

THE FILIPINO ENTREPRENEUR

COMMITTED TO PEOPLE-ORIENTED DEVELOPMENT

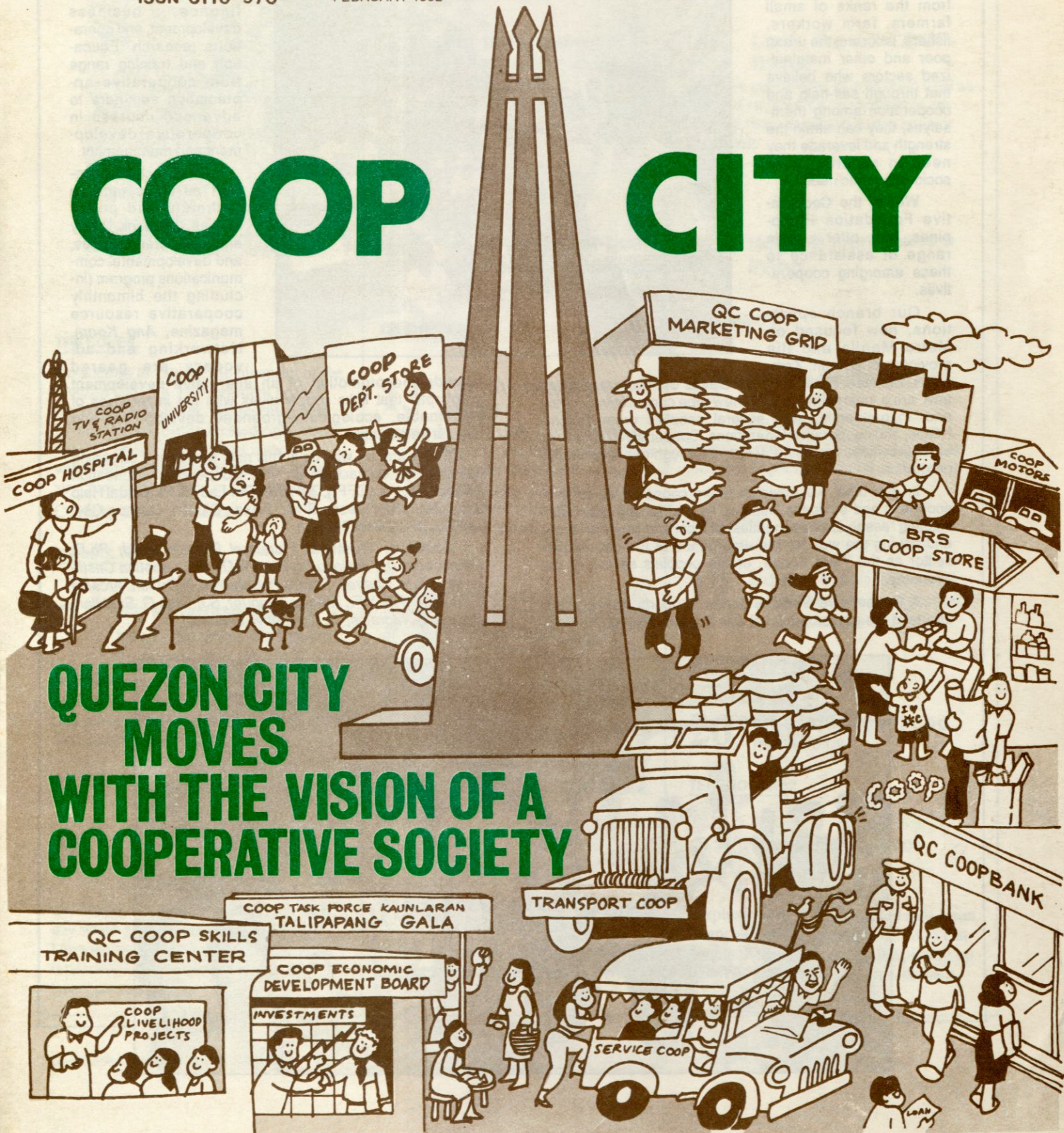
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COOP CITY



**QUEZON CITY
MOVES
WITH THE VISION OF A
COOPERATIVE SOCIETY**

CFPI: A resource center for cooperatives

Today, new cooperators are emerging from the ranks of small farmers, farm workers, fishers, laborers, the urban poor and other marginalized sectors who believe that through self-help and cooperation among themselves, they can attain the strength and leverage they need in securing their socio-economic needs.

We, at the Cooperative Foundation Philippines, Inc., offer a wide range of assistance to these emerging cooperatives.

Our branch operations, now focused on Metro Manila and the provinces of Bataan, Zambales, Bulacan, Rizal, Laguna, Davao del Norte and Tawi-tawi, are a major effort to build new-type cooperatives for the poor in partnership with several people's organizations, NGOs, and cooperative federations. Cooperatives in several other provinces are being assisted through our consultancy programs.

In due time, we envision these cooperatives to form economic and business linkages by and for the poor, constituting "associative economies" at local and national levels, and paving the way for the emergence of the cooperative sector as the Third Sector, or the people's sector, of our economy.

A Cooperative Service Center supports development efforts at the grassroots level with the provision of manage-



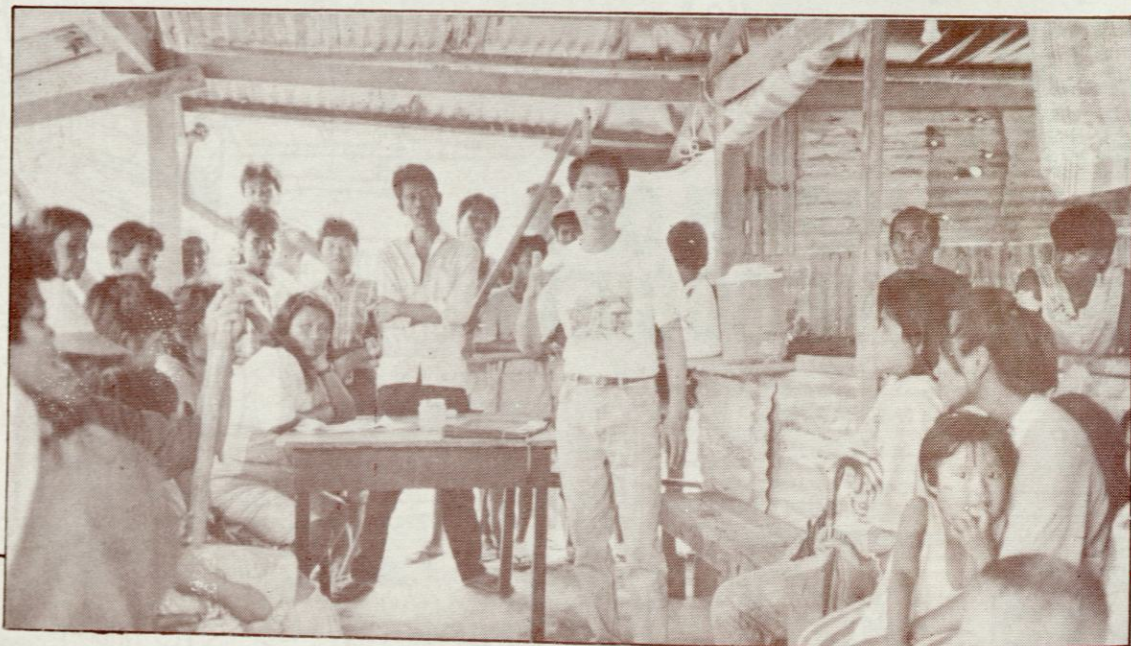
ment services, education and training, credit and finance, business development, and operations research. Education and training range from cooperative appreciation seminars to advanced courses in cooperative development and management.

Other technical support services include technical and policy studies, databank, library and computer services, and developmental communications program (including the bimonthly cooperative resource magazine, *Ang Koop*). Networking and advocacy are geared

towards the promotion of an alternative development philosophy that links cooperatives with the imperatives of sustainable, ecologically-grounded development and popular participation.

Share and be with us in this new megatrend sweeping the country. Contact us at: The Cooperative Foundation Philippines, Inc. (CFPI), 3rd floor, Our Lady of Perpetual Help Bldg., No. 937 Quezon Blvd., Roxas District, Quezon City. Tel. No. 97-22-55/98-40-33

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LOCAL GOVERNMENT AND COOPS

Considering the cooperative principle of open and voluntary membership, is there something wrong with a local government leadership getting its hands into the dirty work of cooperative-formation?

Cooperatives need to be developed as strong instruments in economic development and social justice as mandated in the Constitution. Any government official who strongly believes in the cooperative, especially as an ultimate resort for the grassroots, is naturally expected to uphold this mandate and vigorously pursue the promotion and development of cooperatives as one special priority.

In this issue, we feature a special coverage of the Quezon City government and its efforts at promoting maximum growth for the cooperative movement. Its vision of transforming the city into a cooperative society where ordinary citizens are capable of operating giant businesses through cooperatives may rather be too novel for some people. But the idea itself is laudable. We would like to see the expansion of cooperative banking to the large urban banks; housing cooperatives particularly for the urban poor; media and school cooperatives etc. If cooperatives are going to be of any importance in the future economy, they must operate by serving both urban and rural people.

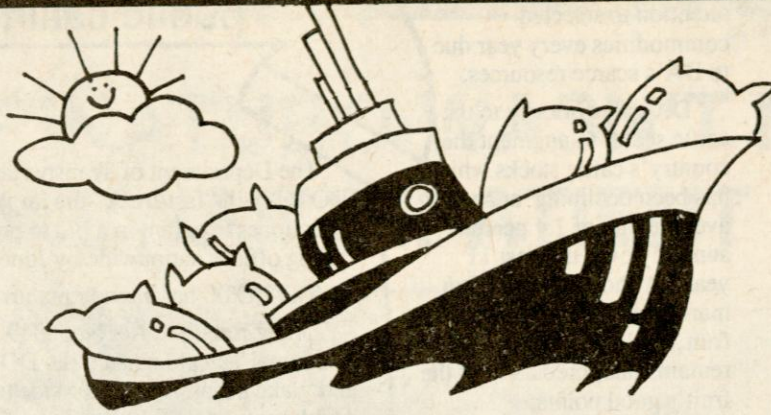
Another positive attitude of the city government is its drive in cooperative education. The goal toward becoming a truly cooperative society should begin with a concerted effort to build trust and sharing which are the most important ingredients of cooperativism. In the words of one of the leaders of the movement, the main task is cooperative education which will "ensure the unity of vocational, ideological, political and moral education." Cooperatives cannot give results unless they have caring, sacrificing and committed leadership.

It will be of help therefore if we treat efforts of a local government in the direct promotion of cooperativism without much cynicism. However, it would be healthy to remind us all that "all too often, the strong embrace of government ends with the kiss of death for cooperatives."

RP expected to export rice this year

The country may be able to export rice by mid-1992 with the expected two percent growth in real terms in the agriculture sector last year.

Agriculture Secretary Senen Bacani said indicators from the Bureau of Agricultural Statistics suggest that last year's calamities had little impact



on the sector's aggregate performance. Rice production went down by only one percent compared to the same third quarter period output in 1990.

Bacani also said the Philippines still owes Indonesia about 100,000 tons of rice, but he is optimistic that this would be addressed after a surplus is reached.

Anahaw-made products capture export mart

Filipinos have proven again to be superior in creativity with the debut of *anahaw*-made products in the international market through the introduction of the giant fans known as "Kingkong."

Anahaw (*Livistonia Rotundifolia*), was merely a

LETTERS

Your magazine is well-read by our students and teachers. It is used as a resource material in their science projects, term papers. Many rich and practical ideas for their Practical Arts and Technology and Home Economics courses are gathered from the magazine. They enjoy your "Mag-aral at Kumita" section. The articles are very informative and keep our readers abreast with issues and news about the country's economy.

Our heartfelt thanks to your "Adopt-A-School" program. Please relay our gratitude to the Australian Embassy for this rich and beautiful gift.

Corazon P. Sanglay,
Chairman
Laboratory Schools
Don Mariano Marcos
Memorial State
University
La Union

I am very pleased that our school is included in your "Adopt-A-School" program. Your magazine is exactly what our students need in our thrust to train and develop their skills in home industries so that they could become self-employed. I sincerely believe your magazine will help them largely towards this end.

Ramon O. Vista
Home Industries
Training Supervisor
Roxas City School for
Philippine Craftsmen

Your magazine is very timely. This is what people need today, a magazine that could enrich our knowledge on how to survive the continuing economic crisis. It is very useful in our teaching of business, distributive arts and entrepreneurship.

Thank you so much for including us in your "Adopt-A-School" program. Our appreciation and thanks also goes to the Australian Embassy for their support.

Rafael T. Baylon,
Principal
Numancia National
School of Fisheries
Aklan

Your magazine is important to our teachers and students because entrepreneurship is a component of our Technology and Home Economics subject. This will help us keep up with the spirit of promoting entrepreneurship among our people, be it in urban or rural areas.

Jerome K. Nabus,
Principal
Tuba National High
School
Benguet



countryside signature until Iking and Ruby Listana of Daraga Albay, tried making a living by designing bags out of its leaves that surprisingly hit both the local and foreign market.

Since then, the product changed people's outlook of the *anahaw* palms and resulted in improved living conditions among some handicraft producers in Bicol. It has also changed Bicolano traders' eye for indigenous materials.

With the help of the Design Center of the Philippines, the Listanas learned the process of dyeing

the *anahaw* palms. Now, their products come in an array of bright colors.

Aside from baskets, the *Listanas* diversified their line to include trays, planters and wall decors.

DA names six priority products

For 1992, the Department of Agriculture (DA) Marketing Assistance Service (MAS) named six



agricultural commodities as its priority products: cattle, cacao, passion fruit, seaweed, rootcrops and nuts.

MAS director Audie Ugalino explained that the

MAS limits its scope of attention to selected commodities every year due to DA's scarce resources.

DA gives priority to the cattle sector to augment the country's cattle stocks which has been declining at an average rate of 1.4 percent annually over the past 11 years. Although the foreign market appreciates passion fruit, the local market remains unappreciative of the fruit's good points.

The seaweed sector is likewise included in the MAS's list of priority concerns. For this year, the MAS is set to intensify its marketing strategies for seaweeds.

Rootcrops will also be drummed up as alternative sources for products like catsup and soy sauce.

Likewise, products from high-yield rootcrops like *ube*, *cassava* and sweet potato need to be promoted. There is also a need to examine the market potential

of other nuts, aside from cashew, peanuts and pili, in the world market.

Bill amending apprenticeship system filed

Representative Francisco Aniag of Bulacan has filed House Bill No. 34939 seeking to amend the Labor

Code by strengthening the apprenticeship system in the country. The bill mandates the National Manpower and Youth Council to monitor the implementation of apprenticeship agreements by management and labor. These agreements must have on- and off-the-job training components.

Occupations available for apprenticeship would be identified, and tripartite plant apprenticeship committees shall be established in participating firms to ensure the agreements' implementation.

An apprenticeship training fund would be sourced from a levy to be paid by the employer, equivalent to two percent of his employee's salary or P100 levy will be collected through the Social Security System and transferred to the apprenticeship training fund. ●

Workers to compete in local skills olympics

Top young skilled workers will see action in the coming National Youth Skills Olympics (NYSO) in March this year.

The National Manpower and Youth Council (NMYC) which organized past national skills contests since 1980 will now pass on the responsibility of managing the annual contest to business and industry sector.

The skills olympics are friendly competitions in vocational and trade skills among industry workers, trainees in manpower training centers, and graduates of vocational-technical courses. Contestants pit their skills against each other in terms of work performance, accuracy and speed.

The tilt, also called vocational games, aims to promote the development of quality job skills coupled with the right work attitude and values. It also showcases work excellence and new techniques in industrial and livelihood skills.

Unlike the previous NMYC skills contest which included only its trainees, the 1992 vocational games will also feature graduates of other vocational-trade schools and industry workers.

DOTC to increase public calling offices

The Department of Transportation and Communication (DOTC) will "fast-track" the implementation of its Municipal Telephones Program in a bid to put up some 1,400 public calling offices nationwide by June this year.

The DOTC has already put up 120 public calling offices.

Under Republic Act No. 6849, otherwise known as the Municipal Telephone Act, the DOTC was mandated to undertake a massive countryside telecommunications development plan within 30 months.

The DOTC's move to speed up the implementation of the national telephone program is in line with the government's campaign to bring more investments into the countryside.

The Philippines is one of the lowest telephone densities in Asia — 1.1 phones for every 100 persons.

MT. PINATUBO WASN'T MAD, HE WAS IMPATIENT

The Mount Pinatubo eruption could very well be a blessing in disguise as it set into motion well-laid plans that could launch the country's long delayed industrialization.

The eruption last year destroyed farmlands in Bataan, Pampanga, Tarlac and Zambales — provinces which formed part of the Central Luzon agriculture belt which had been supplying the bulk of the rice and foodstuffs for Metro Manila.

Unprecedented in magnitude, the eruption uprooted some 249,471 families, around 40000 of which were farmer-beneficiaries of the Comprehensive Agrarian Reform Program (CARP). When the disaster struck, these farmers were well on their way to attaining entrepreneurial status. As new landowners, they have had control in the management and productivity of their lands as mandated by law and having been provided with the necessary support services by the Department of Agrarian Reform (DAR).

By a quirk of nature, agrarian reform implementation suffered considerable setback. To cope with its reverses, DAR has revived its long-standing major program thrust in resettlement set aside by the Aquino Administration.

The dislocated farmers are being resettled in the remote barangay Yapang, Sablayan, Occidental Mindoro. The newly-declared settlement area is now undergoing accelerated development. Government planners, fieldworkers and nongovernment organizations have been



ODYSSEY TO INDUSTRIALIZATION(?) Settlers arriving at the settlement area in Sablayan, Occidental Mindoro.

working double time in transforming the open idle land into a modern farming community.

The first of its kind to be undertaken through the integrated approach to agrarian reform implementation, the project is a departure from the usual government resettlement program; it does not just allocate family-size farms and leave the tillers on their own. The resettlement development in this project adopts the essential elements of the formula for viable corporations operating in Mindanao.

Codenamed AIDA (Agro-Industrial Development Area), the project involves, in addition to government resources, investment and participation of the private agri-business sector focusing on the production of non-traditional and high-value crops to be grown by the settlers. Necessary agricultural production loans

will be extended to the settlers as well as guidance in adopting appropriate farming technology to achieve maximum productivity.

Farming operation is to be done collectively inasmuch as ownership of land is also given collectively through the mother certificate of landownership awards (CLAs) issued by DAR.

The crops produced here would be processed and packaged by the industrial sector to be set up within the project site. Appropriate marketing systems will also be installed.

This undertaking of DAR, should it not deviate from its original plan, could be the prototype project in agrarian reform implementation with enduring benefits to the farmers.

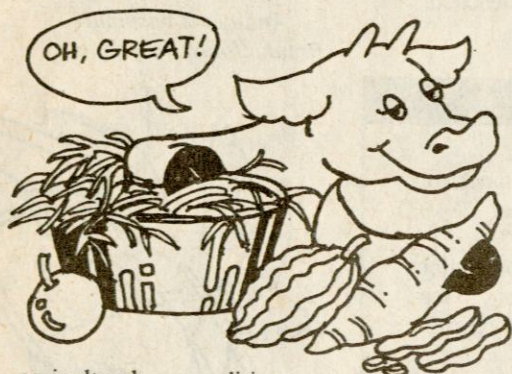
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Barangay Yapang, the settlement area which measures 5000 ha, is 16 km

from the town proper of Sablayan and 60 km from Mamburao, the provincial capital. The Mt. Pinatubo victims will be allotted a 600-sq.m. homelot — a two-hectare farmplot for each family. Upon transfer of the land, DAR immediately released P5.29 million for setting-up interim livelihood projects, followed by another P80 million to defray expenses for the construction of roads, administration building, low-cost housing and the installation of the water supply systems.

Situated between the Busuanga and Mongpong rivers, the project could tap the crystal-clear water for domestic and

Bounty near the volcano

The ashes of Mt. Pinatubo that blanketed their livelihood seemed like blankets too heavy to find comfort in. The victims were getting the most out of the bond they have created with the land near the volcano. There was enough. Food for their families. Earnings from their farms to buy their needs.

RICHARD MITRA, 27, used to till a one-hectare rice paddy in Kalapaan, a remote sitio some two km. from the town proper of Botolan, Zambales. He had no complaint about his status as a leaseholder tenurially secured on his land (per DAR-enforced mandate).

Aside from his 70-cavan average palay harvest per cropping two times a year, he took care of his landlord's flock of 300 ducks and his own carabao.

ANTERO VALDEZ, 72, is a native of Sta. Fe, a sprawling and progressive barangay of San Marcelino, Zambales. He had a three-hectare rice and vegetable farm which had been his primary source of livelihood. Before, he would sell vegetables from his farm for as much as P1000 daily for a week or so during harvest seasons.

Never did Mang Antero consider in the past that he'd abandon his farm. So dear to his heart was the place where he was born, grew up, got married and spent the prime years of his life rearing his family.

Government agencies which helped extend assistance to the victims placed losses in crops at P418 million, P284 million in fisheries and P109 million in livestock and poultry.

industrial use as well as for irrigation purposes. Nearby are two scenic lakes rich in aquatic resources.

(Simultaneous with the development of the Sablayan settlement project, DAR

yet assume historic significance as an odyssey toward a much needed but protracted industrialization. ●

is also working on the development of another settlement area in Camp Kibaritan, a military reservation in Bukidnon also for the Mt. Pinatubo victims.)

There are now 112 farmer-families in the project site. This writer accompanied some of the settlers in an overnight sea voyage. As the huge lumbering ship cut its way across the calm China sea, they converged in groups talking inanities as the dusk thickened into the night.

Not one had the slightest inkling that they could be embarking on a journey that may

Agrarian reform and industrialization

MARRIAGE ON THE ROCKS

Says Nobel Prize awardee Gunnar Myrdal: No Third World country with a basically agriculture economy and feudal society can go into industrialization and expect to improve the lives of its people without agrarian reform. The benefits of industrialization would only accrue to the social elite, aggravating further the gap between the rich and the poor.

This the Agro-Industrial Development Area project of the Department of Agrarian Reform (DAR) considered as prescription. But to make agrarian reform an integral part of the total scheme for industrialization is a her-

culean task hardly attainable in the context of a highly feudal society.

The vested interest of the landlords still prevails in all aspects of the Philippine social structure where only a truly peasant-oriented agrarian reform program fully backed by a strong political will could overcome the obstacles.

On the other hand, landlords and their lackeys in the bureaucracy often argue that agrarian reform is nothing more than a mere breaking-up of vast tracts of land. Hence, there had been an underground campaign to emasculate agrarian reform by abolishing DAR and transferring its function to an office

to be created as an annex to the Department of Agriculture.

This insidious drive to discredit agrarian reform has been bearing fruits. DAR was deprived of its vital function in land valuation, a know-how honed to cutting-sharpness by its personnel.

Similarly, although DAR is the head implementing agency of the Comprehensive Agrarian Reform Program, it has no control in the provision of most support services necessary to accelerate implementation. A sizeable slice of the agrarian reform funds has been spread among other government agencies with project priorities not directly and immediately relevant to agrarian reform. DAR is thus reduced, in many instances, to monitoring support service projects supposed to be directly under its responsibility. (Francisco B. de los Santos)

FROM A WORM'S EYE VIEW

Dream of Quezon City becoming the first ever "cooperative state" in the Philippine Republic. Must be too novel an idea a newsletter editorial commented that "it is like asking for the moon." Some people who are skeptical of the cooperative vision believe that the latter is a dream that will remain so. Yet Mayor Brigido "Jun" Simon hardly flinches: "We're already headed towards that direction. We'll make it."

The cooperative is virtually the poor man's best refuge. "Walang pag-asa ang Pinoy kundi sa kooperatiba," says

government's objective of developing "an alternative economic system and organization commonly referred to as cooperatives."

Simon's vision for the city is a cooperative society "where majority of the socio-economic activities of the community are cooperatively-linked."

"I want to see the day when giant businesses like SM and Uniwide are owned by cooperatives," he said during a cooperative forum last year. "I want to see the day when small people pooling their own money are the same people running and gaining from giant businesses."

But is it possible? The city govern-

Asking for the moon?

Is Simon really "asking for the moon" in his bid to turn the city into a cooperative society? A cursory look at cooperative endeavors in other countries would be of help.

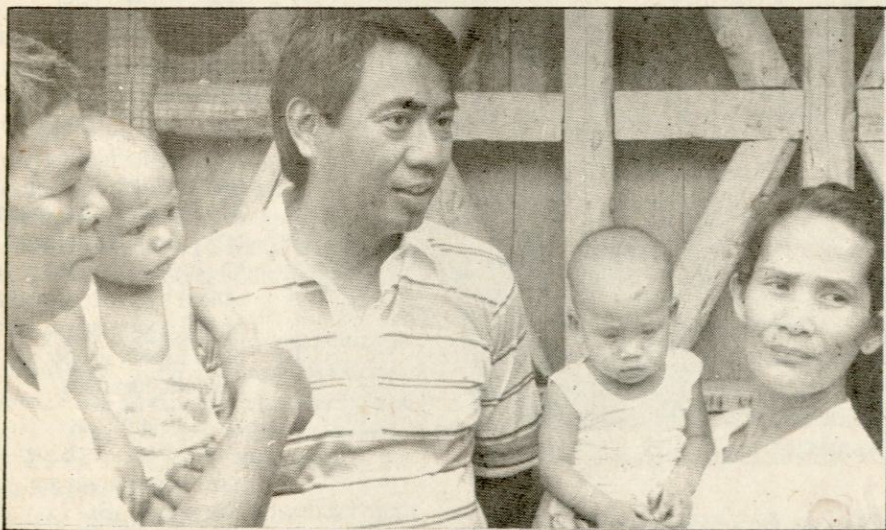
"You need to look at the world from a worm's eye view ... (through which you can see that) the simple farmer needs the cooperative to survive."

An industrial cooperative in Spain, ULGOR, is the country's largest producer of refrigerators, stoves, washing machines and tools. These products are exported to several countries. A cooperative bank was also organized in Spain. It grew fast that in 15 years it had 65 branches with more than two million depositors.

After two decades since Jose Marie Ariznendi, a priest, organized ULGOR in 1956, the cooperative movement evolved into a cooperative network servicing housing, agriculture, food and educational needs of its constituents. It now employs more than 15,000 people in 60 industrial cooperatives.

In Denmark, which has been described as a farmers' cooperative commonwealth, 90 percent of farmers owning more than two acres of land are members of cooperative associations. Because of the cooperative spirit among farmers, Denmark increased agricultural production more than five times.

Foreign examples aside, an equally remarkable cooperative achievement can be found south of the Philippines. A 60-bed hospital in Davao City is owned by farmers, laborers, market vendors, people from other marginalized sectors including the hospital staff through the Cooperative Health Fund (CHF). It is



COOPS ALL OVER. QC Mayor Jun Simon believes that a big part of the city populace already understand the importance of cooperativism.

Simon. "You need to look at the world from a worm's eye view... (through which you can see that) the simple farmer needs the cooperative to survive."

Designed to become the "showcase of the nation," Quezon City is now working its way to becoming a model for the development of other cities in the country. And the city government, in pushing through with this objective, sees the cooperative as an essential vehicle. This precisely fits the national

ment's office did an initial study on this, taking into consideration the more than 20,000 teachers and employees of the city government alone. With an average salary of P5,000, that could amount to around a hundred million peso monthly purchasing power by rough estimate. If you gain 10 percent from a business venture out of this amount, you get a minimum of 10 million pesos every month, Simon explains.

the first cooperative hospital in the country offering free health and hospital services to its members.

In all of these examples, education has been observed to be a major contributing factor. In a review of Philippine cooperatives, Florangel Rosario-Braid writes: "it appears that the root causes of failure are inadequate education or training and the lack of dedicated leadership." In this regard, Economic Development Board (EDB) is apparently on the right track in its efforts at ensuring continuous education and training in cooperatives.

Paving the way

"Patungo na tayong dun," declares Simon. The groundwork for achieving that vision has been laid out already. "Some things are working for us. A lot of cooperatives and national federations of cooperatives hold office here in Quezon City. And a big part of the populace already understand the importance of cooperativism."

The organizational work has been continuously pursued. Mothers, for one, have been a major target for mobilization. Through its Social Services Development Department (SSDD) which takes charge of 105 day care centers, the city government has organized more than 7,000 mothers so they can group together as homemaker's clubs and eventually into cooperatives. They are trained on skills they can make use of in an enterprise. They are as well made to undergo cooperative education seminars after which the city government gives them seed capital to operate a business venture.

This determination to organize is distinctly QC's own. It looks around almost anywhere to open avenues through which it can broadcast the seeds of its vision.

The schools have been identified as well in QC's plot to arrest economic hardship among the urban poor. More than a hundred public schools are found in the city. That means more than 5000 homeroom Parent-Teachers Associations. Normally, we think of these associations as traditional groupings that parents join primarily, perhaps, as part of the responsibility of being parents. The QC government sees beyond that.

Simon believes that these groupings can be harnessed for better purposes. These can be turned into cooperatives with a ready large membership. Purchase of school supplies, he says, can be an entry point towards organizing parents as well as teachers into cooperatives.



COOP MEMBERS after a planning workshop.

Coop frontliner

QC's Economic Development Board (EDB), one of its kind among cities and municipalities in the country, shoulders the task of enhancing grassroots-level development. It pursues a "sustained attempt to give the people the opportunity for work and income and impress upon them the need for work discipline and ethos, continuing education so that they can keep improving themselves and attain self-confidence, and the chance to go into a business of their own the cooperative way."

EDB functions as the city government's frontliner in promoting cooperativism. It claims to have established strong linkages with the Cooperative Development Authority and various cooperatives in Quezon City.

Its Cooperative Education and Development Unit (CEDU) regularly conducts Pre-Membership Seminars to groups interested in forming cooperatives.

The Barangay Retail Store Project (discussed elsewhere in this issue) which distributes basic commodities at lower prices was conceptualized by EDB. Because of the project's preference for cooperatives, it has helped encouraged the formation of cooperatives in several barangays in QC.

Other steps EDB has taken in line with QC's grand vision include an all-out advocacy program to promote cooperatives. It has been studying the establishment of a City Cooperative Training Institute for a continuous education and organization. And its' effort for putting up of a QC Cooperative Bank is finally reaching momentum. An interim board has been organized represented by a cross-section of QC cooperatives from institutional to specialized cooperatives.

Although cooperatives specialists believe that cooperatives are

more successful when they arise from the bottom based on the cooperative principles of open and voluntary membership, it is no less significant that government officials like Simon become supportive of the cooperative movement. Braid believes that "government must encourage, befriend, and sometimes assist cooperatives with financial support."

However, she warns that government should "never dominate, direct or try to manage them. Cooperatives that aim to improve the conditions of the poor need special assistance from government, but it must be assistance without bureaucratic and intimate supervision."●

EDB works towards economic progress

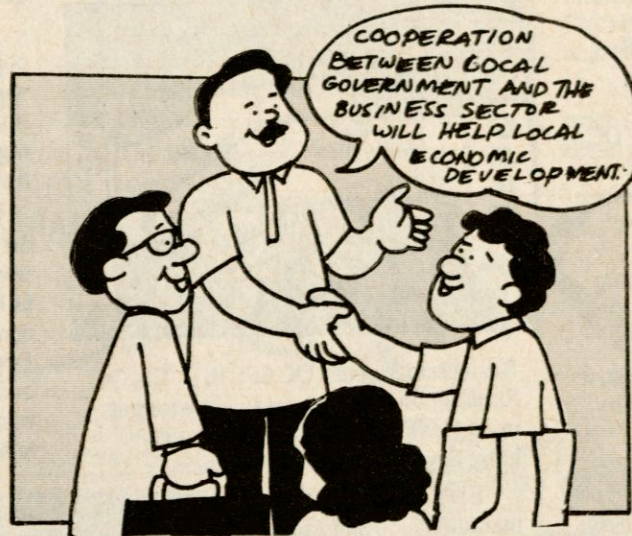
FOR THE GRASSROOTS, WITH THE BUSINESS COMMUNITY

The Economic Development Board (EDB) of Quezon City, since its inception in 1988, has realized the importance of providing employment through business and economic activities. It has forged a partnership with the business community to encourage it to play a role in the affairs of the city. Most important, EDB has never forgotten the underprivileged communities for economic development would never occur without development on the grassroots level.

EDB is a truly unique entity that addresses the city's economic needs. Even before the formality of an ordinance, its pioneers began to perform functions they felt would initiate the development process.

The first manual they wrote was an investment guide that provides information on the advantages of investing in the city and the key investment areas identified for possible industrial estate development, among others. Copies of this manual were distributed to prospective foreign investors.

But the national economic crisis, the coups and the political instability of the country had a significant impact on foreign investments in the city.



Some foreign entrepreneurs expressed interest in investing but were reluctant due to the national situation.

This was when we felt we needed to shift directions. EDB conceptualized, developed and eventually piloted a comprehensive livelihood development framework that benefits the urban poor communities of the city. It stresses not



merely the importance of skills training but also the market demands of contractors, sub-contractors, exporters and manufacturers. EDB also provided a Motivational Organizations Values and Entrepreneurial (MOVE) seminar, which was a very vital aspect of the livelihood framework. Such a comprehensive framework were passed on to other local government offices with their own livelihood programs.

The first major activity of EDB was the Businessmen's Congress for Progress during which we explained to the

business community the economic directions of the city vis-a-vis the economic conditions of the country. It was also during this congress when we worked out areas of cooperation between the local government and the business sector, realizing that the business community always play a significant role in local economic development.

Since then, the city government through the EDB has maintained linkages with the entrepreneurs in the effective implementation of our economic programs.

When we talk of economic programs, we visualize the national government's battlecry of an alternative economic system which is cooperative development. The City Mayor has laid out his vision of a cooperative society and EDB has taken some significant steps towards this direction. ●

(The author is deputy head of EDB.)

Direct infusion of assistance money can be the most meaningful response the business sector can contribute to the Quezon City government's implementation of community programs.

This has been the rationale behind Quezon City's forging of a workable cooperation between the government and businessmen. Delegates from the two groups met for the first time in 1988 to pool their resources in speeding up economic growth in the city. Represented during that meeting were the QC Chamber of Commerce and Industry (QCCCI), the QC Contractors Association (QCCA), the People's Economic Council (PEC), the labor sector, the barangays, the education sector, among others.

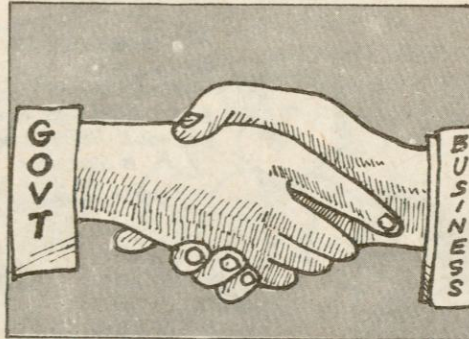
With the city government's Economic Development Board (EDB), it aims at linking the business community with the city government in the implementation of the latter's community projects. It constantly monitors and identifies areas of collaboration. It would clarify as well the framework of cooperation and tackle problems that hamper the working relationship.

These can be achieved, EDB believes, through regular conference-dialogs between the two groups.

The first congress in 1988 revealed the need to bring politicians and businessmen together for sustained dialog for their mutual benefit. Among the major resolutions that came out of this congress were: the facilitation of land titles reconstitution; the strengthening of QCCCI membership; annual holding of the congress; concept and implementation of the Industrial Estate project and livelihood; a council for industrial peace; a business-sector seat in the city council and a price control and monitoring scheme.

In response, the QC government created EDB's Business Development and Assistance Unit (BDAU). This unit continued to dialog with the business sector and facilitated the establishment of the QC Association of Filipino-Chinese

GOVERNMENT-BUSINESS SECTOR HOOK-UP



Businessmen, Inc. (QCAFCBI). The QC Skills Training Center was likewise put up in Novaliches for manpower planning, development and placement.

EDB collaborated with the Department of Trade and Industry, the People's Economic Council and other corresponding agencies in formulating a com-

prehensive livelihoods program. The program consists of skills training and seminars — one of which was the Motivational Organizational Value Formation Entrepreneurial (MOVE) skills training — aimed at encouraging the setting up of production centers with direct links with established exporters.

Also created was a price monitoring committee which is charged with the issuing of periodic price bulletins, smooth implementation of trade laws, rules and regulations and, later, consumer protection and assistance.

Following the creation of a task force on industrial relations through an executive order, EDB conducted exploratory talks with union personnel managers and continues to coordinate with the NCD-Department of Labor and Employment in undertaking labor management cooperation seminars in QC business establishments.

This year's congress, scheduled in March, will tackle the new thrust of integrating the concerns of the cooperatives into the agenda of the business sector. ●

LOCAL INCENTIVES

ASSISTANCE SCHEME In Quezon City, the functions and power of the Board of Investments One-Stop Processing Center, on the national level, is taken over by the Economic Development Board (EDB), office of the Mayor, on the local level. At the same time, the Office can offer assistance to investors for effective liaison with pertinent government agencies, such as Securities and Exchange Commission, Board of Investments, Commission on Immigration and Deportation, Central Bank, National Manpower and Youth Council, Department of Labor and Employment, and others.

Perhaps more important liaison work with public agencies will be the maintenance of relations with businessmen in Quezon City, through the Chamber of Commerce and Industry, who might show interest in be-

coming partners of foreign investors in locating their business in the city. This way, the Economic Development Board will assist the City Mayor in his broad task of serving as investments broker for the foreign investors and the local business undertakings.

MANPOWER TRAINING The Social Services Development Department (SSDD) of the city government extends assistance and conducts needed manpower training programs. The National Manpower and Youth Council of the Department of Labor and Employment also conducts manpower training programs. Among the programs offered by the Council are training on electronics, automotive mechanics, machine shop, welding, etc. The city social services staff can coordinate manpower training program with the Council. In addition, the Labor Code grants incentives to firms engaged in labor training activities.

QC BARANGAY RETAIL SYSTEM

TURNING STONE INTO BREAD

Effective management at times suggest that one should look at a problem as an opportunity. Some sort of a blessing in disguise.

This must have worked well to a think-tank group of the QC government. The Gulf Crisis in 1991 economically hit the masses and this the Economic Development Board (EDB) reversed into an effective means in promoting the importance of cooperativism through the Barangay Retail System (BRS).

When the Energy Regulatory Board warned the consumers to expect more oil price increases, public hysteria soared along with the prices of goods. Panic buying swept food supplies. And naturally, the poor who only had a penny for the day was left helpless. It was obvious he needed help fast.

EDB guys took it in a snap. They came up with a contingency plan to systematize the distribution of prime commodities to urban communities at affordable prices through putting up of BRS outlets. This contingency plan would later become a major undertaking of the QC government.

In an instant, urban residents reacted positively as they troop the barangay retail stores.

"Malaking bagay ang naitulong sa aming samahan noong nakapag-apply kami sa BRS. Halos mula 10 hanggang 25 porsiyento and diskwento and nakakamit namin dito sa pamimili sa BRS," says barangay councilwoman Leonor Sibayan who manages a BRS unit in San Vicente, Diliman.

BRS provides the poor access to prime commodities at very low prices through direct linkage with manufacturers, exclusive distributors as well as cooperative manufacturers. For instance,

a business hook-up with the Baguio City government has been arranged wherein the latter supplies dried fish and vegetables to BRS. The trade and industry department assists the BRS by endorsing it to suppliers or manufacturers who can offer big discounts exclusive to the program.

The BRS has two main components:



BARATILLO SEEKERS. QC barangay residents trooping the retail stores to enjoy 10 to 25 percent discount on goods.

the Depot-Distribution Center which takes charge of bulk-buying; and the identified barangay outlets spread out all over the 140 barangays in Quezon City. The city government gives each outlet an initial stock inventory amounting to P10,000 payable for one year.

The program, according to EDB chief Edgardo Viray, aims to improve and strengthen the regular distribution channels of selected commodities, to guarantee that goods for sale are within price ceilings and correct weight and content, and to set up a marketing scheme wherein retail prices can go as low as the budget level of those below the poverty line."

The program, a major network interlinking the QC government, manufac-

turers-suppliers and 140 barangays, was realized through collaboration among EDB, Barangay Operations Center, Community Relations Office, Task Force Kaunlaran and Sub-City Secretaries. It was launched on February 20, 1991.

Although BRS is aimed at stabilizing price levels of prime commodities, EDB deputy head Ding Buenaventura writes that "the ultimate objective...is to create an awareness...on the importance of cooperativism."

Qualified for accreditation to the BRS program are barangays, organizations/individuals and cooperatives. Preference is focused on organized cooperatives.

As a result, EDB had to expand its Cooperative Education and Development Unit (CEDU) in response to the increasing clamor from barangay groups and associations to form cooperatives. CEDU has to catch up with requests for pre-membership seminars.

With more than a hundred outlets in the city, the BRS has considerably hastened the distribution of basic commodities to urban poor communities. And more importantly, says Buenaventura, it has helped speed up the development of cooperatives in the communities.

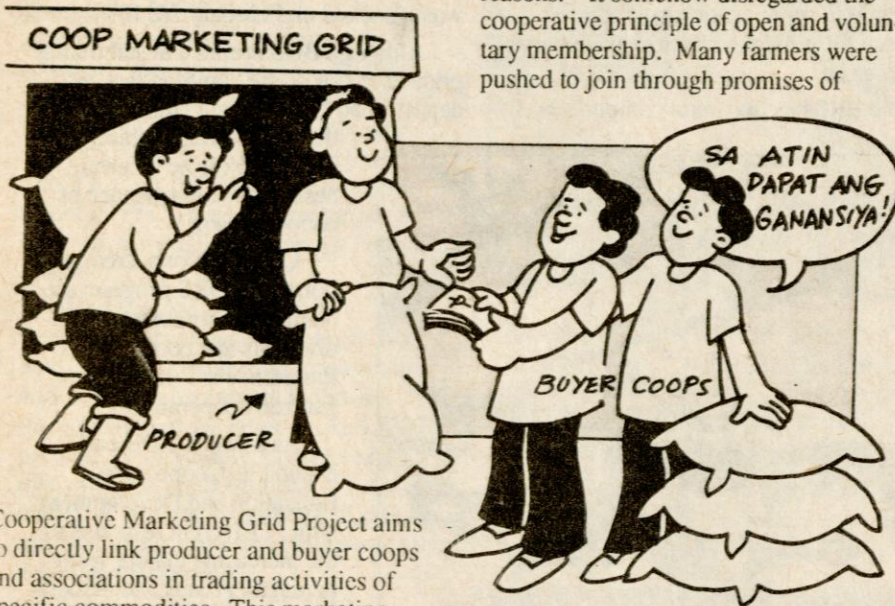
The city government intends to replicate the program in public schools through parents-teachers associations. This will finally provide urban residents access to school supplies at lower prices. And, encourage the formation of cooperatives to serve the educational needs of the children as well as address economic problems of urban families through self-help and cooperation. ●

-with reports from Magno Landrito

COOP MARKETING GRID

It's here to make fair the prices of rice and other commodities - - better for those who produce them and reasonable enough for the consuming public.

Launched in March 1990, the



Cooperative Marketing Grid Project aims to directly link producer and buyer coops and associations in trading activities of specific commodities. This marketing system hopes to preserve within the cooperative community trading margins that would normally accrue to commercial traders. Initially, it has been addressing concerns in rice trading with a "sustainable business linkage system" that mutually benefits participating cooperatives and associations.

Under this project, "marketing grids" or linkage networks within selected geographical areas are established through which cooperative rice suppliers and buyers transact directly with each other.

There was already an attempt before at this market linkage concept in the government-sponsored Samahang Nasyon Program. But it failed. A Super-Palengke in Metro Manila was put up as trading center for products of the Area Marketing Cooperatives (AMCs). Because of insufficient support from

AMC's, the SuperPalengke had to be liquidated.

The Grid has studied other current efforts on this concept. But "most of the past and current attempts have unfortunately failed due to a variety of reasons." It somehow disregarded the cooperative principle of open and voluntary membership. Many farmers were pushed to join through promises of

material incentives resulting to "organizationally and economically unwieldy" cooperatives. There was lack of market analysis as well.

Taking these experiences into consideration, the four federations which initiated the Grid Project (Federation of Free Farmers Cooperatives, Inc., National Confederation of Cooperatives, National Marketing Vendors Cooperatives Service Federation and Philippine Federation of Credit Cooperatives, Inc.) decided to come up with a "more sober approach" to the market linkage concept.

It first undertook a feasibility study that looked into the sufficiency of the number of participating buyer and supplier cooperatives. The study also included the design of the market linkage system being implemented which allows cooperatives to interact on a "commercially viable scale" in selected urban markets.

The Grid is run in a business-like manner as agreed by representatives of participating cooperatives and organizations in a conference last August 1991. It offers competitive terms to both buyers and producers — at least the same terms being offered by existing traders or wholesalers.

It has put in place a rice quality control and standardization system in order to facilitate transactions and minimize disagreements among participating groups. This system is also meant to establish the Grid's reputation as supplier of quality rice.

"The project is financially successful," says Coordinator Raul Montemayor. Since it started operations in November 1991, Coop Marketing Grid

Through the "marketing grids", coop rice suppliers and buyers transact directly with each other...The system hopes to preserve within the cooperative community trading margins that would normally accrue to commercial traders.

has already sold about 9,000 bags of rice. It only had to sell 1,500 bags every month to meet operating costs.

Says Montemayor: "The success of the project depends, to a large extent, on our effort to convince both the producer and consumer cooperatives to take part in the project, and on the support of the Quezon City government." (with reports from Odelon Gines) ●

Look, the QC COOPBANK

Just how uppity commercial banks can be sometimes in the eyes of a coop. But cooperatives are here to stay. They wouldn't die just because these banks refuse to lend them money. They've so much — millions in collective total assets, savings and surplus funds. In fact, commercial banks must have enjoyed in a way the millions coops have deposited.

Primary cooperatives in Quezon City have recently realized that the time has come for the establishment of a city cooperative bank. They have realized the power they can shape to help each other by attempting to pool their financial resources. Through this coming together, they can make available to primaries financial resources that are hardly accessible to them in the commercial banking system.

Quite a number of cooperatives have sizeable deposits in commercial banks which generally are made available to commercial or industrial borrowers only. A conservative estimate of the total assets of the entire coop movement in 1991 amounts to P3.3 billion and P2.6 billion in savings.

However, coop federation leaders observed that, ironically, cooperative financing is "stalled in (the) doldrums." Primaries find it difficult to access funds from the commercial banking system. This is true even to credit coops which is the most credit-worthy among all types of cooperatives.

Right in Quezon City, the same predicament prevails. Thus, QC cooperatives have decided to finally address this situation through the formation of a cooperative bank in Quezon City. "For us cooperators, it is an opportunity and a challenge to expand our operation embracing the banking activities. This will enable us to augment our financial capabilities to help the less fortunates and non-bankable sector of our society. This is also one way of attaining our objective to participate in the socio-economic development of our community and the country in general."



MILLIONAIRES ALL. The Interim Board of Directors for the proposed QC COOPBANK during their induction. Some 40 coops with millions in total assets have enlisted as members.

Forty-two leaders of different QC cooperatives met at the City Hall last March 20, 1991. Representatives of the Federation of Cooperative Rural Banks (BANGKOOP) and SANDUCUAN attended the meeting which was sponsored by the QC Economic Development Board (EDB).

There the proposed city cooperative bank took shape. The leaders created an ad hoc committee to study, document, disseminate and promote the proposal to different coops in the city.

This proposal to establish a cooperative bank in Quezon City was triggered by the creation of the Cooperative Code (RA 6938). Organizers claim that "it opened a big opportunity for the low income sector of our society particularly members of the cooperatives to participate in the banking system which was closed sometime in 1985."

More cooperative banks are expected to be opened given the incentives provided for in the Cooperative Code. But Quezon City will probably be the first to operationalize.

The Cooperative Development Authority, as of June 1991, confirmed 161 cooperatives in the city (63 multi-purpose; 55 credit; 17 consumers; 21 ser-

vice; a producer and a union; and three federations). Recently, however, EDB lists close to three hundred in its roster. QC-COOPBANK organizers count on these cooperatives to be able to come up with the required P1.25 million minimum subscribed capital.

QC-COOPBANK organizers have as yet listed 40 members and has a total collection amounting to P100,000. They aim to recruit more than half of the 161 registered cooperatives in the next few months. Meanwhile, the recent recruitment of two successful cooperatives has increased chances of the bank's operationalization before the end of 1992. Both the Novaliches Development Cooperative, Inc. (NOVADECI) and PC/INP Cooperative have pledged P100,000 each for the bank. (with reports from Magno Landrito) ●

HELPING THEM MAKE A LIVING

The Task Force Kaunlaran (TFK) of the Quezon City (QC) government has made significant economic contributions to the lives of more than 11,000 beneficiary-residents of the city in 1991.

TFK undertakes livelihood and other social welfare programs of the city government for the benefit of its depressed population. It provides livelihood skills training

graduates were organized and formed into the QC Computer Club. The city

government has encouraged the club members to meet regularly and undergo value formation.

TIWANGWANG NA LUPA. TFK organized some 576 families in Payatas, Commonwealth and

TFK provides livelihood skills training and livelihood development services to poor families, the unemployed and out-of-school youth.

Holy Spirit, among others to go into vegetable farming, fish farming and meat and poultry enterprise. These families were provided loan assistance.

TALIPAPANG GALA. This started with rolling stores operated by 286 vendors. Now, it has put up a temporary market with 600 stalls. It also serves as a market outlet for the produce of the Tiwangwang Na Lupa Project beneficiaries.

Other projects are: Project Alwagi, Project free eyeglasses, Purok Daluyan/Bahaginan, Mobile Training School ●



TALIPAPANG GALA. After sometime of operating business on rolling stores, beneficiaries of the city livelihood development program have finally availed of a temporary market.

and livelihood development services to poor families, the unemployed and out-of-school youth. Its projects include:

ISANG GUNTING, ISANG SUKLAY. The project offered a free special course in hair science for free to more than 3000 young mothers and out-of-school youth in the city. This project, which was implemented in cooperation with Fil-Hair Cooperative led by Ricky Reyes, has enabled some of its graduates to earn more than P3000 a month out of the skills they learned from the course, according to Programs and Planning head Raul Valdez.

COMPUTER TRAINING. In 1990, it also offered a basic computer course which was attended by more than 4000 QC youth residents. Some 2,200



CUTTING THE COSTS OF LIVING. Beneficiaries of Project Isang Gunting, Isang Suklay learn how to cut hair for a living.

WHERE YOUTHS HONE THEIR BEST

The Quezon City government in 1988 initiated the Quezon City Skills Training Center (QCSTC), a special educational project under the Binhi ng Karunungan program. The Center is intended primarily for out-of-school youth (18-34 yrs old) particularly the residents of Quezon City. It aims to provide the necessary skills to meet the needs of various industries. It develops the youth to become responsible and productive partners of the city's Economic Development Program.

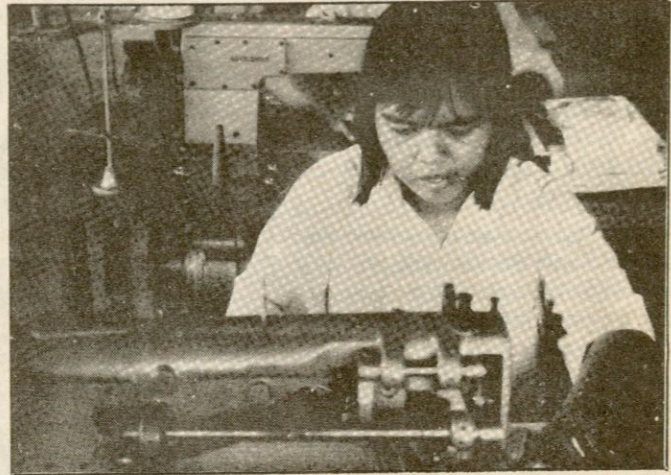
Its vision is based on its analysis of our country's economic development — the lack of skilled technicians and entrepreneurs hampers development. This situation can be largely attributed to the excessive emphasis on academic learning by most educational institutions leading to a mis-directed preference for white-collar jobs. The thousands of graduates who annually join the ranks of the unemployed manifests that the youth sector has become unproductive and highly vulnerable to drug addiction and other social problems.

In November 1989, despite its lack of equipment and facilities, the Center started its training program for 285 enrollees. After a year, the number of enrollees increased to 755. So far, it has already produced 1,040 graduates.

Seventy percent of the graduates are now employed in factories and/or industries on a full-time basis. About 20 percent have part-time jobs or are self-employed. The rest pursued either technician or upgrading courses

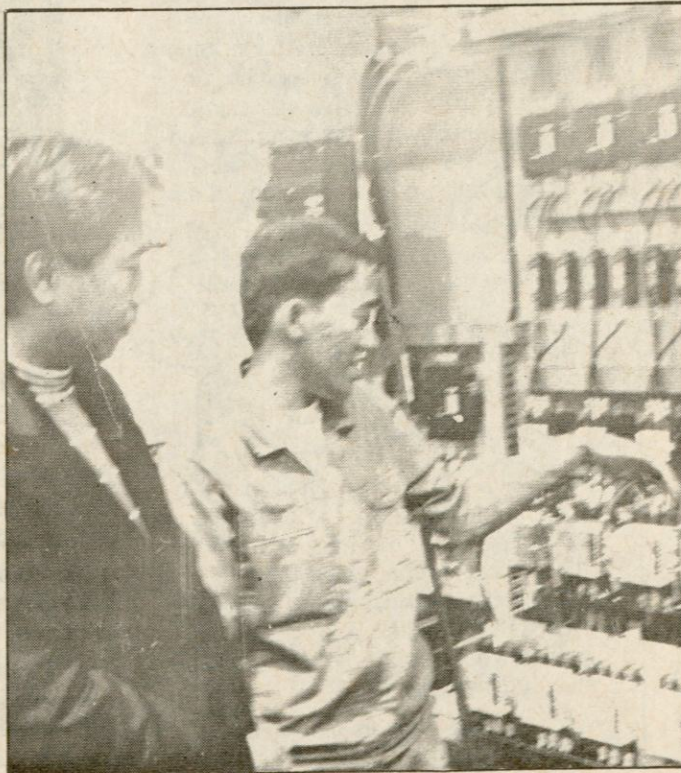
in some technical schools in Metro Manila.

From the graduates, 26 were chosen to form the first batch of trainees for a two-year intensive training in Japan. Recently, another 12 of them were again sent to Japan. The number of enrollees increase as more graduates aspire to be trained in Japan. QCSTC staff as well are motivated to



CHURNING OUT RESPONSIBLE YOUTH at the Quezon City Skills Training Center.

train more people as they get to see samples of products done by students sent to Japan.



WANNA GO TO JAPAN? Some 26 graduates of the QCSTC had the opportunity to go to Japan for a two-year intensive vocational training.

The QCSTC programs and services include: free training and laboratory materials to qualified applicants; on-the-job training with selected industries; manpower placement and employment assistance; scholarship grants for advanced technical training in Japan. Student services include: guidance and counselling; sports and socio-cultural development; and value clarification education sessions. The latter is a unique component of the Center. It aims to produce committed leaders and change agent in industry with positive work attitudes, self-discipline, nationalism and the zeal and determination.

Short-term courses offered by the Center include: regular five-month courses in automotive mechanics, civil works (carpentry, masonry and plumbing), garment trades, practical electricity, and welding and fabrication; and two

and a half-month course in high speed sewing operations.

The Center also implements an intensive curriculum which includes a three-month training using lectures, demonstrations and shop exercises, and a two-month on-the-job training. Each module covers the basic skills needed for the industries initial employment. Thus, for barely five months, QCSTC graduates can already earn a living. With the ladder type curriculum employed by the Center, the students may decide to continue the training and complete the one-year Technician Course or the three-year Master Technician Course.

The two-month extensive on-the-job training (OJT) provides the trainees with an opportunity to work with the host industry's production line workers. This aims to enhance the trainees' skills and develop positive work-related attitudes. Through the OJT and intensive shop exercises, the trainees undergo actual work conditions in industries. Thus, the trainees chances of securing employment upon graduation increase.

The research and appropriate technology program complements the Center's technical training program. It aims to build the research capability of the trainers and the trainees through simple research and experimentation projects. Selected trainees are encouraged by the trainers and research staff to start with the production of simple prototypes such as grills and other metal products, cimberam bricks, tablet armchairs and garment products. This will also develop the trainees' creativity, innovativeness and skills in appropriate technology.

Results of this project confirmed the Center's capability to establish a production arm. Through these scheme, the trainees can either service specific needs of the city government or produce marketable products for the city residents' consumption. In this way, the Center not only benefits the individual trainees but it also serves as an arm for the tremendous cost savings and income generation for the city government.

With the success of the QCSTC, the dream of the late President Manuel L. Quezon of turning Quezon City into a "Productive, Self-Contained and Self-Propelling Community" is not far from the grasp of the local government.

LOCAL BUSINESS REGISTRATION

For a new business, the following are the steps for getting a permit to operate a business in Quezon City.

1. Application for a business and license shall be accomplished in triplicate. All forms are available at the Business Permits and License Office (BPLO), ground floor City Hall.



2. If a firm or business style will be used, the application must be supported by a Certification of Registration from the Bureau of Domestic Trade.

3. If applicant is either a partnership or a corporation, the corresponding articles or partnership or incorporation duly registered with the Securities and Exchange Commission must be submitted together with a photocopy of the Certificate of Registration with the SEC.



4. The application must be filled by the applicant himself or his duly authorized representative but personally signed by the applicant. If a juridical person, a duly authorized representative may file the application.

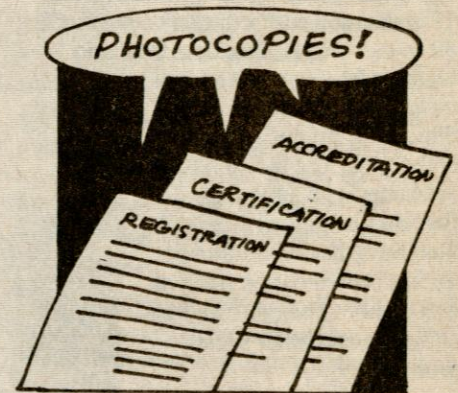
5. All payments should be made at the Office of the City Treasurer duly receipt with corresponding Official Receipt.



The following are the required documents needed in the processing of the application for a license permit:

Single Proprietorship:

1. Photocopy of Registration Certificate of Business Name with the Bureau of Domestic Trade.



Partnership/Corporation

1. Photocopy of the Registration Certificates with the Securities and Exchange Commission.
2. Photocopy of the Certification from the National Food Authority to sell rice.
3. Photocopy of the Certification of Accreditation, National Board of Trade, Accreditation with Department of Trade for repair shops.
4. Sworn Statement to operate as an Office Only.

COOPERATION BETWEEN MANAGEMENT AND LABOR

The QC Industrial Relations Office (IRO) was created in 1990 with the end-view of assisting in the enhancement of cooperation between management and labor towards the achievement of industrial peace in the city.

IRO initiates and undertakes programs directed at the promotion and maintenance of industrial peace, based on justice and the uplift of the lot of workers.

IRO translates this commitment into a mission that is broken down into composite statements: to raise the awareness and consciousness of labor and management on issues in labor relations; to extend proper guidance in attaining industrial peace; to launch activities and projects that will develop harmonious employer-employee relationship; to offer training course to develop knowledge, skills and ability of labor and management; to establish livelihood programs to uplift and help workers' living conditions; and to provide labor and management alike with supplementary and updated information.

In achieving these, IRO conducts seminars on all pertinent labor-related matters including labor relations and labor standards and disseminates information.

It also helps facilitate the formation of cooperatives to help workers meet their basic needs. Its Training Desk Staff conducted a rigid training-seminar on cooperative formation in October 1991. It was intended to promote and facilitate the formation of workers' cooperatives

on plant level as well as provide technical assistance to existing cooperatives.

IRO maintains continuing discussions on and consultations with labor and management within the sub-city and city levels. It facilitates and settles labor disputes through mediation and conciliation and utilizes all possible means of communication in updating labor and management. Of the occurrences of strikes in 20 establishments in 1991, it was able to settle 18. It also helped in the



One of the Labor-Management Continuing Education campaign activities sponsored by IRO

settlement of 15 workers with separation and back wages and helped reinstate 10 workers.

IRO coordinates with the Department of Labor and Employment in conducting education programs and providing both labor and management with proper perspectives in the exercise of their rights and privileges under existing laws as well as on their role in the over-all national and local development efforts.

It enforces laws on labor standards and health and safety by requiring establishments to execute affidavits of compliance with said laws prior to the is-

suance of labor permits (through mapping-out operations).

It initiates and undertakes programs directed at the promotion and maintenance of industrial peace, based on justice and the uplift of the lot of workers (livelihood and cooperatives).

IRO also formulates and implements a system that will provide speedy and judicious conciliation and mediation of labor disputes and ensures that such disputes are amicably settled to the satisfaction of all concerned.

Among IRO's special projects are the Gawad Pamana, the Partnership in Industrial Peace Award (PIPA) and the Palarong Obrero.

Gawad Pamana hopes to inspire the participation of barangay officials and

motivate harmonious partnership between labor and management. The PIPA hopes to generate public awareness and support for just and peaceful industrial relations. It was launched in September 1991.

Palarong Obrero is IRO's way of inducing positive and productive labor-management interaction. Its first effort is the Annual City-wide Workers Basketball League (CWBL) launched last January 12 with an initial group of 30 competing teams and 700 individual participants from different companies. ●

**LUPA,
BAHAY,
ATBP.**

Nakawiwiling pakinggan ang mga kuwento ng mga kasapi ng NOVADECI o Novaliches Development Cooperative, Inc. Maluhaluhang nakangiti sila habang ikinukuwento ang pagasenso ng kanilang buhay dahil sa kooperatibang sinimulan nila sa halagang P7,000.

Sabi ni Lola Pilar Bautista, kasapi mula pa noong 1978: "Malaki ang naitulong sa akin ng kooperatiba. Una, hindi na ako umuutang sa 5-6. Pangalawa, noon ay wala kaming sariling lupa na pagtatatayuan ng aming bahay. Sa tulong ng kooperatiba at ng aking pamilya, nagbunga ang aking 12 taon na pag-utang at pagbabayad ng mahusay. Nakabili na kami ng sariling lupa."

Isa pang nakapagpundar ng bahay at lupa ay si Aling Asuncion Visaya isa sa mga nagtatag ng NOVADECI noong 1976. Matapos niyang mabayaran ang utang na pinabili ng bahay at lupa, umutang uli siya ng pandagdag na puhunan sa pagtitinda ng karne. "Napalago namin ang aming puhunan. At nang kami ay makaipon, nagpagawa uli kami ng paupahan...Sa ngayon ay muli akong nangutang para naman sa pagbibiyahe ng baka at baboy."

Sina Lola Pilar at Aling Asuncion ay dalawa lamang sa 2,400 na miyembro na

KWENTONG DYIPNI

Kung napapansin ninyo, marami sa mga taga-Kamuning ang nagmamay-ari ng pampasaherong dyipning nakahilera sa mga kalye tuwing madaling araw. Lingid sa kaalaman ng marami, karamihan pala nito ay pagaari ng mga Igorot -- mga dyipning naipundar sa tulong ng Sacred Heart Parish Kilusang Bayan For Credit, Inc., (SHPKBCI).

Kinaiinggitan daw ng ibang taga-Kamuning ang asenso at pagsasamahan ng mga kapatid nating Igorot. Sila'y naninirahan sa barangay Bayyo. Nilisan nila -- mga 10 pamilya -- ang mga bundok ng Cordillera noong 1972 upang "hanapin ang magandang kapalaran" na kanila namang natagpuan sa mga mausok na kalye ng Kamaynilaan.

Dala-dala nila ang likas na ugaling Igorot -- kasipagan at pakikipagtulungan -- nang sila'y

nabiyayaan ng mga serbisyong ibinibigay ng kooperatiba. Bukod sa pautang, nagbibigay din ito ng libreng medical consultation, serbisyo legal, damay para sa namatayan, livelihood training, libreng paaral sa anak ng mga kasapi, at marketing services.

May sariling gusali na ang NOVADECI na itinayo noong 1989. Ito ay may kabuuang pagaari na umaabot sa P36 milyon. Nagsimula ang kooperatiba nang magsama-sama ang 75 tindero sa palengke ng Novaliches. Ayon kay Kagawad Rudy Dalangin ng NOVADECI, isang Greg Salas Taruc

lumuwas ng Maynila. Sinubukan ng kanilang mga kalalakihan na mamasada ng dyipni hanggang makabili ng sariling yunit. Sa ngayon, bihira kang makakita ng binata nilang paista-istambay, halos lahat namamasada, kwento pa ni Gng. Pacita Casanova, SHPKBCI general manager.

Karamihan sa kanila'y kasapi ng naturang kooperatiba kung saan sila nakauutang ng pampakumpuni o pambili ng mga dyipni sa mababang interes. Labis nga naman kasi silang pinahirapan ng mga usurero.

Ang SHPKBCI, na magdadaraos ng ika-25 anibersaryo sa darating na Agosto, ay itinatag taong 1967 sa munting puhunan, P560. Labinlima lamang ang mga incorporators noon. Ngayon 603 na ang mga kasapi nito at may pagaaring nagkakahalaga ng P3.5 milyon. "May karamihan din ang mga kasapi nilang Igorot na tunay namang mapagkakatiwalaan pagdating sa bayaran," ani Gng. Casanova. ●

daw ang tumulong sa kanilang mag-organisa.

"Tunay na namuhunan kami ng buhay, pawis at hirap sa pag-uumpisa sa samahang ito. Tipid at tipid ang ginawa namin sa ikatatagumpay ng lahat. Umabot pa kami minsan sa Sta. Maria, Bulacan upang maningil -- walang pang-merienda, kulang ang pamasaheng ibinigay. Pero nagtiyaga, nagtiis kami, dahil ang inaasam-asam namin ay ang pagunlad at pagtatagumpay ng kooperatibang ito," ani Gng. Sorilla sa isang madamdaming pagbabalik-tanaw. ●

QUEZON CITY RESOURCE DIRECTORY

TASK FORCE KAUNLARAN

Contact Person: Mr. Ramon Matabang,
Officer-in-charge
Tel. no. 951828

SOCIAL WELFARE SERVICES DIVISION

Contact Person: Mrs. Teresa G. Mariano,
Chief

TASK FORCE ON INDUSTRIAL RELATIONS

Contact Person: Mr. Dante Esteban, *Head*
Tel.no. 996261

QUEZON CITY SKILLS TRAINING CENTER

Contact Person: Ms. Angelina Herrera,
Executive Director
673 Quirino Hi-way
San Bartolome,
Novaliches, Qc

or Education Coordinating Committee

3rd Fl., QC Hall
Tel. no. 952613

COOP MARKETING GRID

Contact Person: Mr. Raul Montemayor,
Coordinator
Tel.no. 787152

COOPERATIVE BANK

Contact Person: Mr. George Misa,
Interim Chairperson
Tel.no. 787152

For more information, call

Economic Development Board
Mr. Medel Herrera
Tel. no.: 922-93-82; 922-95-48

METALS/ENGINEERING

Venue: *Metals Industry Research & Development Center (MIRDC) PTRI Cmpd., Gen. Santos Ave. Bicutan, Taguig, M.M.*

c/o Ms. Tess Tabtab

Tel No.: 8220431-36 loc. 471 & 472

METALWORKING PROCESSES

Date: Mar. 23-28

M-F, 1-7 PM; Sat., 8 AM - 5 PM

38 hrs. Fee: 2,250.00

SPUR & HELICAL GEAR MAKING

Date: Mar. 9-13

M-F, 1-7 PM; Sat., 8 AM - 5 PM

38 hrs. Fee: 4,200.00

BASIC HEAT TREATMENT PROCESS

Date: March 9 - 13

M-F, 1-7 PM; 30 hrs. Fee: 2,100.00

FUNDAMENTAL OF CORROSION

Date: March 16 - 21

M-F, 1-5 PM; Sat., 8 AM - 5 PM

28 hrs. Fee: 2,150.00

CHEMICAL ANALYSIS OF METALS

Date: March 30 - April 4

M-F, 1-5 PM; Sat., 8 AM - 5 PM

28 hrs. Fee: 2,450.00

FAILURE ANALYSIS

Date: March 24 - 31

T- Th, 1-7 PM; Sat., 8 AM - 5 PM

44 hrs. Fee: 3,000.00

DUCTILE IRON PRODUCTION

Date: March 9 - 13

M-F, 1-7 PM 30 hrs. Fee: 2,000.00

DESIGN OF JIGS & FIXTURES

Date: March 30 - April 4

M-F, 1-7 PM; Sat., 8 AM - 5 PM

38 hrs. Fee: 2,000.00

VALUE ANALYSIS I

Date: March 16 - 21

M-F, 1-7 PM; Sat., 8 AM - 5 PM

38 hrs. Fee: 2,000.00

GET THE MOST CURRENT!

DOST Technology Training Center
The Department of Science and Technology (DOST)
announces the offering of Technology Training Courses
for the month of March 1992 on
Metals/Engineering, Textile, Foods, Fuels & Energy,
Forest products, Aquaculture, and Agriculture

PRODUCTION OF PLANNING & CONTROL

Date: March 30 - April 4

M-F, 1-7 PM; Sat., 8 AM - 5 PM

38 hrs. Fee: 2,000.00

OPERATION PLANNING & COST CONTROL

Date: March 2 - 7

M-F, 1-7 PM; Sat., 8 AM - 5 PM

38 hrs. Fee: 2,000.00

PRODUCT COSTING

Date: March 16 - 21

M-F, 1-7 PM; Sat., 8 AM - 5 PM

Fee: 1,950.00

TEXTILE

Venue: *Phil. Textile Research Inst.*

Gen. Santos Ave., Bicutan Taguig, M.M.

c/o Ms. May S. Rico/ Ms. Caridad M. Cuchon

Tel Nos: 822-1157 / 822-0961 to 67 loc. 2369

PRODUCTION OF HANDSPUN YARNS FROM CARD INDIGENOUS FIBERS

Date: March 4 Fee: 250.00

PHYSICAL TESTING & EVALUATION OF MAN-MADE FIBERS

Date: March 10 - 11 Fee: 350.00

EXTRACTION & APPLICATION OF DYES FROM TALISAY LEAVES AND OTHER VEGETABLES SOURCES

Date: March 13

Fee: 200.00

CHEMICAL TESTING AND EVALUATION OF YARNS

Date: March 16 - 18 Fee: 800.00

BASIC TRAINING/ORIENTATION ON COCOON PROCESSING

Date: March 16 - 20 & 23-27

Fee: 350.00

DEGUMMING AND HANDSPINNING OF COCOON SILKWASTES

Date: March 16-20 Fee: 180.00

FABRIC STAIN REMOVAL

Date: March 20 Fee: 250.00

FOODS

Venue: *Industrial Technology Development Institute (ITDI)*

Food Processing Division (FPD)

DOST Complex, Bicutan Taguig, M.M.

c/o Ms. Lorna M. Egay/

Nuna E. Almanzor

Tel Nos. 59-57-46 / 50-30-41 loc. 6

MANGO PROCESSING

(Dried Mango, Mango Leather, Mango Halves in Syrup,

Mango Pure)

Date: March 18-20 Fee: 500.00

TRAINING ON SMOKED & DRIED FISH AND FISH FILLET (Smoked & Dried Bangus, Bisugo, Hasa-hasa, Smoked Fish Fillet-Tuna)

Date: March 10-11 Fee: 300.00

TROPICAL-BUKO - FRUIT COCKTAIL

Date: March 10 Fee: 300.00

DEVELOPMENT OF FERMENTED VEGETABLES

Date: March 18-19 Fee: 300.00

IMPROVED MUSHROOM CULTURE

Date: March 4 - 17 Fee: 1,500.00

Venue: *Microbiology and Genetics Division (MGD), Bicutan, Taguig, M.M.*

.FISH PROCESSING TECHNOLOGY

Venue: *Food and Nutrition Research Institute (PNRI)*

Taft Avenue, Manila

c/o Ms. Elsie R Navarro

Tel Nos. 595113/503041 loc. 24

BOTTLED TAHONG, FISH PROTEIN CONCENTRATE, FISH NOODLES AND FISH KROPECK

Date: March - To be Announced

Fee: TBA

FUELS AND ENERGY

Venue: *Industrial Technology*

Development Institute

Fuels and Energy Division

DOST Compound Bicutan Taguig M.M.

c/o Ms. Lorna M. Egay

Tel Nos. 595746 / 503041 loc. 6

CHARCOAL BRIQUETTING

Date: March 5-6 Fee: 1,000.00

FOREST PRODUCT

Venue: *Forest Product Research & Development Institute (FPRDI)*

College, Los Banos, Laguna

c/o Ms. Linda Magsanoc

Tel. No. 2360, 2377, 2586, 3630

Preservation of Bamboo and Forest Vines

Date: March 19 Fee: TBA

AQUACULTURE

Venue: *Philippine Council for Aquatic and Marine Resource Development*

PCAMRD MLO/Aquatic Biosystem

3rd Floor, PTRI Compound

Gen. Santos Avenue, Bicutan, Taguig, Metro Manila

Tel No. 822-1332

TILAPIA FINGERLING PRODUCTION AND SEX REVERSAL

Date: March - to be announced

Fee: P500.00

FOR MORE INFORMATION, CONTACT

DOST TECHNOLOGY TRAINING CENTER SECRETARIAT

c/o Mr. Petronilo C. Sta. Agueda/Evelyn L. Segarra Plaza

TAPI Bldg., DOST Complex, Bicutan, Taguig, Metro Manila

Tel. Nos. 822-0609/822-0961 to 67 locals 2157, 2150, 2151 & 2158

TECHNOLOGY

by GINA V. RADAM

THE OTHER SIDE OF ABUNDANCE



The abundance of fruits and vegetables does not always paint a perfect picture. Sometimes, it is a problem. Since fruits and vegetables are perishable commodities, it is necessary that their shelf life is prolonged.

Gifted with a favorable climate and fertile soil, typhoon-free Cotabato is one of the country's top producers of fruits and vegetables. In 1990 alone, production of fruits was 1.2 million metric tons.

Unfortunately, there is no major processing plant in Cotabato that could transform its fruits and vegetables to other useful food products. While it may be true that raw fruits and vegetables are desirable with their inherent palatable taste and nutritious qualities when taken fresh, an excess farm produce would also mean financial losses for the farmer.

This prompted the Department of Science and Technology (Region 12), in cooperation with the University of Southern Mindanao (USM is a state university), to initiate the establishment of a local fruit and vegetable processing plant. Situated in the municipality of Kabacan, USM will provide the building structure to house the equipment and other necessary facilities. The Technology Application and Promotion Institute (TAPI), DOST's implementing arm in technology transfer and commercialization, granted P609 thousand for the ac-

quisition and installation of equipment to be used.

The pilot plant will be situated inside the sprawling campus of USM which is located about more than half a kilometer north of the national highway transversing Kabacan, the town proper, and connecting the cities of Cotabato and Davao. It is about 10 km. west of the Matalam junction of the highway leading to the provinces of South Cotabato, Sultan Kudarat and General Santos. It is three km. east of the Sayre Highway junction leading to Bukidnon and Cagayan de Oro.

USM will be the first university in Mindanao to offer Food Technology as a course and, at the same time, be a training ground for potential entrepreneurs in food processing.

The faculty of USM's College of Human Ecological Sciences (CHES) will manage the pilot plant. The plant will serve as a laboratory for food research and development processes. CHES associate dean Remedios L. Menguita said it will encourage the agricultural sector to produce more and it will also serve as a good demonstration area.

The processing center will showcase processing of fruits at a small-scale but at a profitable level. USM vice president Dr. Virgilio Oliva said it will stimulate the growth and development of small-scale fruit processing industry in the region.

Initially, the pilot plant will process: calamansi into juice and concentrate, syrup, jelly spread and dehydrated calamansi products; banana into catsup and chips; mango into dehydrated mango, puree, and; squash into catsup.

Pioneering may require lots of work but Cotabato sees a bright future in food processing. ●

Skills training "ruralized"

Every now and then a development program is introduced in the community that at first seems rather common but may have the features needed to produce results.

This could be the case for Project TRUGA (Training for Rural Gainful Activities), a new approach to skills training in the rural Philippines. TRUGA is built on the framework that sustainable development proceeds only from a shared sense of direction among those who must participate in the process if there is going to be any.

The TRUGA methodology was introduced at the NMYC (National Manpower and Youth Council), the government's lead training agency, in October 1990. Officially called "Rural Employment and Income Generation through Outreach Training," it is being implemented in the Philippines by the ILO (International Labour Organization) with financial assistance from the Government of Netherlands. It was first employed in ILO's development projects in Nepal and Bangladesh. Activities in the first two-year pilot phase here were focused on Regions 4, 6 and 10.

Primarily aimed at self-employment, the TRUGA skills training methodology was initially institutionalized at NMYC to help restructure the rural employment situation. Proponents of the project believe that national development goals must be directed towards employment creation in the countryside where economic and industrial activities are nearly absent.

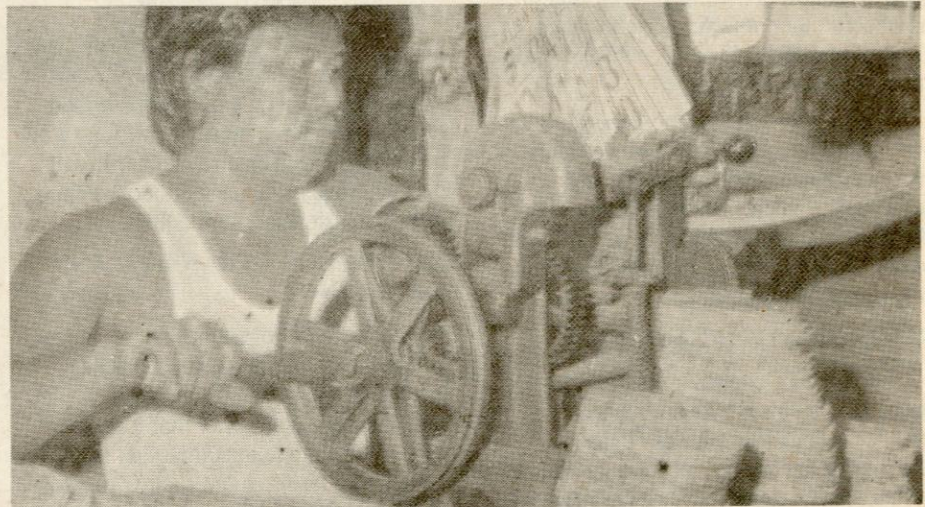
Unemployment and underemployment rates in the rural areas have reached alarming levels. Agriculture remains the dominant livelihood source among the rural population. The irony is that the share of agriculture in total employment has reportedly declined from 54 percent in 1970 to 45 percent at present. This

drop is expected to continue with the rapidly growing landlessness.

The decreasing absorption of labor in the agricultural sector has been cited as the underlying cause of rural employment problems. The use of new machineries in rice cultivation and harvesting has further reduced the demand for casual labor.

As a result of the employment problems and low incomes, many individuals and families decide to leave their rural communities and move to the cities.

True enough, the updated Philippine



Development Plan (1988-92) aims to reduce unemployment to 4.9 percent in 1992 by creating over one million jobs a year. It vows to promote micro, cottage, small and medium-scale enterprises as means of achieving greater employment and industry dispersal in the countryside.

It has become a common thing that government and private sector initiate programs directed towards employment creation and poverty alleviation, two pivotal development plan objectives. The results have generally been modest

which TRUGA project's proponents are aware of.

A NEW APPROACH

TRUGA national project director Rodolfo Baldemor pointed out one distinctive feature of the methodology. He said it does not attempt to offer canned or pre-packaged training programs. Neither does it follow the usual "recommendations up, orders down" procedure. According to him, "development in its totality can be achieved only by conferring and networking with the people, two mandatory modes for getting things done." In Project TRUGA, the out-of-school youth, the unemployed and underemployed are given the opportunity to carry out their responsibilities as active managers of their own development.

As a new approach to skills training in rural areas, TRUGA hopes to derive its objectives from internal planning exer-

cises. An essential part of the activity involves careful analysis of community-specific training needs and opportunities. Planning on the training courses will then be based on this assessment.

Planning is done in a participative manner with the creation of Rural Training Council composed of community leaders and intended beneficiaries. Training is directly related to informal employment or income-generating activities in the community which have been identified as having the potential for employment creation. Rural non-agricultural ac-

tivities may include handicraft and basic carpentry, dressmaking and food processing, among others.

Beneficiaries are then encouraged to participate in the assessment of needs and opportunities to ensure that training provides employable skills. An important consideration to this is that the program needs to be location-specific. This means that resource materials for the micro-enterprise should be available in the locality at a low cost.

In the process of employing themselves, the people in smaller communities are made aware of their greater role in economic development of a larger social unit such as a municipality, province, region and eventually the nation.

The involvement of target groups in employment creation may prove to be the envisaged action step of the government's newly-instituted system of decentralization. As provided in Republic Act No. 7160, the Local Government Code of 1991, "local government units are given genuine and meaningful local autonomy to enable them to attain their fullest development as self-reliant communities and make them more effective partners in the attainment of national goals."

The creation of income-generating activities in the countryside will certainly increase the share of the rural sector in total employment. It would also prevent the people from migrating to urban centers when they can be gainful in their respective communities.

PARTICIPATIVE PLANNING

The TRUGA methodology, an approach to "ruralize" vocational training plans, involves four phases. Phases 1 and 2 refer to planning of training which is first done at central level. Discussion on target groups and desired results follows after a TRUGA team is formed.

A major activity in the first phase involves the establishment of a Rural Training Council in the selected community. Making the planning consultative in nature, representatives from local government units and agencies, private sector and the beneficiaries themselves are asked to participate in the assessment of needs and opportunities.

Preliminary idea of training needs as seen by the council members will be investigated through three surveys: a com-

munity survey, a consumer demand survey and a market opportunities survey.

According to TRUGA project director Diana Mendoza, it is necessary that local raw materials and technologies are available in the community. She said intended beneficiaries' entrepreneurial abilities and interest in skills training is greatly considered. The project's organizers also make sure that there is an existing and potential consumer demand for the goods and services that would be produced. A coordination with the



Department of Trade and Industry and other nongovernment organizations will be established to ensure availability of market linkages through subcontracting, selling missions and trade fairs.

TECHNOLOGY TRANSFER AND FINANCING

The delivery of training or technical assistance comprises Phase 3 of the methodology. Rural training is scheduled in such a way that it enables those who engage in some other work activities like farming and fishing to participate. It has to be conducted near the place where the beneficiaries live and work.

Local artisans and craftsmen are tapped to become skills training instructors. They are made to undergo a short course on trainers training with emphasis on instructional methodology to improve their teaching skills.

In collaboration with the "trained" local instructor, a specific training program will be developed with emphasis on informing the beneficiaries on what, for whom, how and how much to

produce. Special attention is given to the aspect of technology transfer. Easy-to-read instruction manuals are made available for those who only have modest schooling.

The final phase of the TRUGA training approach concerns post-training activities which includes provision of relevant placement and business advisory services, in-plant consultancies and capital/credit assistance. This stage is considered critical. Project organizers are especially aware that skills training alone

does not employ people except the trainers. They are not surprised that only a small number of those who followed an entrepreneurship development course set up shops of micro-industries themselves because of lack of access to capital.

Financing lies outside the direct scope of the program. Nonetheless, organizers of the project establish working relations at local, regional and national levels to help the participants gain access to financial resources and equipment inputs.

The challenge of rural development through skill training is not new. The kind of rural development envisioned by the implementors of Project TRUGA is something different. It is the result of close collaboration and participation among the active agents of development: government agencies, the private sector, nongovernment and international organization and, most importantly, the people themselves.

In Project TRUGA, development is every Filipino's project. ●

MAG-ARAL at KUMITA

DISTANCE STUDY
DEPARTMENT

MGA KURSO NG HANGO SA

NEGOSIYETE

Mag-aral sa GMA

IKATLONG SERYE

HERBS AND SPICES

Paggawa ng Kending Luya o Ginger Lozenges



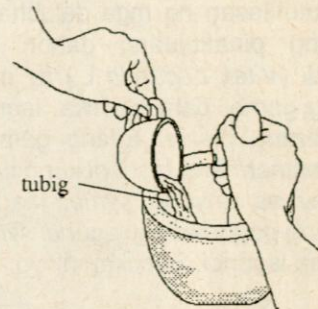
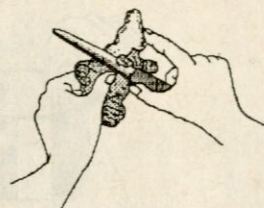
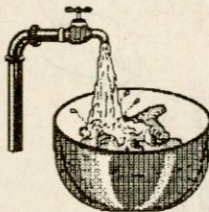
Kilalang-kilala natin ang luya sa anyong salabat. Mabisa ito sa nanakit na lalamunan at nagpapaganda ito ng tinig. Mainam din itong pampainit kung taglamig. Kilala din natin ang luya bilang masarap na panangkap sa ulam, tulad ng paksiw na isda, *arroz caldo* at tinola. Pero iilan lang sa atin ang nakakaalam na maaari pala itong gawing kendi! Subukan ninyong gumawa ng kending luya o *ginger lozenges*.

I. Mga Sangkap at Kagamitan:

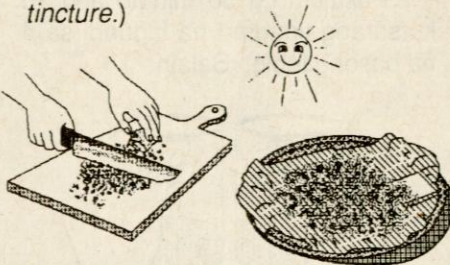
- a. luya
- b. *confectioner's sugar* o pinong asukal
- k. kutsilyo
- d. bilao
- e. gilingan
- g. dikdikan at pandikdik
- h. salaan
- i. tasang pansukat
- l. kutsarang pansukat
- m. sangkalan
- n. molde
- ng. *aluminum foil* at *wax paper*

II. Paraan ng Paggawa:

Hugasang mabuti at talupan ang luya. (Itago ang pinagbalatan ng



luya. Ang balat nito ay ginagamit sa paggawa ng *liniment* at *antiseptic tincture*.)

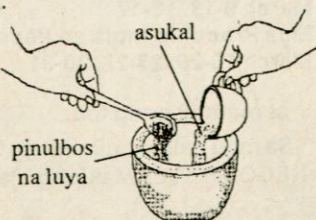


Tadtarin nang pino ang tinaplupang luya.

Ilatag ang tinadtad na luya sa bilaong sinapinan ng diyaryo. Patuyuin sa 1 araw.

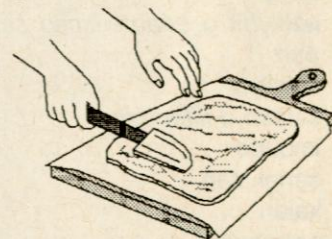
Puwede ring patuyuin ang luya sa *oven* na may temperaturang 250 sentigrado.

Gilingin at salain ang pinatuyong luya.

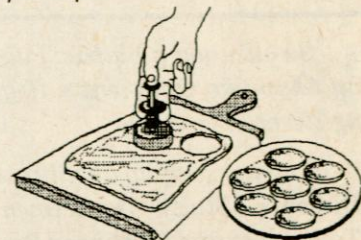


Sa dikdikan, haluin ang 1 kutsarang pinulbos na luya at 1 tasang *confectioner's sugar* o pinong asukal.

Salit-salit na dikdikin, haluin at unti-unting dagdagan ng tubig ang mga sangkap hanggang may maibuong masa.



Pantayin ang masa sa ibabaw ng sangkalan na sinapinan ng *wax paper* o plastik.



Gumamit ng molde sa paghulma ng mga bilog na piraso mula sa masa.

Balutin ng *aluminum foil* ang bawat piraso ng kending luya. Kung hindi agad gagamitin ang pinulbos na luya, ilagay ito sa malinis na bote at itago sa malamig at tuyong lugar. Maaaring ihalo sa tubig ang pinulbos na luya at gawing salabat.

Paggawa ng *Lagundi Syrup*

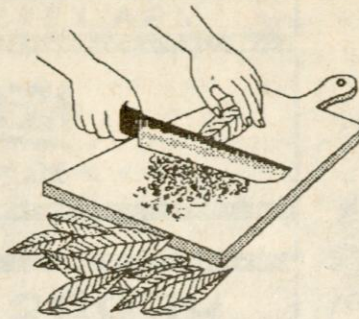


Natuklasan ng mga dalubhasa na ang pinakuluang dahon ng lagundi (*Vitex negundo* L.) ay mabisang gamot para sa hika, lagnat at sobrang plema. Bilang gamot, mas mainam ang lagundi kung ito'y ibibigay sa anyong *syrup*. Madali lang ang paggawa ng *lagundi syrup* mula sa lagundi. Subukan ninyo.

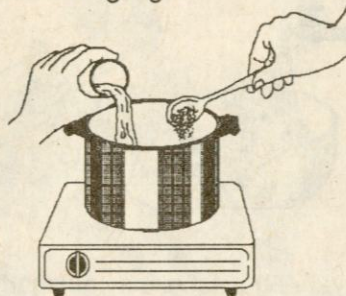
I. Mga Sangkap at Kagamitan:

- malinis na dahon ng lagundi
- pulot-pukyutan o *honey*
- tubig
- palayok o *enamel-lined saucepan*
- kutsilyo
- salaan o *filter paper*
- imbudo
- sangkalan
- kalan
- panghalo
- mga bote ng gamot na kulay-tsokolate

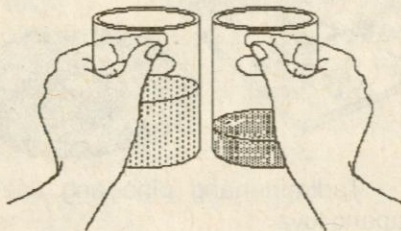
II. Paraan ng Paggawa:



Tadtarin ang malinis at sariwang mga dahon ng lagundi.

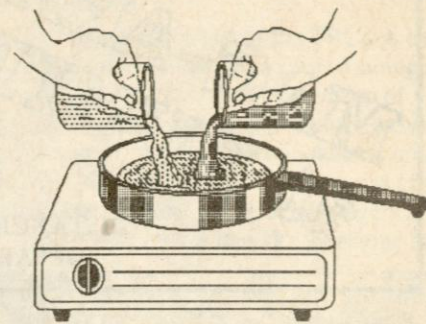


Pakuluin ng 50 minuto ang 10 kutsarang tinadtad na lagundi sa 4 na basong tubig. Salain.



Sukatín ang dami ng nakuhang katas o *extract* mula sa pinag-

kuluan. Dagdagan ng pulot-pukyutan ang katas sa halagang 1/4 ng kabuuang dami nito.



Pakuluin ng 15 minuto sa palayok o *enamel-lined saucepan* ang pinaghalong katas at pulot-pukyutan, o hanggang maabot ang nais na lapot nito. Palamigin.



Itago ang nagawang *syrup* sa malinis na bote ng gamot. Lagyan ito ng etiketa. Ngayon, may nakaimbak na kayong *syrup* mula sa lagundi na panlaban sa sakit na hika at lagnat, at pampalabas ng plema.

Sa susunod na labas: Paggawa ng Akapulko Ointment • Paggawa ng Herbal Tea Blend

Ang kursong ito ay nilimbag ng Distance Study Department ng Technology and Livelihood Resource Center sa pakikipagtulungan kay:

Resource Person:

Dr. Ludivina S. de Padua

May-akda:

Teodoro T. Antonio

Editor:

Dennis Y. Lee

Disenyo:

Jeanette L. Yu

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at marami pang iba...

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 Sa ating pagbubukas-palad.
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 sa kalayaan. Milyun-milyon pa rin
 sa ating mga kapatid ang nakikibaka
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 at sa gutom. Muli nating buksan
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