Artemio Panganiban – it evolves through the dialogue and efforts of an entire community. It responds to new realities, experiences, and challenges. More importantly, it manifests through real decisions, struggles, and changes, not just words.

In the following sections, I seek to expound on these three defining themes—humanism, pragmatism, and evolution—not merely as abstract ideas, but as living principles shaping the pursuit of liberty and prosperity under the rule of law in the Philippine context.

***A humanistic philosophy that upholds human rights and embraces the individual's capacity for growth and fulfillment.***

At its core, the philosophy places primacy on the inherent dignity of every individual. It echoes the rights recognized under the Universal Declaration of Human Rights, stressing the interdependence of civil and political rights, and economic, social, and cultural rights. The philosophy therefore sends the message that liberty without economic opportunity is hollow, just as prosperity without political freedom is fragile. Safeguarding liberty and nurturing prosperity must proceed hand-in-hand, ensuring that Filipino dignity is protected not only in theory but in every facet of life—from the courtroom to the marketplace, from the school to the polling place.

Furthermore, the philosophy presents a nuanced understanding of the Filipino individual, recognizing them not as passive recipients of aid but as active agents of transformation. This becomes clear in the Philosophy's main tenet: that prosperity must be pursued not through paternalistic policies that foster dependency, but through expanding entrepreneurial freedom and equitable access to opportunities. True progress is achieved when creative and entrepreneurial capacities are nurtured and unleashed—never when citizens are reduced to passive beneficiaries of state intervention.

***Embracing pragmatism: empowering the Filipino people through advocating for actionable policy reforms.***

Having established its humanistic roots, it naturally follows that the philosophy take its principles and apply them into action. In former Chief Justice Panganiban's speech during the 10th anniversary of the FLP, he points out that *"slogans and tweets rarely transform into substance and fulfillments because they are not backed up by sustainable philosophies, implementable programs, and realistic timelines."* This declaration reflects another core tenet of the philosophy: that its proposals shall be given life through its actionable programs and policy reforms.

Since its establishment in 2011, the Foundation for Liberty and Prosperity has stood as an active arm in promoting the philosophy through programs that empower the very same individuals who will advance the doctrine of liberty and prosperity – law students and legal practitioners. Beyond its programs, the philosophy of liberty and prosperity under the rule of law further extends into the spheres of policymaking and governance. The chairman of FLP's Board of Trustees, Chief Justice Panganiban, remains a vocal critic of long-standing policies that have proven, at best, ineffective and, at worst, futile. He has been critical of the state's protectionist

policies and has advocated for liberalization and entrepreneurial empowerment, one that calls for reduced state control and increased economic freedom for businesses.

***An evolving philosophy in motion and meaning.***

As the foundation for liberty and prosperity is set to celebrate its 14th anniversary this year, its decades long effort is a testament to how the philosophy of liberty and prosperity under the rule of law will stand the test of time. Like every established school of thought, the philosophy of liberty and prosperity will evolve as it welcomes new legal scholars and luminaries. Emerging challenges — from economic disruptions to emerging technologies and shifts in governance — will inevitably test its principles. Yet it is precisely this openness to dialogue with students and practitioners, and a continuous reflection of its ideals, that will allow the philosophy to endure. In championing liberty and prosperity not as fixed goals but as evolving aspirations, the philosophy mirrors the story of the Filipino people: resilient, dynamic, and ever in pursuit of a more just and flourishing future.

In the succeeding sections, I shall humbly attempt to illustrate how I have embodied the philosophy of liberty and prosperity as a student, and hopefully as future legal practitioner. As a student, I believe I am already in the process of advocating for its first beacon of justice: liberty. My existing co-curricular engagements reflect a commitment towards making sure that members of smaller communities are not only aware of their political and civil rights but are also capable to fight for them. On the other hand, as I map out the future ahead of me, I envision a career that allows me to push for the philosophy's second beacon of justice: prosperity. Like the core tenet of the philosophy, I recognize that prosperity is essential for individuals to fully enjoy their rights; without food on the table and basic needs secured, the exercise of liberty remains hollow. While maintaining an open mind in charting my career path, I maintain a particular vision of advocating micro, small, and medium enterprises – advocating for entrepreneurial ingenuity at the grassroot level. While these are two different phases in my personal life, reflecting two separate missions, they both possess one common goal: ***to fight for liberty and prosperity at the margins.***

## **II. Works in Progress: A Student's Active Pursuit of Embodying the Philosophy of Liberty and Prosperity**

***Foundations Laid: Efforts Thus Far***

When asked how I, as a student, could promote the philosophy of liberty and prosperity, I answer with deep humility: I have already begun to do so through the organizational commitments I have undertaken. I firmly believe that an individual's

personal philosophy is best reflected in their concrete acts. To date, I have committed to three organizations whose visions and missions align with mine, namely: the USC Center for Legal Aid Work, the USC Human Rights Initiative Desk, and Virtus: the USC Law Journal

*My “why.”* Though it may sound cliché to some, I hold this guiding principle close to my heart: I seek to contribute meaningfully to the growth and empowerment of smaller communities, where help is often most needed. I recognize that service and empowerment, though often spoken of, risk becoming mere slogans without genuine conviction. Yet this aspiration remains profoundly real to me—a commitment shaped not by idealism alone, but by lived encounters with resilient communities.

My experience with the USC Human Rights Initiative Desk gave an opportunity for a more intimate engagement with smaller communities through capacity-building drives and legal aid. While the experience has been deeply enriching, it has also been humbling, as we have encountered problem-solution mismatches and witnessed projects that, despite good intentions, do not always lead to sustainable outcomes. Nevertheless, the HRI Desk remains to be my own way of reaching out and empowering the communities that surround me. Meanwhile, my role as Radio Committee Head at the USC Center for Legal Aid Work reflects my commitment to using my skills meaningfully. Public speaking is a domain where I am comfortable, and I aspire to use it to reach wider audiences. As anchor of our monthly radio segments, I have the privilege of facilitating conversations with legal luminaries on pressing legal issues. Lastly, as a member of the editorial staff of Virtus: The USC Law Journal, I take a step back from direct community engagement and adopt a more reflective and academic perspective, contributing to the development of legal scholarship that seeks to deepen the understanding of justice, rights, and governance.

From these three major engagements, I recognize that I can only serve communities by first taking the time to genuinely understand the people I aspire to serve. I have long acknowledge that meaningful service requires not only the necessary skills, but also the appropriate machinery and resources—resources which I believe the University of San Carlos is uniquely positioned to provide.

***An advocate through scholarship and through service.***

I firmly believe that my current engagements are still works in progress. I aspire to assume greater leadership roles within these organizations, with the aim of shaping and advancing their administrative visions. Armed with a renewed

understanding of the philosophy of liberty and prosperity, I am committed to integrating its core tenets into the work and culture of the organizations I serve.

*My “how”.* I believe that I can advocate for the philosophy in two complementary ways: through scholarship and through service.

Firstly, my role as a member of the editorial staff of *Virtus: The USC Law Journal* provides an active platform to help shape the themes and perspectives featured in future volumes. This position offers a valuable opportunity to advocate for the integration of the philosophy of liberty and prosperity into academic discourse, encouraging deeper engagement with its principles among scholars and students alike. Secondly, my work with the USC Center for Legal Aid Work and the USC Human Rights Initiative Desk allows for a more concrete application of the philosophy. I view this practical engagement as equally vital to its development, ensuring that the philosophy remains dynamic and responsive to the real needs of the communities it seeks to serve.

While I have identified this two-pronged approach to promoting the philosophy as a student, I also recognize that genuine advancement requires strategic action. To this end, I envision pursuing the following concrete steps to not only embody the philosophy but also strengthen the systems within the organizations I am part of:

- **Lobby for additional university funding** to support the initiatives of the Center for Legal Aid Work and the USC Human Rights Initiative Desk.
- **Forge stronger partnerships** with law schools and other legal organizations to expand workforce capacity.
- **Broaden the reach of initiatives and project** by engaging with communities that have not yet been served.
- **Enhance online presence** to strengthen information dissemination and public engagement.
- **Propose increasing the number of annual publications** produced by *Virtus: the USC Law Journal* to deepen its academic and social impact.

Beyond these enumerated actions, I believe that the true measure of promoting liberty and prosperity lies in how I carry myself daily: by maintaining integrity, upholding accountability, and serving with sincerity and compassion in every endeavor.

### **III. The Philosophy of Liberty and Prosperity in the Margins – a commitment to MSMEs**

In this section, I put forward my shared belief with the philosophy: that progress lies when the entrepreneurial ingenuity of the people is unleashed. More often than not, when we speak of breakthroughs and entrepreneurial geniuses, our minds turn to the metro, to million-dollar transactions, and to sprawling mega-corporations. Yet what today's landscape often overlooks is the vast, untapped entrepreneurial ingenuity thriving in the provinces – a potential left unrealized due to a mindset that excludes the margins.

My career vision is rooted in a simple yet enduring commitment: to empower the business owners of Micro, Small, and Medium Enterprises, who hold within their hands the quiet strength to transform communities, and whose resilience and ingenuity are the lifeblood of sustainable progress.

#### ***Entrepreneurial Ingenuity witnessed firsthand.***

In 1990, *Dodong*, a 24-year-old factory worker living in Tondo, Manila, made a bold decision. After the factory where he had worked for years burned down, leaving him unemployed, he borrowed ₱10,000 from his mariner *kuya*. He had one mission in mind: to open up a business and grow his capital with the hopes that he'd be able to adequately support his wife and 2 year old son waiting for him in the province.

Realizing that the metro had no more room for yet another sidewalk vendor, he turned homeward instead. In his own province, he became a *mananabo*.<sup>1</sup> Thirty-five years later, that modest capital has grown exponentially, allowing him to hire his neighbors as employees and finally open a permanent store. The humble businessman thrives. *Dodong* is my father.

My faith in our country's MSMEs runs deep, for it was an MSME that put food on my table and gave me the chance to dream of a better life. As I contemplated my career path, it became clear that I had to advocate for the very sector that made my dreams possible.

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<sup>1</sup> A street vendor who traveled with fellow vendors, setting up temporary stalls in different cities and municipalities during fiesta celebrations.

### ***Envisioning a Career in Public Service and Community-Based Policy Reform***

While remaining open to the career opportunities that may come my way, I have long envisioned a path in government service, particularly in roles that would allow me to formulate and shape policies—whether through a position within a local government unit (LGU) or in the regional or provincial offices of national agencies such as the Department of Trade and Industry or the Department of Education. In these capacities, I believe I would be best positioned to translate the philosophy of liberty and prosperity into tangible outcomes for my community. By crafting policies that promote equitable access to opportunities, support entrepreneurial ingenuity, and safeguard fundamental rights, I hope to foster an environment where individuals are empowered not merely to survive, but to thrive.

### ***Embracing Critical Reflection Under the Philosophy of Liberty and Prosperity***

Staying true to the tradition of critique that the Philosophy of Liberty and Prosperity imparts, I envision the following areas for policy reform and improvements in policy execution with regard to MSMEs:

***Addressing complex and costly regulatory compliance.*** The current process for starting and maintaining a business remains daunting for many MSMEs.<sup>2</sup> Entrepreneurs must navigate a maze of registration requirements across multiple government agencies, such as the DTI, BIR, SEC, and local government units. Each step often demands redundant submissions, fees, and face-to-face interactions that delay operations and consume precious resources. Streamlining these processes into a truly unified and digital system would encourage more businesses to formalize and grow, aligning with the philosophy’s call to expand economic opportunity for all.

***Limited access to capital and credit.*** Most financial institutions in the Philippines maintain stringent collateral-based lending practices, requiring land, buildings, or high-value assets as security. Startups and family corporations that rely primarily on human capital often find themselves excluded. Even when loans are available, interest rates are prohibitively high for small players.<sup>3</sup> While government programs aim to address this gap, the limited reach and bureaucratic application processes further dampen accessibility. Enabling more innovative financing models—such as cash flow-based lending, microventure funding, and community-

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<sup>2</sup> World Bank Grp., *Doing Business 2020: Comparing Business Regulation in 190 Economies* 1–19 (2020), <https://documents1.worldbank.org/curated/en/688761571934946384/pdf/Doing-Business-2020-Comparing-Business-Regulation-in-190-Economies.pdf> (last visited Apr. 28, 2025)

<sup>3</sup> Bangko Sentral ng Pilipinas, 2021 *Financial Inclusion Survey* 35–39 (2022), <https://www.bsp.gov.ph/Inclusive%20Finance/Financial%20Inclusion%20Reports%20and%20Publications/2021/2021FISToplineReport.pdf> (last visited Apr. 28, 2025).

based credit—would empower MSMEs to unlock their full potential without being trapped in cycles of undercapitalization.

***Challenging tax filing system.*** Although reforms like the TRAIN Law have eased certain tax rates, the filing process itself remains complex, especially for small businesses without in-house accountants.<sup>4</sup> MSMEs are required to file multiple forms across different periods (monthly, quarterly, annually), each with detailed requirements that can be confusing and time-consuming. Many business owners are forced to seek external help just to stay compliant, further eating into their slim margins. Simplifying tax compliance—through consolidated forms, intuitive digital platforms, and better taxpayer education—would allow entrepreneurs to focus on productivity rather than paperwork, thus supporting broader prosperity goals.

***Ineffective policy execution.*** While policies like the Go Negosyo Act was enacted to promote ease of doing business and provide mentoring and support through Negosyo Centers, its execution has been uneven across regions. Many Negosyo Centers suffer from a lack of trained personnel, limited resources, or poor integration with local economic initiatives. Some MSMEs, especially in rural areas, remain unaware of the services available to them.<sup>5</sup> Bridging these implementation gaps—through better resource allocation, capacity-building, and active outreach—would ensure that the Act truly fulfills its promise of democratizing entrepreneurial opportunities and nurturing inclusive prosperity.

These reflections are more than critiques; they represent visions I earnestly aspire to promote and advocate for, regardless of the career path I will ultimately be blessed to pursue. Whether in public service, private enterprise, or community engagement, I am committed to advancing reforms that empower local businesses, cultivate inclusive prosperity, and honor the dignity of every Filipino entrepreneur. In every space I am given the privilege to serve, I hope to carry forward the spirit of critical reflection and constructive action that the Philosophy of Liberty and Prosperity has taught me to embrace.

With humility and hope, I commit to living out this philosophy, serving where I am needed most – the margins.

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<sup>4</sup> Jerrico C. Duran & Jabez D. Manahan, *Common Challenges of MSMEs in the Philippines: A Case Study Using PESTLE Analysis* (May 2024) (unpublished manuscript), [https://www.researchgate.net/publication/380465119\\_Common\\_challenges\\_of\\_MSMEs\\_in\\_the\\_Philippines\\_A\\_case\\_study\\_using\\_PESTLE\\_analysis](https://www.researchgate.net/publication/380465119_Common_challenges_of_MSMEs_in_the_Philippines_A_case_study_using_PESTLE_analysis) (last visited Apr. 28, 2025)

<sup>5</sup> Derick S. Figueroa et al., *Micro Enterprises' Level of Awareness and Intention to Avail Provisions of BMBE Act of 2002, Magna Carta for MSMEs and Go Negosyo Act*, 8 Int'l J. Res. & Innovation Soc. Sci. 877–880 (Mar. 2024), <https://dx.doi.org/10.47772/IJRISS.2024.803063> (last visited Apr. 28, 2025).