



MORE THAN CASH

Improving Lives through Micro Enterprise Development

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More Than Cash: Improving Lives Through Micro-Enterprise Development

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Rural Micro Enterprise Promotion Programme (RuMEPP)

Department of Trade & Industry

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FOREWORD



The partnership in producing this compendium of field-based outcome stories began with a mutual interest with RuMEPP to capture and share best practices in rural agri-enterprise development. As with IFAD-financed projects in general, the Food Security Through Asian Roots and Tubers (FoodSTART) actively seeks collaborative opportunities in the application of knowledge management approaches to support agricultural research and development.

FoodSTART is an IFAD-financed technical grant project implemented by the International Potato Center (CIP) aiming to enhance the contribution of root and tuber crops (RTCs) to food security in the Asia Pacific. Central to its research agenda is exploring agricultural value chains as an impact pathway to more diverse and robust food systems. Rural enterprise development is a key thematic focus for FoodSTART in view of the multiple food, feed and industrial uses of RTCs especially in resource-poor rural communities. Not surprisingly, several RuMEPP-assisted rural enterprises focus on value-added RTCs processing and utilization.

Beyond documenting and repackaging outcome stories, RuMEPP and FoodSTART share a broad action learning agenda in: 1) rural entrepreneurship within a value chain framework, 2) more diverse, resilient agricultural livelihoods in resource-poor rural communities, and 3) sustainable development through balancing income generation with food security.

By pooling resources and expertise, RuMEPP and FoodSTART have:

- Developed best practices in collaborative approach to knowledge product development, with wider potential application by IFAD and its partners, as well as by the general agricultural research and development sector.
- Evolved an IFAD partnership model between development investment and technical grant projects; FoodSTART has since then drawn from this pioneering experience to expand its partnership with several other IFAD investment projects across Asia-Pacific countries.
- Nurtured inter-institutional collaboration between an international agricultural research organization (i.e. CGIAR International Potato Center) and a Philippine national government agency supporting business entrepreneurship for poverty alleviation (i.e. Department of Trade and Industry).

The collaborative team is most grateful to FoodSTART's senior advisers –Dr. Gelia Castillo and Dr. Julian Gonsalves – who provided extremely useful advice and critical comments, from the conceptualization to the final technical editing. More importantly Drs. Castillo and Gonsalves helped nurture, mentor and inspire everyone involved in the intellectual journey of capturing and documenting rich field-based experiences.

May the experiences shared through this publication stimulate renewed action and increased support in further promoting rural agri-enterprise development.



DINDO CAMPILAN

FoodSTART Project Leader and
Senior Food Security & Livelihood Specialist, Asia
International Potato Center

PREFACE



As part of the knowledge management initiatives of the Rural Micro Enterprise Promotion Programme (RuMEPP), experiences from Programme implementation in the 19 provinces have been documented and put together in this Compendium of Case Stories.

We have highlighted different cases of RuMEPP beneficiaries to show the extent of assistance provided to rural micro entrepreneurs and the significant changes brought about by these interventions to the lives of the beneficiaries.

This publication also underscores effective strategies adopted by the Department of Trade & Industry (DTI) to achieve the Programme's objectives of developing new and existing micro enterprises that operate profitably & sustainably. The approaches used for the past seven years, along with relevant policy recommendations, are also discussed in the thematic articles included in this Compendium of Case Stories.

For this undertaking, RuMEPP collaborated with the International Potato Center (CIP), a recipient of grant funds from the International Fund for Agricultural Development (IFAD). This partnership is a result of an idea exploring how IFAD grant-assisted projects like CIP would be able to complement IFAD investment or loan-supported projects like RuMEPP in achieving mutual development goals. Through a participatory method of documenting implementation experiences, stories from the field were gathered and developed into cases. The perspectives of RuMEPP field implementers were used in identifying and developing the case stories to provide the readers with an accurate account of the different realities in the field.

Microentrepreneur beneficiaries in each of the 19 covered provinces were likewise consulted to validate the impact of Programme assistance to their enterprises and generate an idea of their appreciation for RuMEPP.

I wish to thank the men & women who were involved in the production of this resource material, especially our people in the field for their full cooperation and support throughout the whole process of participatory writing.

Through this Compendium of RuMEPP Case Stories, we hope to share our accomplishments & lessons learned with all those who believe in the importance of rural micro enterprise development in poverty alleviation and inclusive growth.

Thank you and may these stories give us the inspiration to move forward.

A handwritten signature in black ink, appearing to read 'Merly M. Cruz'.

MERLY M. CRUZ

Undersecretary
Regional Operations & Development Group
Department of Trade & Industry

MESSAGE



The DTI's Regional Operations and Development Group (RODG) is proud to present this compendium of case stories from the experiences of the Rural Micro Enterprise Promotion Programme (RuMEPP).

As the primary government agency tasked to develop micro, small & medium enterprises (MSMEs), the DTI not only provides business support to existing entrepreneurs but also encourages others to become entrepreneurial and explore possible endeavors for economic advancement. The development of MSMEs plays a significant role in the Aquino administration's efforts to achieve inclusive growth as it creates income opportunities and generates additional employment, particularly in rural areas where poverty incidence is high.

Stories of how micro entrepreneurs were able to overcome the challenges of starting a business or of how a group of people worked together to establish and sustain their community enterprise, inspire us to believe in the power of entrepreneurship in improving the lives of the Filipino poor. While we continue to address the concerns facing the MSME sector, we also recognize the small victories by rural micro entrepreneurs that serve as our motivation to move forward in making them more competitive and sustainable.

In this noble effort of documenting experiences in rural micro enterprise development, I would like to thank the International Fund for Agricultural Development (IFAD) for their continued support to RuMEPP. I would also like to acknowledge the International Potato Center (CIP) for collaborating with RuMEPP in bringing the idea of sharing stories from the field into reality.

This Compendium of RuMEPP Case Stories will be a useful tool for the government and our development partners in promoting entrepreneurship as an effective means of alleviating poverty in the rural areas.

Mabuhay!

A stylized, handwritten signature in black ink, appearing to read 'Gregory L. Domingo'.

GREGORY L. DOMINGO

Secretary

Department of Trade & Industry

MESSAGE



The International Fund for Agricultural Development (IFAD) is committed towards enabling poor rural women and men to overcome poverty. In the Philippines, the IFAD-funded Rural Micro-Enterprise Promotion Program (RuMEPP) currently implemented by the Department of Trade and Industry (DTI) to support rural entrepreneurs and families by providing technical and financial support for microenterprises.

The micro, small and medium enterprises (MSMEs) sector contributes to the achievement of the Philippine's inclusive economic growth through improved income and employment generation and increased value addition for the products of the smallholders and poor rural women and men. MSMEs play a significant role in the improved livelihood of poor Philippine households, who comprise over 90% of the total number of MSMEs. In 2010, sixty-two percent (62%) of the total jobs generated by all types of business establishments were from the MSME sector.


IFAD and myself genuinely commend the collaboration between RuMEPP and Food Security Through Asian Root and Tubers (FoodSTART) of the International Potato Centre (CIP) in developing this compendium to showcase stories of our micro-entrepreneurs working in the Philippine's rural economy.

The partnership and linkages between IFAD investment programmes and research grant programmes set a good example for sharing knowledge and learning among all stakeholders.

The stories of micro-entrepreneurs featured in this publication reflect the fruitful on-the-ground collaboration between the target groups, the government, support service providers, research institutions and IFAD.

We look forward for this compendium to be an effective tool in sharing knowledge and learning and influencing policymakers to create an enabling environment for the MSME sector and business entrepreneurs in the Philippines in their sustainable development and contribution to the government's policy of inclusive growth. This will also encourage entrepreneurs to be more innovative in efficient use of available resources and raise the country's competitiveness in the global arena.

Congratulations and may we all be inspired in the successes presented in this book!



YOUQIONG WANG
Country Programme Manager
IFAD Philippines

INTRODUCTION



The Rural Micro Enterprise Promotion Programme (RuMEPP) is a poverty-alleviation project that aims to reduce rural poverty through increased economic development, job creation and better incomes for poor rural households by developing new and existing micro enterprises (MEs) operating profitably and sustainably.

RuMEPP focuses on 19 poorest provinces in the Philippines that are located in the Cordillera Administrative Region (CAR), Bicol, Eastern Visayas, SOCCSKSARGEN and Caraga Regions.

RuMEPP is funded by the International Fund for Agricultural Development (IFAD), a specialized agency of the United Nations mandated to address the issues of rural hunger and poverty in developing countries, with a total investment of USD 22.83M, comprised of a loan and grant from IFAD (USD 19.172M) and counterpart funds from the Philippine government (USD 3.66M)

Using a two-pronged approach of providing financial (microfinance) and business development services (BDS), the programme aims to directly benefit some 50,000 MEs and 200,000 poor rural households in target areas. There are three components of RuMEPP, namely: the Microfinance Credit and Support (MCS), the Micro Enterprise Promotion and Development (MEPD), and the Programme Management and Policy Coordination (PMPC).

The Department of Trade and Industry (DTI) is the lead implementing agency of the Programme, with the Small Business Corporation (SBC) managing the microfinance component, and the Regional Operations & Development Group (RODG) of DTI, handling the BDS component. Meanwhile, a Programme Management Unit (PMU), directly under the DTI – RODG at the national level, manages the day-to-day implementation of projects and activities in all the 19 covered provinces and takes the lead in policy coordination efforts.

Under the MCS component, SBC provides wholesale lending to accredited micro finance institutions (MFIs) operating nationwide which in turn lend to micro entrepreneur borrowers. Conduit MFIs are also given a soft loan facility by SBC wherein the interest rates are much lower than the wholesale lending facility and the purpose of the loan is specific for expansion/ upgrading of the MFIs' rural operations. Further, MFIs which are not able to fully comply with SBC accreditation requirements are enrolled into a capacity building program (funded by a grant from IFAD) to improve their chances of becoming a partner MFI under the RuMEPP.

In implementing the MEPD component, the DTI Regional & Provincial Offices in the 19 covered provinces align their RuMEPP activities and projects with the priorities of the national government. Target ME beneficiaries are identified and provided with BDS according to the industry clustering approach of DTI. Provision of BDS is primarily undertaken by contracted private BDS providers in the region or province, the DTI implements the BDS activities through the MSME Center (a unit within the DTI Provincial Offices that is devoted to developing micro, small and medium enterprises).

As of the first semester of 2013, RuMEPP has considerably exceeded its physical targets for both the MCS and MEPD components. The Programme was able to lend to 56,875 micro entrepreneur borrowers since it started in 2007 for a 163% accomplishment rate vs. the global target of 35,000 MEs provided with credit. Similarly, RuMEPP was able to provide various BDS to 33,873 existing and potential MEs in all the 19 covered provinces for a 226% accomplishment rate over the target of assisting 15,000 MEs with BDS.

However, this total number of beneficiaries who received BDS is made up of 15,887 existing MEs and 17,986 potential MEs.

With regard to the MCS and MEPD convergence target (or the provision of both credit and BDS to the same ME beneficiaries), the Programme has already accomplished 102% by providing 15,252 MEs with both credit and BDS vis-à-vis the global target of 15,000 MEs. To achieve this convergence target, RuMEPP used an approach where ME borrowers of MFIs were provided with BDS or MEs provided by BDS were linked to partner MFIs in order to avail of credit assistance.

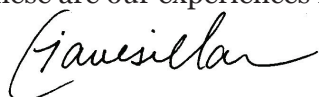
REGION	PROVINCE	No. of MEs served with both Credit & BDS
Cordillera Administrative Region (CAR)	Abra	88
	Ifugao	49
	Kalinga	350
Bicol Region	Albay	1,576
	Camarines Sur	1,920
	Catanduanes	510
	Masbate	1,298
	Sorsogon	1,019
Eastern Visayas Region	Biliran	139
	Eastern Samar	326
	Leyte	2,283
	Northern Samar	787
	Samar	189
SOCCSKSARGEN Region	Sarangani	2,751
	South Cotabato	296
Caraga Region	Agusan Del Norte	207
	Agusan Del Sur	514
	Surigao Del Norte	711
	Surigao Del Sur	239
TOTAL		15,252

RuMEPP was also able to generate 57,510 jobs at the end of the first semester of 2013 for a 115% accomplishment rate vs. the target of creating 50,000 jobs by the end of the Programme. Under the RuMEPP, employment is equated with jobs wherein one ME assisted with either credit or BDS is counted as one job generated.

In its seven years of implementation, RuMEPP was able to help rural MEs acquire new skills, develop new products or improve current ones, tap new/ additional markets, and improve their over-all business operations. The Programme was also able to assist its ME beneficiaries maximize credit/ different forms of financial assistance made available to them either by MFIs or other development partners (national government agencies, local government units and non-government organizations).

Through RuMEPP interventions, the productivity of rural micro entrepreneurs were enhanced, community enterprises were organized and strengthened, and more employment opportunities for the enterprising poor were created.

These are our experiences in RuMEPP and these are the stories that we would like to share with all of you.



JERRY T. CLAVESILLAS
Programme Manager, RuMEPP

CASE STORIES





LANGIDEN HOUSEWIVES TURN INTO *ENTREPRENEURS*

They were once ordinary village women whose routines revolved around doing domestic chores and assisting their husbands in the farm.

Now, they are part of a thriving chichacorn industry.

The transformation of the women of Langiden, Abra was made possible through the implementation of the Comprehensive Livelihood and Emergency Assistance Program (CLEEP) and DTI RuMEPP in 2009.

Langiden is a fifth class municipality with six barangays. It has a population of more than 3,000. Farming is the major source of livelihood of the people.

LANGIDEN, WITH A LAND AREA OF 106.3 KM² IS A FIFTH CLASS MUNICIPALITY IN THE PROVINCE OF ABRA IN THE CORDILLERA AUTONOMOUS REGION.

IT IS 6 KMS AWAY FROM BANGUED, THE PROVINCIAL CAPITAL OF ABRA, AND IS SEPARATED BY ABRA RIVER. AS OF 2007, LANGIDEN'S POPULATION IS MORE THAN 3,000.

THE MAJOR ECONOMIC ACTIVITIES IN THIS PLACE INCLUDE BAMBOO CRAFTS, LOOM WEAVING AND FOOD PROCESSING.

Chichacorn

From the Filipino word chicharon (which means fried pork rind) and corn. Chichacorn is dried, deep-fried, and tenderized white glutinous corn kernels seasoned with sauteed fresh garlic, salt and flavorings. It is a Filipino version of the American popcorn.

Mrs. Febe Halcon, the President of the CCCPA, during the launching of their product in 2010.





Members of the CCCPA during chichacorn production in Langiden, Abra: (a) boiling of the glutinous corn kernels, (b) portioning and packaging of the flavored chichacorn, (c) the final products labeled and packed in food-grade material

Through CLEEP, the women were exposed to various trainings. 20 housewives participated in the first training on chichacorn production.

With DTI RuMEPP, the capability of the housewives on understanding poverty and development, entrepreneurship and entrepreneurial competencies, project identification and business opportunities, marketing strategies, practical financial management, business and governance, and business ethics were honed.

With continued assistance, the Capit Caibigan Chichacorn Processors Association (CCCPA) was formed. CCCPA aims to process corn and similar farm produce to add value to the cash crop and provide sources of livelihood and employment to the residents.

Supporting the association are the Langiden municipal and Abra provincial governments. Together, they provided CCCPA a grant amounting to P80,000 as their working capital.

To further enhance the competency of the members of the association, DTI RuMEPP organized trainings on product improvement and packaging.

Today, the Abra Chichacorn comes in garlic, barbecue, cheese, and adobo flavors.

With its improved product and packaging, DTI RuMEPP was encouraged to exhibit the association's chichacorn in various trade fairs.

The women's participation in trade fairs earned them P46,285, P100,761, and P75,888 in 2010, 2011, and 2012, respectively.

CCCPA's products are also sold in different local stores around Bangued, Abra.

The RuMEPP Provincial Officer of DTI in Abra during a visit to the chichacorn producers of Langiden.



KIANGAN HOMEMAKERS FIND WEALTH IN *PROCESSING ROOTCROPS*

The women of Kiangán are as aggressive as their male counterparts in earning income. From being backyard animal raisers and vegetable gardeners, they have become entrepreneurs.

It all started when they decided to form an organization, the Baguinge Rural Homemakers Association-Alabama Rural Improvement Center. The organization has been operating in Kiangán, Ifugao since 2006, mainly helping its members do backyard vegetable gardening and swine raising.

Registered under the Department of Labor and Employment (DOLE), it is composed of 39 women from Ala, Bacung, Baguinge Lower, Maugulon and Mapolwa, all sitios of Barangay Baguinge, Kiangán, Ifugao. The acronym ALABAMA is taken from the first letters of the name of sitios.

A worker of the Baguinge Rural Homemakers Association preparing the Taro Choco Cream.



Taro

A perennial, tropical plant primarily grown as a root vegetable for its edible starchy bulb and leaves. Also referred to as "elephant ears".

KIANGAN IS A FOURTH CLASS AND THE OLDEST MUNICIPALITY IN THE IFUGAO PROVINCE IN THE CORDILLERA AUTONOMOUS REGION.

ITS POPULATION AS OF 2007 IS 15,448 IN A LAND AREA OF 200 KM².

IT IS FAMOUS FOR ITS KIANGAN RICE TERRACES, WHICH IS A WORLD HERITAGE SITE, AND KIANGAN SHRINE, WHICH MARKS THE SPOT WHERE THE HIGHEST COMMANDER OF THE JAPANESE IMPERIAL ARMY, GENERAL TOMOYUKI YAMASHITA, SURRENDERED TO THE FILIPINO & AMERICAN FORCES ON 2 SEPTEMBER 1945.

AGRICULTURE, TOURISM, FARMING AND MAKING HANDICRAFTS LIKE RATTAN BASKETS AND SOFT BROOM IS THE MAIN ECONOMIC ACTIVITY OF THE PLACE.

The homemakers are engaged in root crop processing, particularly taro, cassava, and sweet potato. These crops grow in abundance in Ifugao. Finished products include taro-nut cookies, taro-cassava choco cream, and taro-cassava polvoron. Processing these crops entails peeling, slicing, drying, mixing with other ingredients, baking, and other forms of cooking and packaging.

The processing activities of these women would not have been realized without support services, equipment such as utensils, and supplies.

Assistance provided to the association was in the form of trainings and marketing through the DTI RuMEPP's Micro Small and Medium Enterprises Center, undertaken in close partnership with Technical Education and Skills Development Authority, Department of Agrarian Reform and Provincial Environment and Natural Resources Office. These trainings helped enhanced the skills of the women to process their crops to generate sales and earn higher income by value addition.

Marketing support from RuMEPP provided the members with improved product labels and facilitated their participation to trade fairs and market matching activities. This is in addition to the organizational strengthening and other training programs availed of by the association from the Provincial Government of Ifugao, DOLE, and barangay and municipal government units.

To date, the association has been able to achieve a production level of at least 250 boxes of different products weekly, generating gross sales of at least P35,000 per month. Likewise, they were able to market their products to different schools, provincial government offices, and local hotels and restaurants.

Cecile Guiniling, project manager of the association said that “the increase in income has benefitted our households particularly in complementing the family income derived mainly from agricultural production and in being able to send their children to school”.

This, she says, “is the biggest contribution of their association to its members. The community has recognized this, thus membership has been increasing and the passion of its members has not ceased as evidenced by their attendance and participation in the activities of the association”.

The association has become a vehicle for change in the community, particularly in providing an opportunity for members to earn an income above the poverty threshold levels.

The Baguinge Rural Homemakers Association (BRHA) is a showcase of how convergence can help especially when complemented by local unity and cooperation. The association is a model of rural women's organization where members are given the opportunity to earn bigger income when value is added to agricultural processing.

Through the association, they are given an opportunity to move up the value chain through the processing activity that is added to their production activity. Likewise, the production technologies adopted by the members were geared towards the demands of the market they intend to cater to.

Next steps for the association include securing compliance from the Food and Drug Administration. This will enable them to market their products outside Ifugao as well as to get involved in the production of other products from locally grown crops.

(a) The project manager of BRHA, Cecile Guiniling, giving updates to DTI RuMEPP staff on their production capacity. (b) The Taro nut cookies, the newest product of the BRHA.



TRANSFORMING COFFEE FARMERS INTO *COFFEE PROCESSORS*

After its launch in 2007, DTI RuMEPP started to provide Business Development Services (BDS) to 237 coffee producers and micro processors, veggie noodles, and fruit wine manufacturers in the municipalities of Tabuk, Rizal, Pinukpuk, Pasil, Lubuagan, Balbalan and Tanudan in Kalinga. These included the conduct of trainings on enterprise management, skills, and product development, as well as marketing assistance and outreach services.

The program primarily targeted to address two of the most pressing needs of micro-enterprises in growing their businesses --- capital and BDS.

However, the credit component of the program was not successfully implemented because of the difficulty in accessing the services of Small Business Corporation (SBC). Despite the efforts of the DTI-Kalinga Provincial Office in endorsing loan application of several interested Micro Finance Institutions (MFIs) to SBC, no MFI was accredited for the past four years.

Towards the end of 2010, a series of negotiations were undertaken between the DTI-CAR and SB Corporation to facilitate the

KALINGA, WITH A POPULATION OF 201,613 AS OF 2010 IN A LAND AREA OF 3,231.3 KM², IS ONE OF THE PROVINCES OF THE CORDILLERA AUTONOMOUS REGION.

KALINGA IS THE PROVINCIAL CAPITAL OF THE MUNICIPALITY OF TABUK, WHICH IS ALSO THE CENTER OF TRADE AND COMMERCE OF THE PROVINCE.

IT IS HOME TO THE FAMOUS RICE TERRACES, LUSH RAINFORESTS, CHICO RIVER AND THE CHICO DAM. ITS MAIN ECONOMIC ACTIVITY IS PRODUCTION OF AGRICULTURAL PRODUCTS LIKE COFFEE.

accreditation of at least one MFI in the three provinces in the Cordillera Administrative Region.

Finally in March 21, 2011, the loan application of the Benguet Ifugao Bontok Apayao and Kalinga Multi-Purpose Cooperative (BIBAK MPC), a primary institution cooperative that offers credit (banking loan and social) services, for the establishment of a “carinderia” and a consumer store in Bulanao, Tabuk, Kalinga was approved by the SBC.

The partnership of DTI RuMEPP, DTI Kalinga, and BIBAK MPC started after several consultations. The meetings eventually resulted into a partnership where strategies to assist the micro enterprises were developed.

As a result, the BIBAK MPC finally agreed to open a special window for commercial loan purposes. Priority borrowers are given to micro

Coffee

A brewed beverage prepared from the roasted seeds of several species of an evergreen shrub of the genus *Coffea*. Once ripe, coffee “berries” are picked, processed, and dried to yield the seeds inside.

Coffee has a stimulating effect on humans because of its caffeine content. It is one of the most consumed drinks in the world. Many studies have examined the health effects of coffee, and whether the overall effects of coffee consumption are positive or negative has been widely disputed. The majority of recent research suggests that moderate coffee consumption is benign or mildly beneficial in healthy adults.

entrepreneurs (MEs) endorsed by the DTI-Kalinga Provincial Office. Prior to endorsement, DTI-Kalinga makes a careful assessment of the client and the business, ensuring that monthly sales monitoring reports are submitted.

To date, 89 MEs and 3 small cooperatives benefited from the partnership. Loan-assisted MEs were able to procure machines and equipments, other developed their own production areas and predominantly invest it to buy additional raw materials/stocks.

In the case of Leah Caswang, she was able to avail of loans from BIBAK MPC totaling to P 300,000. She used the money to increase her capital and improve her operations by buying a coffee grinder, among other equipment.

A group of women coffee farmers selling ground coffee in the market of Tabuk, Kalinga.



Lourdes Allag also used her loan of P 65,000 to increase her capital by purchasing additional stocks and packaging materials.

The MEs have increased their income by 20% and were able to generate employment of 50 people in the locality.

The Mabaca, Dananao, and UrnosBayabat Multi-Purpose Cooperatives, on the other hand, availed of loans amounting to P 300,000 (for Mabaca and Dananao) and P 75,000, respectively, to improve their operations and offer more loan windows to their members.

A coffee farmer turned processor selling better packaged Kalinga coffee in a trade fair in Manila.



CAMALIG FOOTWEAR ASSOCIATION

STEPS FORWARD

The abaca footwear industry in Camalig, Albay is now at pace with the changes and demands of the times.

Some 80 families depend on the abaca footwear industry for their livelihood and income. Raw materials, skills, and manpower are in abundance in the area. From being traditional in their designs, products, and techniques, the local industry is now going with the flow of modernity and innovation.

Before, most of these manufacturers only produced traditional abaca slippers. Although

CAMALIG IS A THIRD CLASS MUNICIPALITY IN THE PROVINCE OF ALBAY, WHICH IS LOCATED IN THE BICOL REGION.

ACCORDING TO THE 2010 CENSUS, ITS POPULATION IS MORE THAN 60,000 IN A LAND AREA OF 130.90 KM².

FROM CAMALIG, CAGSAWA RUINS IS JUST A FEW KILOMETERS AWAY WHERE YOU CAN HAVE A GOOD GLIMPSE OF THE MAYON VOLCANO.

Abacá (*Musa textilis*)

A species of banana indigenous to the Philippines. Abaca fibers were already being woven into breathable fabrics and made into sturdy sandals in different parts of the Philippines long before the Spaniards came in 1521. The abaca is believed to have evolved in the Bicol region of the Philippines. Volcanic areas like the provinces of Albay and Camarines Sur in the Bicol Region are suited for abaca cultivation.

they are open to acquiring new techniques, designs & experimenting with new market schemes, they did not know how or who to approach for assistance. DTI - RuMEPPs' intervention was very timely indeed.

It all started when DTI RuMEPP formed the Camalig Footwear Association, a group of slipper manufacturers. With the help of the municipal government, members were given trainings on skills, product development, and entrepreneurship.

They were also provided exposure trips to Liliw, Laguna and Marikina City, touted as the two frontrunners in the footwear industry in the country.

In Marikina, they visited stores that sell various raw materials like rubber, PVC, wood soles, yard goods, canvass, leatherettes, and other ready-made materials for inner and outer soles.





The RuMEPP Provincial Officer of DTI Albay consults with the leader of the Camalig Footwear Association on upcoming marketing activities.

Other materials were also introduced to them like special adhesives, bead accessories, small tools like small hammers and rubber sanders.

They also gained direct access to the suppliers of these materials who would sell to them in much lower prices.

In their trips, they were not just motivated by the new ideas and information presented to them. They also found opportunities. In Liliw, for instance, some suppliers signified their interest in selling their slippers and in buying their abaca raw materials.

Equipped with trainings and exposures, they were no longer limited to just producing their staple house slippers. They now offer a variety of footwear: beaded, crocheted, textile woven, with wedge heels, from natural and synthetic materials, and flip flops from water hyacinth.

Other techniques on wedge heel production like wrapping the sole using different materials such as denim, woven jute, woven abaca, and braided jute are also being done now.

The R.A.I.N.S. Handicraft and Delicacies acts as the consolidator of the footwear association.

Nona Nicerio, owner of R.A.I.N.S, currently heads the group. Through R.A.I.N.S., the group was able to penetrate the domestic market. They participated in provincial, regional, and Manila trade fairs with the assistance of DTI RuMEPP.

As a result, a 50% increase in sales was noted by the association. Also, with their new-found confidence, negotiation skills of the members improved.

Bicol Region's tropical climate, rich volcanic soils and moderate to high rain fall are particularly appropriate to the growing of the abaca plant.

The fairytale story of Cinderella has proven that a pair of slippers can change one's life. Members of the Abaca Footwear Association have proven that this is also possible in reality. It only took them a step forward, with DTI RuMEPP leading them in the right direction.



Sample products of the Camalig Footwear Association developed through RuMEPP assistance.

REVITALIZING CALABANGA'S *DRIED FISH INDUSTRY*

The town of Calabanga is one of the biggest municipalities in Camarines Sur with well-developed commercial and trading sector. It is also blessed to have a wide range of productive ecosystem.

Despite the strong economy in Calabanga, the dried fish industry has been relegated to a secondary position in the town. Selling raw fish, whether on a wholesale or retail basis, is the primary activity. Among the dried fish entrepreneurs, there are less than a handful that managed to tap into the wholesale market.

Abo

Also known as Tiger-toothed croaker (*Otolithes Ruber*). This fish species is often found in coastal waters such as the San Miguel Bay in Calabanga, which is a good source of alternative livelihood for the local residents.

CALABANGA IS ONE OF THE COASTAL TOWNS IN THE PROVINCE OF CAMARINES SUR IN THE BICOL REGION.

IT IS A FIRST CLASS MUNICIPALITY WITH A LAND AREA OF 163.80 KM² AND HAS A POPULATION OF 78,119 AS OF 2010. FISH TRADING AND PROCESSING ARE THEIR MAJOR ECONOMIC ACTIVITIES BECAUSE OF THEIR PROXIMITY TO THE SAN MIGUEL BAY.

CALABANGA IS JUST 20 KMS AWAY FROM NAGA CITY, THE COMMERCIAL CENTER OF CAMARINES SUR AND ALSO THE HOME OF THE FAMOUS SHRINE OF OUR LADY OF PENAFRANCIA.

A survey of local processors drew attention to the lack of knowledge of proper safety and sanitation practices, lack of social protection, lack of productivity and the management training, little or no resources for expansion, and vulnerability to the rains that affect sun-drying.

Seasonality of supply of raw fish is another major problem. Approximately 80% of dried fish processors have a volume of products and slim marginal returns lower than 12% of the total cost of production. Noting these challenges, the DTI RuMEPP and the Calabanga local government with other agencies developed a series of interventions.

A member of the Calabanga Dried Fish Producers Association using a weighing scale for proper portioning of her product.





This was mounted in a structure within the premises of the town's public market as the common service facility (CSF) for fish drying and food processing.

Due to low net returns, the processors could not afford to pay for the rates of processing and transportation. As a result, the CSF was not widely patronized.

In response to the underutilization of the CSF, the DTI RuMEPP is expanding its information drive to cover other communities involved in dried fish processing. Community-based trainings on entrepreneurship, planning, and product development are also being conducted to reach more home-based processors.

Through DTI RuMEPP, processors also participated in trade fairs in 2010, 2011, and 2012. They were also linked to micro financing institutions such as the Sorsogon Integrated Business Corporation, Inc., Center for Agriculture and Rural Development Bank, Agricultural and Rural Development for Catanduanes, Inc, and Small Business Corporation.

With all these interventions, processors reported an increase of approximately 20% in their income. They also said that they had access to new markets. Further, 15 more residents of Calabanga were employed.

First, DTI RuMEPP organized a group of 30 fish producers to form the Calabanga Dried Fish Producers Association. The members were identified, profiled, and given trainings on advocacy, enterprise management and skills, product development, and organization development. They were also given opportunities to develop market linkages and trade exposures.

DTI RuMEPP also advocate for making the dried fish as a specialty product, making it the main commodity in Calabanga's One Town, One Product. Activities were also directed to promote several varieties of dried fish.

Problems associated with the traditional sun-drying were addressed by the Department of Science and Technology and the Calabanga local government through the installation of a mechanical fish dryer utilizing a technology developed in Cebu.

Profiles of the members of the Calabanga Dried Fish Producers Association are updated through regular visits by DTI - RuMEPP staff.



ABACA BACBAC: WASTE NO MORE, *EARN MUCH MORE*

It has often been said that money can be found from waste, something that most people would consider trivial until they have experienced it for real. For the members of Payo Abaca Weavers Association in San Miguel, Pangniban, Catanduanes, an association composed mostly of housewives who are into supplementing their family income, the saying couldn't be far from the truth.

The association started out as Pangniban-Caragumoy Bag Weavers and became a beneficiary of the "Negosyo on Wheels" program of DTI's Micro, Small and Medium Enterprises Center in June 2010. Its members underwent trainings on basic weaving, upgrading of skills, and bleaching and dyeing of caragumoy raw materials.

The trainings were conducted in coordination with the Agricultural and Rural Development for Catanduanes, Inc., a community development and financing institution that has reached almost all the barangays in Catanduanes.

PANGANIBAN IS A FIFTH CLASS MUNICIPALITY IN THE PROVINCE OF CATANDUANES IN THE BICOL REGION.

ITS POPULATION AS OF 2010 IS 9,738 IN A LAND AREA OF 79.96 KM².

IT IS 55 KMS AWAY FROM VIRAC AND IS FAMOUS FOR ITS NATURAL CAVES.

AQUAMARINE (LIKE CRAB AND PRAWN FARMING) AND ABACA STRIPPING IS THE MAIN ECONOMIC ACTIVITY OF THE AREA.

However, competition from more established caragumoy bag producers in Catanduanes was stiff. The new weavers were affected when their expectations for additional income were not

Abaca (*Bacbac*)

(dried outer leafsheath)
Bacbac is skinny on the upper side of the leaf but soft and fleshy on the other side. It has low tensile strength and is not susceptible to penetration of different colorants. It is used in making handicraft items, furniture, decorative accessories and more.

Right: Mr. Jason Lin, owner of La Casa Decor inspects the abaca sheets he is set to buy during his travel in Pangniban, Catanduanes.



Left: A member of Payo Abaca Weavers Association demonstrates how they start weaving a basket.





The RuMEPP Provincial Officer of DTI Catanduanes checks the quality of the participants' outputs during one of the skills training on abaca bacbac weaving.



New products from abaca bacbac showcased during the Orgullo Kan Bikol Trade Fair 2011 at the SM Megamall in Metro Manila.

realized. As one member put it, some of them are not inspired to make the bags because nobody buys them. In 2011, the weavers in San Miguel finally stopped making caragumoy bags while still searching for a viable income generating project.

San Miguel in Panganiban is a typical abaca-producing barangay – its men are mostly abaca strippers and abaca is what the constituents are mostly familiar with.

One of the men became curious about the abaca bacbac – a waste material which is the dried outer covering of the trunk of abaca plant that is removed and thrown away during the stripping of abaca fiber. He thought there was a potential to use abaca.

DTI RuMEPP contracted a private business development service provider to do the product of bacbac. The program also provided skills and technology trainings to the weavers.

New products were conceived. From a sheath of bacbac, three layers were treated and formed into mats and tiles of varying textures and shades. The same materials were used to produce bags, boxes, trays, and throw pillows.

The former caragumoy weavers reorganized themselves and formed a new organization, the Payo Abaca Weavers Association. Their new products were slowly introduced into the

market, gaining acceptability, and without much competition yet in the province.

The new association got its first taste of national exposure during the Orgullo Kan Bikol Trade Fair in 2011 at the SM Megatrade Hall – the bacbac products getting the nod of common buyers as well as established traders.

DTI RuMEPP also put up a cart at the port area where the weavers can showcase and sell their products. As a result, a 60% increase in the monthly income of the weavers was noted. Their new venture also generated part-time employment for 20 persons.

With additional sales, the Payo Abaca Weavers Association was able to establish a production center.

In Catanduanes, the abaca plant is increasingly being recognized as a source of income for local livelihoods. Its inner sheath provides the valuable fiber that countless families have depended on. Now, its outer sheath, bacbac, has also become a source of income.

What used to be considered as a waste material that the local folks burn, now rakes money for the industrious workers of San Miguel, Panganiban.

CARMELADO: MASBATE WOMEN'S *MILKY WAY TO SUCCESS*

The people of the town of Milagros in Masbate have their own special milky way of satisfying their sweet cravings. They cook and sell a native delicacy called carmelado. Carmelado is Masbate's version of pastillas de leche or caramelized carabao's milk and sugar wrapped in white Japanese paper.

Local women like Sonia, Shirley, Auring, Dadang, Nida and Malou have found ways and means to overcome poverty and hunger through entrepreneurship. These women make a living by producing carmelado and selling them daily at the airport and around the port area of Masbate.

They all started with a meager capital of 500. In 2009, DTI RuMEPP started assisting them through trainings and seminars on business/enterprise management, production processes, product development and marketing strategies.

Carmelado/Pastillas

is a native delicacy made of pure carabao's milk and white sugar. Carmelado literally means 'caramelized'. Cut into thin rectangular shapes and wrapped in white Japanese paper, these are sold by women and children around the Masbate Port.

The carmelado from Milagros in the new and improved packaging provided by RuMEPP.

MILAGROS, WITH A POPULATION OF 52,619 AS OF 2010 IN A LAND AREA OF 565.30 KM², IS A FIRST CLASS MUNICIPALITY IN THE PROVINCE OF MASBATE IN THE BICOL REGION.

THE MUNICIPALITY FACES THE ASID GULF AND IS FAMOUS FOR BEING CALLED MILAGROS WHICH MEANS "MIRACLE OF OUR LORD", BECAUSE LEGEND HAS IT THAT ST.PETER IS SEEN WALKING IN THE BEACHES OF THIS TOWN.

They learned the basic concepts of small business management, basic bookkeeping, analysis of feasibility studies, and marketing principles applicable to their enterprise. They attended seminars on food safety, hygiene, product packaging, and on the Food and Drug registration requirements.

The Center for Agriculture and Rural Development, Incorporated (a microfinance institution conduit of DTI) offered financial



assistance to these women through loan grants. RuMEPP developed new label designs for the carmelado micro enterprises. Those who attended the seminars were each given an initial set of 1,000 pieces of the new label design. Soft copy of the design was also given to them so they could reproduce it on their own once the initial batch runs out.

To attract buyers, RuMEPP also provided improved business signs with artistic designs. DTI RuMEPP carts were also given to reduce the risks of accidents when vendors chase clients on buses. These carts can also be found selling carmelado around the Masbate port area. The DTI RuMEPP “carmelado ladies” can be easily distinguished from other sellers because they look neat and clean with their RuMEPP vests. Even though their carmelado is sold at a price that is a little higher from the rest, customers prefer buying from the RuMEPP ladies because their carmelado projects an image of high quality.

The existing markets of the product are balikbayans, tourists and travelers. Carmelado producers are now earning an average of P2,000 per day, enabling them to send their children to school. Some of them have even constructed their own houses. The



A food processor from Milagros shows the DTI staff the new labels provided by RuMEPP.

enterprise has also helped carabao owners by earning a living from supplying the producers with fresh carabao’s milk.

The women of Milagros take pride in the fact that they inherited the art of making carmelado from their folks. But they are also proud because it was during their time when the carmelado industry became an institutionalized business enterprise. Since then, life for them in Milagros has never been better.

Sweet foods like carmelado can be served as dessert to conclude a meal. To the women of Milagros, the sweetest way to end their day is to count the money they have made from the sales of their specialty dessert. This also brings smiles to the faces of their children when they come home after a long day’s work.



Director Jerry Clavesillas, RuMEPP Programme Manager and Mr. Yolando Arban, IFAD Phils. Country Programme Officer together with the Carmelado women of Masbate at the mobile food cart provided by RuMEPP.

WEAVING THE PATH *TO INCREASED INCOME*

Josephine Dollesin's love affair with weaving started when she was a young girl. Her aunt who was one of the largest suppliers of woven handicrafts in Sorsogon introduced her to the art of weaving. She tried her hands on the craft with little supervision from older workers. Over time, she developed the skill and weaving techniques. This she did with patience and perseverance without realizing that she was artfully weaving her way to success.

After college, she tried her luck in Manila but to no avail. She returned to her hometown in Sugod, Bacon District in Sorsogon. Unfortunately, during that time, the local handicraft business was affected by the decline in exports of the products. Her aunt also lagged behind her counterparts. Supply requirements of her clients diminished as time went by. Even big-time entrepreneurs had to diversify into other businesses to survive. But the weaving industry did not totally die because there were still orders placed, though small.

BACON IS A DISTRICT OF THE THIRD CLASS CITY, SORSOGON CITY WITH A POPULATION OF 155,144 IN A LAND AREA OF 276.11 KM².

THERE YOU CAN FIND DANAOLAKE AND SOME COMMERCIAL BEACH RESORTS, WHICH IS ALSO THE REASON WHY AQUAMARINE AND COCONUT INDUSTRY ARE THE MAIN ECONOMIC ACTIVITIES IN THE AREA.

Instead of losing hope, Jo perceived this as an opportunity to put her weaving skills to good use. She took out a loan from a microfinance institution to finance her own weaving business.

Weaving

Weaving is an art practised in very early times. The Egyptians were specially skilled in it and some have regarded them as its inventors. It is one of the widest spread crafts in the history of human civilization, it is hard to say just how old the craft is because natural materials decay naturally and constantly. So without proper preservation, much of the history of basket making has been lost and is simply speculated upon.



Some of the products made by Josephine Dollesin from indigenous materials found in Sorsogon.



Josephine Dollesin with some members of her self-help group sorting caragumoy leaves which will be used to weave different baskets, bags and other handicraft products.

Jo's aging aunt retired and decided to pass on to her the orders for handicrafts. Her aunt directly referred her buyers to Jo.

In 2008, Jo, along with 29 other women weavers participated in a series of trainings sponsored by DTI RuMEPP titled "How to Start a Business". There she learned the basic principles of entrepreneurship. The training inspired her to become an active entrepreneur and expressed her willingness to be assisted by RuMEPP. She attended related trainings and seminars, bringing along her husband who is a tailor so he could help her out with the finishing touches of the product. She gained knowledge on the basic principles of marketing and marketing strategies, production techniques and systems, and product development and enhancement. DTI RuMEPP also provided access to additional markets.

Aside from being a fast learner, she has an inherent talent for weaving. During the training on product development, she demonstrated her special skills executing and manipulating product designs. Jo is now the most successful entrepreneur in the group.

Her openness towards DTI RuMEPP's assistance and support helped her improve her product design considerably; buyers and customers began asking for her products, referrals came in, and orders followed.

Job orders give her a deep sense of fulfillment not only for the profit that she would make out of them, but because of the jobs that the orders in turn would generate for the community where she learned the intricate craft of weaving.

Jo's monthly income has increased by an average of P5,000. When it comes to managing her financial resources, Jo sets her priorities carefully. Instead of investing in a nice house or other material things, she invested in the veducation of her four children, one of whom will soon be graduating from college.

The rich learning and experiences she acquires from the business have boosted her confidence and determination to pursue her plans. She is passionate about achieving her goals for her handicraft business.

FROM HUMBLE BEGINNINGS: *THE SUMAN OF BILIRAN*

The humble “suman” has made an entrepreneur out of Felimon S. Abecia or Monnie.

Monnie’s suman now has the trademark name of Wincofel Special Suman and has even reached the Manila markets.

The success of the Wincofel Special Suman did not happen overnight. The DTI RuMEPP helped turn Monnie’s backyard business into a micro enterprise.

Monnie started as a businessman-farmer producing and selling ornamental plants in his hometown in Naval, Biliran. He only made suman as part of a sideline activity.

Soon, demand for Monnie’s suman increased. It became the most popular suman in Naval and became a staple during special occasions like birthday and fiesta celebrations.

As the ingredients used in the production of suman, such as sticky rice, coconut, ginger, and leaves are locally available, sourcing of raw materials was not a problem for Monnie.

However, he still only made suman when there were orders. The lack of marketing capabilities and capital hindered the growth of his business.



BILIRAN, AN ISLAND PROVINCE THAT USED TO BE PART OF LEYTE WITH A LAND AREA OF 536.01 KM², IS THE FOURTH SMALLEST PROVINCE IN THE PHILIPPINES.

IT IS FOUND IN THE EASTERN VISAYAS REGION WITH A POPULATION OF 161,760 AS OF 2010.

FISHING AND FARMING ARE THE MAIN ECONOMIC ACTIVITIES IN THE AREA WHERE YOU CAN FIND MT. GUINON AND THE SHIFTING SANDBAR AT HIGATANGAN ISLAND. IT IS 123 KMS AWAY FROM TACLOBAN CITY, PROVINCE OF LEYTE, THE REGIONAL CAPITAL OF EASTERN VISAYAS.

Things took a different turn when Monnie, along with other suman makers, participated in the trainings on skills, product development, enterprise development/business management and business registration facilitation that were conducted by DTI RuMEPP through DTI-Biliran.

Suman

is a rice cake originating from the Philippines. It is made from glutinous rice cooked in coconut milk, and often steamed, wrapped in buli or buri palm (Corypha) leaves. It is usually eaten sprinkled with sugar. Suman is also known as budbod in the Visayan languages which dominate the southern half of the country.

Since March 2011, improvements in his products continue to be made. Two new variants of suman were produced, one with mango marmalade and the other, with chocolate.

DTI RuMEPP also extended him marketing assistance through his participation in the “OTOP (One Town, One Product) Visayas Island Fair” in October 2009 in Cebu City; at the “International Food Exhibition Philippines 2011” in May 2011 at the SMX Convention Center, Mall of Asia, Pasay City; and finally at the “OTOP National Expo ONE 2011” in September 2011 at the SM Megamall, Mandaluyong City.

Monnie’s outlook in his suman business changed because of these exposures, trainings, and related assistance. He decided to make suman into a business.

Monnie became an officer of the Naval Suman Maker’s Association, a newly organized group of suman makers in April 2011. As part of the association, he was now more proactive about tapping/sourcing capital for his business.

Felimon “Monnie” Abecia, one of the pioneering members of NASUMA, showcasing his variety of suman during a local trade exhibit in the DTI-8 Regional Office.



The leaves of the anahaw plant adds a certain taste and aroma when used as a wrapper to the suman of Biliran.

On January 4, 2012, he was able to acquire tools, equipment, and raw materials worth P30,000 through a grant from the Department of Labor and Employment-Biliran Field Office.

Monnie bought additional cooking equipment through a loan grant from the Department of Science and Technology-Small Enterprise Technology Upgrading Program.

He also obtained a working capital amounting to P10,000 through the accredited microfinance institution, the Samahang Pangkabuhayan ng Riverside Multi-Purpose Cooperative.

Through a number of capacity building activities on how to develop marketing skills, Monnie was able to establish links with the Naval Pasalubong Center, government offices, restaurants and caterers.

As a member of the NASUMA, he was able to share good business practices to his fellow suman producers during activities conducted by DTI - RuMEPP for the organization. This resulted to further improvements in the quality of their products and to a better entrepreneurial mindset not only for Monnie but also for everyone.

FROM LABORER TO MICRO ENTREPRENEUR

He originally wanted to become a seaman but eventually became an artisan.

In his youth, Raul Lagramada left his birthplace to pursue his dream at the University of the Visayas in Cebu City where he took up a course on marine transportation. Unfortunately, he was not able to complete his requirements.

Without a college degree, Raul decided to work in a handicraft factory that makes export products from coconut shells and wood in Cebu City. His interest grew as the years went by so he decided to buy some tools for his own personal use. In 2002, Raul went back to his hometown, Barangay Ngolos, Guiuan, Eastern

Souvenir

is a French word for remembrance or memory. It is an object a person acquires for the memories the owner associates with it. A souvenir can be any object that can be collected or purchased and transported home by the traveler.

GUIUAN IS A 2ND CLASS MUNICIPALITY IN THE PROVINCE OF EASTERN SAMAR FOUND IN THE EASTERN VISAYAS REGION.

GUIUAN'S POPULATION AS OF 2010 IS 47,037 WITH A LAND AREA OF 175.49 KM². HOME TO THE CHURCH OF THE IMMACULATE CONCEPCION, ONE OF THE OLDEST CHURCHES IN THE COUNTRY AND ALSO FAMOUS AS A SURFING DESTINATION, THE MUNICIPALITY IS 110 KMS. AWAY FROM BORONGAN CITY, THE SEAT OF GOVERNMENT IN EASTERN SAMAR.

FISHING AND TOURISM ARE THE MAIN ECONOMIC ACTIVITIES OF THE AREA.

Samar. Raul was one of the start-up micro entrepreneurs (ME) from Guiuan who was invited for the profiling and business development needs assessment by DTI RuMEPP. Then he attended the program's trainings on entrepreneurship and organizational development.

DTI RuMEPP in Eastern Samar targets potential MEs in the aquamarine, food processing, tourism, handicrafts, and souvenir items sectors.

After his first encounter with DTI RuMEPP, he was inspired to gather his tools and start his own micro-enterprise. He decided to develop and make use of the skills and experience he had acquired in the factory in Cebu. Moreover, he wanted to be his own boss.

He bought a compressor through a micro credit loan from the Lanang Multipurpose Cooperative and Guiuan Integrated Micro Entrepreneurs Association (GIMEA).



GIMEA was formed through the assistance of a Business Development Services provider. The association later became a partner of the program in cascading down its projects and activities to the ME level.

The assistance he received gave him confidence to go into his own business. Presently, he displays his souvenir at the Guiuan Tourism, Information and Pabalubong Center, which is managed by GIMEA. He also regularly participates in trade fairs in Borongan City and Tacloban City.

He makes use of available materials in his neighborhood, like wood and coconut shells, to lessen production cost. When there is a big demand, he contracts part-time workers to help him and his wife finish orders.

Recently, his application for loan of P10,000 from the Department of Science and Technology was approved so he was able to build his own production and souvenir shop in Barangay Ngolos. The Lagramada Souvenir Shop is compliant with the requirements for municipal permit, DTI business name and Bureau of Internal Revenue business certificate.

Lately, he has also been tapped as a trainer in Catbalogan City Province of Samar to share his craft.

Today, he estimates the value of his micro enterprise at around P50,000. He also noted a 50% increase in his income.



Mr. Raul Lagramada, the owner of the Lagramada Souvenir Shop, working on his new designs

Raul sees a bright potential for his trade. He is determined to continue his craft for at least the next five years. He is also skilled in making fashion accessories from the same materials and accepts custom-designed items. What he needs are designs or samples of accessories to inspire him. So he envisions of producing a variety of handicraft, fashion and souvenir items in the near future.

For a short period of time, he learned important lessons from running his own business---being frugal, having good customer relations and business focus. Being frugal means maximizing one's use of materials and other production inputs.

On customer relations, he and his wife learned how to directly negotiate with local and foreign customers – a task that he did not handle when he was working at the factory.

His advice to those who wish to start a production business is first to acquire mastery of techniques in every aspect of production.

Raul Lagramada is convinced he made his best move when he resigned from his job in a factory and start his own micro enterprise.



Aside from providing BDS, RuMEPP conducts follow-through consultations with ME beneficiaries to assess their adoption of technologies and need for additional assistance.

CONVERGING MICROFINANCE & BUSINESS DEVELOPMENT SERVICES *IN RETAIL TRADING*

Despite six years of hard work and perseverance in Manila, Eulalia “Yolly” and Mansueto “Chito” Salatan still regularly experienced financial difficulties. Thinking they would have better chances in their hometown in Tunga, Leyte, they decided to pack their bags and go home.

Armed with hope, confidence, experience, and P80,000 as starting capital, the couple decided to start a small business selling commodities like charcoal, bananas, repacked sugar, salt, oil, and other household needs. They took over a rented public market stall from a family friend. On the first day of their business venture, their sales was only P18. They tried to survive on a day-to-day basis until one day, a close friend invited Yolly to be a member of the Metro Ormoc Community Cooperative, Inc (OCCCCI). In 2009, OCCCCI was tapped by the DTI RuMEPP to be the recipient of microfinance credit support and business development services.

TUNGA IS ONE OF THE LANDLOCKED MUNICIPALITIES IN THE PROVINCE OF LEYTE. IT IS A SIXTH CLASS MUNICIPALITY WITH A POPULATION OF 6516 AND A LAND AREA OF 7.70KM². THE LIVELIHOOD OF THE PEOPLE DEPENDS ON COCO-BASED PRODUCTS.

To enhance productivity and profitability, DTI RuMEPP conducted trainings on basic accounting and record keeping, product costing and pricing, and seminars on basic marketing.

Yolly’s attendance at the DTI RuMEPP’s Business Risk and Crises Management Training and the Foundation for Micro Managers Training helped improve their

Microfinance Institution

Metro Ormoc Community Cooperative, Inc (OCCCCI) is a partner microfinance institution (MFI) of the Small Business Corporation. OCCCCI operates in the province of Leyte and other parts of the Eastern Visayas Region.



The Verse Store offers a wide variety of consumer goods and products in Tunga, Leyte.



Yolly and Chito Salatan are the “Jack and Jill of all trades” in Tunga, Leyte.

business systems, marketing strategies, costing and pricing of commodities, and proper identification of potential customers. She now maintains her business systems. She also hired a bookkeeper to maintain all her business transactions. This has helped her better plan and strategize.

In two year’s time, Yolly has opened branches of Verse Store at the poblacion of Tunga, and another one in Leyte, Leyte. The three branches of Verse Store now have total assets of almost PhP 3M and employ a total of 16 workers with benefits. The Verse Store has diversified its products from groceries, fresh fruits and prime commodities, to electrical supplies, basic construction supplies, bicycle and motorcycle parts and accessories, poultry and even other livestock requirements. The Salatans were able to buy a pedicab for local deliveries, 2 motorcycle units, and a delivery vehicle.

Yolly has reaped a number of awards for her outstanding achievements as an entrepreneur. In 2010, she was proclaimed Regional Winner of the OCCCI 1st KUGI Award (KUGI is a local

term for perseverance and dedication). She was also chosen as the Provincial Awardee of the MSME Rising STAR Award and as “Princess of Business Ideas” during the “How to Start a Business” training of DTI - RuMEPP.

The Salatan couple is now one of the few valued clients of OCCCI-Carigara. They can avail an outright loan of twenty thousand pesos with no interest as a result of their diligence in repaying the P150,000 credit line they had previously availed from the cooperative. Verse is truly a convergence of microfinance and business development services.



FOOD PROCESSING REVIVES *FARMING COMMUNITY*

The Palapag Community Farmers Association (PAFACOA) is a self-help association of 26 farmer-households, previous members of the defunct Laniwan Multi-Purpose Cooperative, Brgy. Laniwan, Palapag, Northern Samar. Through the small contribution from its members, the association revived a village-level rice milling business of the cooperative in 2010, the year the association was formally organized.

In its desire to provide additional livelihood opportunities to its members, the association led by Chairman Arnulfo Gaspan requested assistance from DTI RuMEPP. It was timely that DTI RuMEPP identified Palapag as one of its target areas to be assisted for micro enterprise (ME) development interventions. In response to the request, the PAFACOA was identified as the beneficiary of the program's project dubbed as "Integrated Development Assistance for MEs in Northern Samar". This project was aimed at strengthening or reviving the ME organizations in the province through capacity building and development of micro enterprises.

PALAPAG, WITH A POPULATION OF 33,453 AS OF 2010 AND A LAND AREA OF 179.60KM², IS A FIFTH CLASS MUNICIPALITY IN NORTHERN SAMAR IN THE EASTERN VISAYAS REGION.

IT IS 65 KMS AWAY FROM CATARMAN, NORTHERN SAMAR AND NOT EASILY ACCESSIBLE BY LAND BUT CAN BE REACHED BY A 30-MINUTE BOAT RIDE FROM THE MUNICIPALITY OF LAONG. COCONUT PROCESSING & TRADING, FISHING AND FARMING ARE THE MAIN ECONOMIC ACTIVITIES IN THE AREA.

As project beneficiary, the association was provided capacity building and technology transfer trainings by DTI RuMEPP through its contracted business development service provider, the Banilad Center for Professional Development based in Cebu City. In the first phase of the project,



Pacific Chips (Banana, Cassava, Camote)

Banana chips are deep-fried and/or dried slices of bananas. They can be covered with sugar or honey and have a sweet taste, or they can be fried in oil and spices and have a salty and/or spicy taste. Pacific chips are named so because the municipality of Palapag is located in the part of Samar which faces the Pacific Ocean.



PAFACOA members eagerly preparing banana chips for delivery to local schools and nearby municipalities.



Pacific chips is now the favorite snack of school children in Palapag, Northern Samar.

officers and members of the association (as a newly organized group) were trained in basic organizational development. Specific trainings attended by the members included crafting of vision, mission, goal, and objective (VMGO), values formation, and strategic planning. Through these training, the association was able to craft its VMGO, five-year development plan, and basic organizational policies.

During the second phase of the project, relying on the abundant local supplies of raw materials, members were trained on various coco and root crops-based food processing techniques like buko pie making and chips making (banana, taro, cassava, and sweet potato). They were also provided training on food packaging good manufacturing practices, and basics on costing and pricing methods.

Equipped with necessary skills and additional capabilities, the association, using internal funds, started the production of chips as another income generating activity of the members. The new product, popularly known as “Pacific Chips” (as its producers come from the pacific area of the province of Northern Samar) has become an entrepreneurship venture of the association. Initially, the chips were only sold in Barangay Laniwan.

Soon, the association established marketing outlets in different schools in the town of Palapag. Sales increased when they promoted the chips to school children as alternative healthy snacks. The chips are also sold in Catarman and San Antonio Pasalubong Centers.

With significantly increasing demand from high-end market, DTI RuMEPP provided attractive packaging material for the chips, a box with customized label and design. With the newly developed packaging, Pacific Chips gained market exposure through local and national trade fairs generating sales.

In case a need for additional capital would arise, the association has internal source of fund or the village savings and loan initiative, a scheme they learned from the DTI RuMEPP Program.

The association, aside from being reactivated, is now regularly earning an additional income of not less than P10,000 per month from the production of chips. Currently, eight members of the association are directly involved in the processing of these chips. With this profitable venture, it is expected that the number of members working with the association will also increase.

HOPE FROM ROCK OYSTERS *IN MAJABA ISLAND*

Twelve women living in the depressed community of the Majaba Island in Catbalogan, Samar have successfully built an economic fortress out of rock oysters. The strong taste of the sea that comes in every rock oyster gives a flavor of hope to the people of the island.

From Catbalogan City, it takes a 30-minute motorized banca ride to reach the island. However, the island can hardly be reached during the monsoon season.

The average household monthly income is P1,500 to P2,000. Families earn a living through fishing and rock oyster gathering. Agricultural lands are planted with few crops and harvests are intended for home consumption, especially during monsoon season when fishing becomes difficult. Majority of the adult population did not finish elementary education and are mostly into fishing.

MAJABA GOT ITS NAME FROM "MAHABA" WHICH MEANS LONG FOR ITS ELONGATED SHAPE. WITH A POPULATION OF 700, IT IS ONE OF THE SEVERAL ISLAND COMMUNITIES IN THE CITY OF CATBALOGAN, SAMAR.

MAJABA CAN BE REACHED THROUGH A 30-45 MINUTE BOAT RIDE FROM CATBALOGAN CITY PROPER.

FISHING, ROCK OYSTER FARMING AND PROCESSING ARE THE MAIN ECONOMIC ACTIVITIES OF THE PEOPLE LIVING IN THE ISLAND.



Rock Oyster/Sisi

Sisi is actually the Visayan term for rock oyster, but even the fermented ones are given the same name. Rock oysters are known to boost appetite and even serve as aphrodisiac.

Instead of using recycled bottles like before for packaging (left), fermented rock oysters now come in attractive food grade stand up pouches (right) recommended and designed by DTI - RuMEPP.



A woman shows how rock oysters are brought out from the seaside rocks where they are embedded.



Wives of fishermen in Majaba Island are taught by trainers from the Samar State University College of Fisheries and Marine Sciences on how to properly prepare rock oysters for fermentation.

For many years, gathering, processing, and marketing of fermented rock oysters have been the major means of livelihood of the residents of Majaba Island. Fermented rock oysters are packed in unattractive recycled bottles and sold to the nearby municipalities and cities which include Calbayog, Ormoc, and Tacloban. The product even reaches Manila, Cebu and other provinces or brought to other parts of the world as gift or pasalubong from people who had been on the island. Although the bottled fermented rock oyster has already been in the market for years, there was an apparent need for interventions to improve its quality, taste, and packaging.

In 2010, DTI RuMEPP initiated the implementation of “Comprehensive Program Assistance to the Rock Oyster Industry in the Island of Majaba, Catbalogan City, Samar”.

A key element of the program has been technology transfer using standardized processing methods with good manufacturing practices. One thousand pieces of packaging and labeling materials were provided. Instead of using recycled bottles for packaging, the product now comes in an attractive stand-up pouch. The product is available at two Monterey Meat Shops and Charito’s Pasalubong Store in Catbalogan. Assistance to Food and Drug

Administration certification was also provided. The office of the Social Action Center (SAC) of the Diocese of Calbayog assisted the processing of registration documents of an association of rock oyster gatherers with the Department of Labor and Employment. The organization is composed of 37 members, mostly women. SAC also monitors the project and spearheads community organizing activities. A processing center has been constructed through funds provided by the AFOS WE CAN Foundation, with assistance from the Samar Chamber of Commerce. A year after the project was implemented, the incomes of twelve women who adopted the improved methods increased by 20 -30%, or an additional Php500 – Php1,500 monthly.

Access to basic social services has also improved. The local government of Catbalogan constructed a school building with two classrooms in the island. Through the assistance of the Department of Agrarian Reform (DAR), residents are now paying the government for their land through the Land Bank of the Philippines. * With a steady business climate going on in the island, the rock oyster farmers of Majaba has renewed hope for economic well-being that emanates from their success as micro entrepreneurs.

WORKING TOGETHER BRINGS SUCCESS TO *MALAPATAN FOOD PROCESSORS*

Having been the base of operations for bandits and rebels for over 30 years, it is understandable why Sarangani Province is considered as the 11th poorest province in the Philippines. The hunger incidence in the province is also among the highest in the country based on a 2007 Hunger Survey. In order to address such problems, people can be actively involved in economic development activities.

Malapatan, one of the seven municipalities of Sarangani is known for its various ethnic foods

MALAPATAN IS A FIRST CLASS MUNICIPALITY IN THE PROVINCE OF SARANGANI IN THE SOCCSKSARGEN REGION. WITH A LAND AREA OF 624.56KM² IT HAS A POPULATION OF 65,605 AS OF 2007.

IT IS BOUNDED IN THE WEST BY THE SARANGANI BAY WHERE YOU CAN FIND THE WORLD FAMOUS TUNA. THEIR MAIN ECONOMIC ACTIVITY IS AGRICULTURE.

Food Processing

Food processing is the transformation of raw ingredients into a variety of edible food products. It typically takes clean, harvested crops or butchered animal products and uses these to produce attractive, marketable and often long shelf-life food products. Similar processes are used to produce animal feed.

and delicacies like sinamak (spiced vinegar), fruit candies, wild honey, lamayo (marinated and semi-dried fish), bagoong (fermented fish or shrimps and salt), among others. To tap the economic potentials of this municipality, DTI RuMEPP, in partnership with the provincial government of Sarangani, the local government of Malapatan and other national government and non-government agencies have undertaken a number of product development and enhancement projects.

One of the concrete results of these efforts is the establishment of the Malapatan Food Processing Center, a P2.5 million building and production facility in Tuyan, Malapatan. The Center aims to cater to the needs of local food processors in producing quality food products that will capture market approval, and at the same time, adhere to standards set by the Food and Drug Administration (FDA).

Prior to the establishment of the processing center in Tuyan in 2010, DTI RuMEPP had already been assisting the individual food processor in the area.



Muslim women in the Malapatan Food Processing Center prepare the dough for traditional Muslim delicacies.



Seven of these micro-enterprises (MEs) with a total membership of 25 entrepreneurs were then formed into an association named Malapatan Food Processors Association (MPFA). These micro-enterprises and products are: Casa Dolores – sinamak, natural vinegar, fruit candies, wild honey, bagoong, lamayo, and banana chips; Josen Women Association – Muslim delicacies such as Linabwan, Lagwites and Tinagtag; Dhel's Foods taro chips; Eges Food – crunchy polvoron; RIC Masagana – banana chips; Juanico Ville Women Association – alamang; Coteria Clan – tinagtag and linabwan.

These micro entrepreneurs received entrepreneurial coaching through the DTI RuMEPP E-Wheels Caravan in 2009. They actively participated and religiously applied the concepts and techniques gathered through the Business Management Training Series conducted by the programme in Sarangani. Later they were provided assistance in packaging and labeling which helped improve their market penetration.

To support market promotion, DTI RuMEPP assisted these MEs in their participation at local and national trade fairs. The programme also linked them to institutional buyers. These opened new doors for the products to be marketed in other parts of the country such as Davao, Palawan, Sorsogon, Manila and Cebu.

The average monthly consolidated sales of ME products in these stores rose to P30,000-50,000.

A common food processing center for assistance in FDA accreditation was set up. DTI RuMEPP provided the food grade equipment and crafted and finalized the operations manual for the processing center. The Malapatan Food Processing Center and its facilities became fully operational in March 2012 and is currently being managed by MPFA. The foods they process are different from one entrepreneur to another. But the members of MPFA are of one heart and one mind that they will work as a team of empowered entrepreneurs to rebuild the economy of Sarangani.

The Malapatan Food Processing Center provides processing facilities that are compliant with industry-grade standards.



GROWING THE BUSINESS THROUGH

A FAMILY SECRET

Atchara is to Filipinos what coleslaw is to Americans. From fiestas to restaurants to dinner tables in Filipino homes, atchara is the most famous side dish that compliments fried or grilled foods such as lechon, pork or chicken barbecue, or even fried fish. Atchara is pickled grated green papaya with carrot, red bell pepper, garlic, onion, ginger, and raisins.

BKR Food Products and Services in Polomolok, South Cotabato is the well known manufacturer of Mommy Juling Crunchy Atchara. BKR is owned and managed by the husband and wife team of Dave and Rona Ortiz. Mommy Juling is Rona's mother who owns the secret recipe of this nutritious and delightfully crunchy atchara. The journey of BKR into the business world started in the small kitchen of Mommy Juling.

Atsara

Also spelled as Achara, it is a Philippine side dish made from pickled unripe papaya. This is often served as accompaniment for fried or grilled foods such as pork barbecue. The name may come from several names for South Asian pickle.

POLOMOLOK IS A FIRST CLASS, AGRO INDUSTRIAL, SUBURBAN MUNICIPALITY OF SOUTH COTABATO. THE MUNICIPALITY RANKS 21ST IN THE LARGEST INCOME EARNER MUNICIPALITIES OF THE PHILIPPINES AND IS THE RICHEST MUNICIPALITY IN MINDANAO. WITH A POPULATION OF 138,273 AND A LAND AREA OF 339.97 KM². THE MAIN ECONOMIC ACTIVITY OF THIS PLACE IS FARMING.

Mommy Juling would receive encouraging compliments for her refreshingly crunchy atchara. This prodded Dave to venture into the commercialization of atchara. He did his own market research and they undertook direct selling and free tasting with relatives and friends to get their feedback. Results showed that their product had the potential to compete with other existing atchara brands in the market, so they decided to start producing the product on a semi-commercial scale.

Like other micro-enterprises, Aling Juling's Crunchy Atchara underwent numerous "birthing pains" in a highly competitive food business. They experienced spoilage of the product. Losing confidence, Dave almost quit. But Rona maintained a positive attitude and convinced Dave to keep moving forward. They reviewed their production methods and undertook several trials, until finally coming up with the best solutions to the problem.

The Ortiz couple registered their company with DTI in 2007 under the name BKR Food Products and Services. They started displaying their products at the malls in Gensan. In 2009, they acquired land and planted it with papaya. Fifty percent of their current papaya requirements come from the area. It was around this period when BKR was discovered by DTI RuMEPP.





Mommy Juling and her daughter Rona Ortiz supervise processing of achara in their small processing facility that complies with FDA processing-site requirements.



The famous achara of Mommy Juling reaches as far as Davao City.

Responding to increasing demands, they decided to put up a small processing facility adjacent to Mommy Juling's house. Through the assistance of DTI RuMEPP, BKR's License to Operate as a manufacturer was released in January 2010.

Dave and Rona took advantage of the various business development services offered by DTI RuMEPP, attending capability building trainings such as business planning, financial management, bookkeeping, and costing and pricing. Through these trainings, they were able to draw a systematic schedule of achara production. The product is sold at reasonable and affordable retail price that can compete with similar products in the mainstream market. BKR also adapted bookkeeping methods to track business gains.

With the help of Micro, Small and Medium Enterprises Center of DTI South Cotabato, BKR obtained approval for membership to GS1 Philippines to barcode their products. It could also now benefit from the Barangay Micro-Business Enterprise Law.

Through DTI RuMEPP's assistance, BKR participated in local, regional and national trade fairs (such as Yaman Gensan, T'nalak Festival of Koronadal, Uswag Sarangani, Mindanao Trade

Fair in Davao City, One Town One Product Mindanao Island Fair in Cagayan de Oro City, International Food Expo organized by DTI-Center for International Trade and Missions in SMX Convention Center in Manila, and recently, the Pinoy Micro Entrepreneurs Convention also in Manila). Their achara is now sold in nine malls in Davao.

In 2011, BKR began reaping awards for their hard work. They were nominated and won an award following the opinion polls that were carried out among the 7,000 members of the Trade Leaders' Club in 93 countries for their excellent brand image and quality within the sector and geographical area. BKR was invited to participate and receive the award from the Editorial Office and Trade Leaders' Club in December 2011 in Madrid, Spain.

After five years of existence, BKR Food Products gained a reputation for being a manufacturer of high quality achara. Every month, BKR produces an average of 1,000 kilograms of Aling Juling Crunchy Achara.

Recently, the entrepreneur in the hearts and minds of Rona and Dave has another budding business idea: pickled ampalaya. They believe that pickled ampalaya can be to Filipinos, what kimchi is to Koreans.

CATCHING THE PROMISE OF A BETTER INCOME

In 2008, Agri Business Week, an online magazine, dubbed the Pangasius as “agriculture’s new rising star”.

A few years later, Pangasius fillet or more popularly known as cream dory, flooded the supermarkets. Homes and restaurants alike included the various preparations of this reasonably priced fillet in their menus.

Pangasius is indigenous to the major rivers, reservoirs, and swamps in Thailand and the Mekong River Basin.

It was first introduced in the Philippines by the private sector in the ornamental fish trade as freshwater hammerhead shark. It is now considered as the third most important freshwater fish group within the aquaculture sector.

Pangasius is said to be making waves in Vietnam because these are processed into cream dory and are exported to Russia, Poland, Spain, USA, Netherlands, China, etc.

Merlyn Villegas receives her starter kit for Pangasius culture.



LIBERTAD IS A BARANGAY IN BUTUAN CITY, THE REGIONAL CENTER OF THE CARAGA REGION. IT IS LOCATED IN THE PROVINCE OF AGUSAN DEL NORTE.

WITH A POPULATION OF 322,506 AS OF 2013 AND A LAND AREA OF 817.28 KM², BUTUAN'S MAIN ECONOMIC ACTIVITY IS AGRICULTURE. LIBERTAD IS HOME TO THE “BALANGAY”, THE WOODEN PLANK-BUILT AND EDGE-PEGGED ANCIENT BOATS USED BY OUR ANCESTORS.

Pangasius

is also known as river or silver striped catfish, Siamese shark, sutchi catfish, or swai catfish. This fish species live in freshwater and is endemic to the Mekong basin in Vietnam. It is a riverine catfish belonging to the members of the family *Pangasidae*. It exhibits fast growth when cultured in a good environment.



Fresh catch of Pangasius sold in the markets throughout the provinces in Caraga Region.



Merlyn Villegas shows the fruits of her labor

In 2010, Merlyn Villegas caught this rising star that is “kanduhito” or “Mekong kanduli” in Filipino. She got into pangasius production after participating in a series of trainings organized by DTI RuMEPP. Prior to that, her family had been engaged in rice farming and tropical fish growing in Sitio Malalag, Barangay Libertad, Butuan City.

To apply her newly acquired knowledge and skills, Merlyn was provided with a starter kit consisting of 200 fingerlings and 4 sacks of feeds to start her home-based culture production of pangasius. The construction of the pond where the fingerlings were grown was her counterpart/equity in sourcing DTI RuMEPP’s assistance.

Getting into pangasius production gave her family additional income. In her initial undertaking, she earned P19,000. The stock in her pond also increased to 1,000 fingerlings.

To further maximize her profits, Merlyn was also trained in formulating and processing of alternative feeds using indigenous materials in 2012. In addition, solicitation for a feed processing machine to serve as a common service facility is in the works.

For the regular production of pangasius, a small scale hatchery will be established to ensure supply of fingerlings to provide potential growers with lower priced pangasius fingerlings.

With these developments, Merlyn hopes to ride on the demand in the international market for the cream dory fillet in the future.

Pangasius is cultured due to its strong market demand and fast growth. Previously, only a few countries dominated the culture production. Now it is already cultured in several countries in Asia like Thailand, Nepal, Pakistan, India, Bangladesh, Vietnam, Laos, Myanmar, Indonesia, and Cambodia.



PINAGALAAAN'S CUTFLOWER INDUSTRY *BLOOMS*

Barangay Pinagalaan in Bayugan City is one of the three barangays that helped the city earn its distinction as the “cutflower capital” of Agusan del Sur.

Cutflower production in Pinagalaan started as a backyard activity of one of its residents. He did everything, from planting to selling and marketing. Later, he realized that it is better to concentrate on selling so he trained one of his neighbors on producing cut flowers.

Cutflowers

are fresh flowers and flower buds that have been cut from the plant. These are suitable for bouquets, wreaths, corsages= and special flower arrangements. Cutflowers are grown throughout the Philippines, in areas with cool

PINAGALAAAN HAS A POPULATION OF MORE THAN 1,000 AND A LAND AREA OF 1,030 HECTARES.

IT IS FOUND IN BAYUGAN CITY, THE COMPONENT CITY OF CARAGA REGION AND IS 40 KMS AWAY FROM THE MUNICIPALITY OF PROSPERIDAD, THE PROVINCIAL CAPITAL OF AGUSAN DEL SUR.

AGRICULTURAL PRODUCTION SUCH AS WOOD, PALM OIL, AND CUTFLOWER IS THE MAIN ECONOMIC ACTIVITY OF THE PLACE WHERE YOU CAN ALSO FIND THE PINAGALAAAN FALLS.

Seeing the potential profitability of cutflower production, other residents of the barangay also ventured into it. Now, Pinagalaan's cutflower production has turned into a community enterprise involving 35 individuals, mostly housewives/women.

These growers usually sell fresh cutflowers to traders who even go to the farms in the mountain to buy in bulk.

To further boost their production capacity, DTI RuMEPP collaborated with the Agusan del Sur provincial and Bayugan municipal governments.

The planters were provided with starter kits consisting of seedlings and fertilizer. The provision of starter kits was limited but it did not prevent the other members of the community to expand their production.





Flower growers harvesting *chrysanthemum* in Brgy. Pinagalaan, Bayugan City.

The convergence of DTI RuMEPP's and the local government unit's efforts also helped growers address other concerns. The planters were provided skills trainings to produce innovative products out of fresh cutflowers and trainings on entrepreneurship. The trainings benefitted residents of Pinagalaan and 20 from other barangays.

Through the program's business planning workshop, the farmers were able to learn how to price their produce. They previously sold their flowers for only P40-P50 per bundle; now these are sold for P80-P100 per bundle.

The engagement of DTI RuMEPP opened up huge opportunities for the planters not only in Pinagalaan but also in neighboring barangays. Planters participated in trade fairs: one local fair, the Naliyagan Agro Fair; and one regional fair, the Mindanao Island Fair in Cagayan de Oro City.

The provincial government through the Payapa at Masaganang Pamayanan improved the farm-to-markets roads to facilitate the transport of cutflowers. This resulted to the opening of additional markets in Cagayan de Oro City and Tagum City in the Davao Region.

With all these interventions, a 30% increase in income was noted among the residents of Pinagalaan.

However, the biggest reward resulting from the collaborative efforts of DTI RuMEPP and the local governments was the new confidence of the growers --- to change their lives for the better.



Participants making corsages during the Basic Cutflower Arrangement Training in Agusan del Sur.



PERSEVERANCE AND HARDWORK BRINGS SUCCESS TO A YOUNG WOMAN

Home in Malimono, Surigao del Norte was Bernadette Manuel's first business school where she learned to nurture the spirit of entrepreneurship. Her father was a teacher and did photocopying and encoding on the side while her mother used to sell vegetables. After classes, Bernadette would spend time helping her parents out in their respective businesses.

In May 2008, after getting married and without a job, her father urged her to start a business. Her father's words of encouragement were music to her ears and swayed her to establish her own company, SeonKris Food Products.

With a meager capital of P300 which she took out from her little savings, she began making a product that she learned from school, peanut roll. She did further research on how to improve the taste and texture of her product. She would sell them to former classmates, neighbours and friends. Encouraged by the turnout of her small enterprise, she expanded her business and included polvoron, dried squid, salted squid and just recently, squid chicharon.

In 2009, Bernadette was chosen as one of the beneficiaries of the Product Development and

MALIMONO IS A FIFTH CLASS COASTAL MUNICIPALITY IN THE PROVINCE OF SURIGAO DEL NORTE IN THE CARAGA REGION, WITH A POPULATION OF 14,597. IT IS 50 KMS AWAY FROM SURIGAO CITY, THE PROVINCIAL CAPITAL OF SURIGAO DEL NORTE AND IS FAMOUS FOR ITS COMMERCIAL RESORTS AND BEACHES.

Upgrading-Composed Technologies for Sales-Enhancement (ProDUCTS) training by the the Rural Micro-Enterprise Promotion Programme (RuMEPP) of the Department of Trade and Industry.

ProDUCTS project is a comprehensive assistance package of RuMEPP for target beneficiaries of Surigao del Norte providing enterprise management capabilities, product development, business compliance assistance, and marketing support. She was trained on proper packaging and labelling and basic

Peanuts

have more protein, niacin, folate and phytosterols than any nut. It contains over 30 essential nutrients and phytonutrients. Peanuts are naturally cholesterol-free and is high in desirable mono-unsaturated fatty acids. Peanuts are valued by cooks and chefs worldwide for its oil.

The SeonKris Food Products provide employment opportunities to local residents in the municipality of Malimono, Surigao del Norte.





Bernadette Manuel was invited by IFAD as guest speaker in the side event on Gender & Youth during the 34th Session of the IFAD Governing Council in 2011 in Rome, Italy.

costing and pricing and was given a starter kit of 1000 pieces of developed labels for her participation in the project. With improved packaging and label, her products gained market exposure through local and regional trade fairs.

Due to an increasing market demand, Bernadette expanded her production through a P50,000 loan assistance from the Socorro Empowered People's Cooperative (SOEMCO), a RuMEPP conduit microfinance institution. Her dream for the factory to be modern and well-equipped is slowly being realized. Recently, the Department of Labor and Employment of Surigao granted SeonKris Food Products a mechanical dryer worth P250,000. This will enable the company to double its production of dried squid.

Bernadette has established distribution outlets in Butuan, Cagayan de Oro, Davao and Manila. Her sales have considerably increased from P18,000 in October 2009 to P50,000 in December 2011. Business assets also doubled from P35,000 in October 2009 to P70,000 in December 2011. The number of workers increased from four in October 2009 to seven in December 2011.

The waves of success brought her to Rome, Italy when she was invited by the International Fund



for Agricultural Development (IFAD) as guest speaker in the side event of the Thirty-fourth session of the IFAD Governing Council in February 2011. There, she expressed her desire to expand her business and come up with new product lines but the lack of capital hinders her plans.

Bernadette has earned a reputation in the world of micro-enterprise that speaks well of her diligence and perseverance in applying the lessons she has learned from her parents and RuMEPP. These lessons shall remain the backdrop of her enduring passion while playing her role as entrepreneur contributing her talents and efforts to fuel Surigao del Norte's economy.

PICKLED SEAWEEDS OF SURIGAO DEL SUR: *NATURE'S GIFT REINVENTED*

Nature has bequeathed the coastal dwellers of the towns of Lianga, Barobo and Hinatuan in Surigao del Sur with one of the greatest treasures of the sea, the seaweed.

Seaweed farming has become the primary source of income for families of around 300 households settled along these coastal towns. A total of 640 hectares in these areas are devoted to seaweed plantation that yields an annual production of 12.5 tons per hectare/year.

However, this is far from the industry's standard of 25 tons per hectare. Considering the farm gate price of P4 per kilo for the fresh seaweeds, the gross potential income of P32 million for the coastal towns' seaweed production has not yet been realized.

Seaweeds

contain anti-inflammatory and anti-microbial agents. Their medicinal effects are well-known; the ancient Romans used them to treat wounds, burns, and rashes. Anecdotal evidence also suggests that the ancient Egyptians may have used them as a treatment for breast cancer.

A seaweed farmer harvests his crop and sells to the Lianga Delight processing facility for a better price.



LIANGA, WITH A POPULATION OF 25,014 IS A FOURTH CLASS MUNICIPALITY FOUND IN THE PROVINCE OF SURIGAO DEL SUR IN THE CARAGA REGION.

IT IS FAMOUS FOR THE ENCHANTED RIVER AND BRITTANY ISLANDS AND IS 90KMS. AWAY FROM TANDAG CITY, THE PROVINCIAL CAPITAL.

THE MAIN ECONOMIC ACTIVITY IS SEAWEED FARMING, COCO-BASED PRODUCTS AND COFFEE PRODUCTION.

The seaweed farmers have not maximized the potentials of their industry primarily due to lack of financing and capacity to commercialize. To address such problems, DTI RuMEPP implemented the project "Productivity Enhancement on Seaweed Operation (PESO)". Entrepreneurial training, technology transfer, product development and marketing, and improved access to microfinance were given attention.

Through the concerted efforts of DTI RuMEPP, Lianga local government and Foundation for Rural Enterprise and Ecology Development of Mindanao, a two-day techno training on seaweed pickling was conducted in February 2010.

Seaweed pickles are a ready-to-eat special blend of seaweeds, vegetables, salt, sugar, and vinegar that is beginning to capture the attention of food enthusiasts. "Lianga Delights Seaweed Pickles" has been developed in response to growing demand for processed seaweed products.

Initial production was done at the temporary processing facility provided by the Surigao del Sur State University – Lianga campus. Production was initiated by the Surigao del Sur

Coastal women of Lianga during production of pickled seaweeds.



Institute of Fisheries and Aquaculture Multipurpose Cooperative and the INDOG Lianga, Inc. Licenses and permits to operate were also processed. Cash donations, pledges and other forms of support were provided, thus, encouraging the group to bring their production to commercial scale. A new site for the processing facility was identified in the recently constructed public market in the municipality of Lianga.

The interventions brought about a dramatic impact on the seaweed industry in Surigao del Sur. The price of fresh seaweeds increased by 150%, from P4 farm-gate price per kilo to P10 per kilo, sold at the Lianga Delight processing facility. The facility will need around 1 ton of fresh seaweeds per week when the commercial scale production plan is fully implemented. The processing of raw seaweeds into ready-to-eat packed pickles can generate sales amounting to 200% of production cost. Seaweed processing has generated employment for 102 individuals.

Working towards formal enterprise-oriented operations, farmers and processors went through a series of trainings and seminars to harness and strengthen their entrepreneurial skills. These include Business Expenses Savings Training, Good Manufacturing Practices, and Hazard Analysis and Critical Control Points. Then, it was show time for the Lianga Delight Seaweed Pickles. The product was packed in a food-grade pouch introduced by DTI RuMEPP. Each pouch contained 220 grams sold at P30.

The much anticipated participation in the One

Town One Product (OTOP) National Trade Fair came in September 2012 in Manila. There was an overwhelming response with cash sales of P1.5 million.

The Cantilan Rural Bank was the recommended Microfinance Institution of the seaweed farmers. Thus, 26 small seaweed farmers have availed of the bank's microfinance services. The Cantilan Rural Bank is still open to accept and process new and renewal loan applications.

The Bureau of Fisheries and Aquatic Resources has committed P5.9M to fund the purchase of packaging materials and equipment, an all-weather seaweed dryer, a moisture meter, and delivery vans.

The Lianga Delight Seaweed Pickles has brought about changes in the seaweed industry in the coastal towns of Surigao del Sur, turning dreams of seaweed farmers into sweet realities.

The Lianga Delights Seaweed Pickles are packed in food-grade pouches introduced by DTI-RuMEPP.



CAPACITY BUILDING OF MFIs: *THE SAPARI MPC EXPERIENCE*

Samahang Pangkabuhayan ng Riverside Multi-Purpose Cooperative (SAPARI MPC)), is one of the few successful cooperatives operating in the Province of Biliran, It is based in Barangay Poblacion in the Municipality of Almeria.

In 1979, with a meager amount of P90.00 which was the amount spared from the proceeds of a benefit dance intended to raise funds for the construction of a water reservoir for the barangay, seven (7) residents organized an association which they named Samahang Pangkabuhayan ng Riverside. In no time, the members increased to forty (40) and the initial P90.00 has multiplied a hundred times over by lending it to its members.

On March 05, 1995 with an asset size of P496,800.00, SAPARI was formally registered as a cooperative, and was renamed SAPARI Multi-Purpose Cooperative. It was the cooperative's desire to reach out to micro-enterprises in Almeria and the neighboring Municipality of Kawayan. It could not do so, however, because of its limited funds as no financial institution or funder was willing to grant it a loan.

In 2007, the Rural Micro-Enterprise Promotion Program (RuMEPP) was piloted in the Province of Leyte, and the cooperative's manager at that

Mr. Elmer Garado, SBC Desk Officer in Eastern Visayas, confers with a SAPARI MPC Officer during a regular visit conducted to partner MFIs.



The Small Business (SB) Corporation implements the Microfinance Credit & Support Component of RuMEPP. Aside from providing wholesale loans to Micro Finance Institutions (MFIs) for on-lending to micro entrepreneurs, SB Corporation shall also provide loans to MFIs for developing its capability to effectively serve rural micro entrepreneurs and expand its outreach services.

time heard from his counterparts about the program. The cooperative applied for accreditation with Small Business Corporation (SBC) and was granted its first credit line in 2008 in the amount of P500,000. Small Business Corporation is a government financial institution, which handles the micro-credit support component of RuMEPP.

The credit line granted to the cooperative allowed it to expand its operations not only to Kawayan but also the capital town of the province, Naval. In short, the cooperative was growing, with funds provided by SBC under the RuMEPP. As the number of its borrowers increased, however, so did its past due rate.

To address this, SBC offered SAPARI MPC a soft loan intended to capacitate the cooperative. The cooperative submitted a project proposal outlining the cost and the intended purpose, which was approved in due time. From the proceeds of the soft loan, SAPARI MPC acquired two (2) motorcycle units which their Account Officers cum collectors badly needed to reach borrowers in far flung barangays, one (1) photocopying machine to cut on its increasing photocopying expense and an LCD projector, which it needs to make presentations during pre-membership seminars.

The cooperative likewise engaged the services of a professional training organization to conduct a seminar on Credit Risk Management, Financial Management and Values Orientation for its account officers, the staff as well as its manager and members of the Board of Directors.



The photocopier machine bought through the soft loan from SBC helped SAPARI MPC provide additional services not only to its members but also to the community as well.

Under the RuMEPP, the provision of business delivery services in the form of trainings with micro-borrowers of accredited microfinance institutions as beneficiaries is another intervention which is making a direct impact in the lives of micro-borrowers.

They are provided with free training on different disciplines such as but not limited to, skills training on delicacies, GMP, product development, simple bookkeeping and records keeping.

It can be gainfully said that the micro-credit support provided by SBC under the RuMEPP greatly contributed to the growth of SAPARI MPC. The number of borrowers of the cooperative has steadily grown over the years. From 459 borrowers in 2009 it increased to 654 in 2010 and 723 borrowers in 2011.

As of end December 2011 its asset size reached P9.0M. SAPARI MPC's income rallied from P241,157.33 in 2007 to P430,271.26 in 2010.

Considering its very humble beginning, SAPARI MPC is proud to see some changes in the lives of enterprising poor families in its area of operations. This is proof that its dream of contributing to the efforts of several sectors of society geared towards local economy development is slowly but surely becoming a reality. The cooperative has likewise financed families who want to raise hogs in their backyards, vegetable farmers, root crop growers, fish vendors and sari-sari store owners. Some of the cooperative's borrowers are into "tabliya" and "kakanin" production. One of its more successful borrowers is Felimon Abecia who is a "suman" producer in Naval. Together with his fellow producers in Naval, they are determined to work their way out of poverty.

Our experience with SAPARI MPC proves that providing access to credit alone is not enough intervention for a sustainable microfinance operation. The need for institutional strengthening and capacity building for cooperative staff and officers is likewise an essential part of the endeavor. In addition, the training provided to borrowers of the cooperative through private BDS providers accredited by DTI greatly improved the quality of the existing borrowers of the coop. Training and access to finance are indeed the best ingredients for a successful micro-enterprise as learned from this experience.

SAPARI MPC has been able to extend its services to remote communities with the help of motorcycles acquired through their soft loan from SBC.



THEMATIC ARTICLES





Business Development Service Provision in RuMEPP: Access, Cost, Quality and Sustainability

CHRIS WHEATLEY

The range of non-financial services offered by RuMEPP to micro-enterprises is commendably complete, covering the following:

- Enterprise/Organisation establishment
- Basic business management and operational skills, including business plans, pricing and costing, financial management and accounting
- Technical skills for a wide range of food and non-food products, including GMP and HACCP
- Product development assistance, including branding, promotion, packaging and labelling
- Marketing support, including participation in trade fair at regional and national levels
- Facilitation of business registration, product licences etc.
- Provision of some equipment and consumables for enterprise start-up, product piloting etc.

All the cases presented in this survey have benefited from a range of these services, and increases in sales and incomes due to these interventions are consistently reported.

The service providers are less clearly identified in these cases. Many are NGOs, often operating locally and thus able to communicate in local languages and familiar with local conditions and business networks. Some providers are linked to universities or technical colleges, and this technical and/or business expertise is undoubtedly relevant and useful. On the other hand, there is little mention of business mentoring or linkage, where larger firms provide these services to smaller ones as part of value chain development.

The cases provide patchy information on the costs or service provision, especially as related to the economic benefits they provide, and a more detailed discussion of this is warranted.



The outlet of a local manufacturer of handicraft products in the municipality of Pilar, province of Sorsogon before RuMEPP assistance.



The marketing outlet transformed after receiving various BDS from RuMEPP such as product development and visual merchandising.

Some information is, however available:

- a) Rock oysters in Samar: BDS costing PhP 351,000 has resulted in a 20-30% increase in monthly income for about 200 households (50 gatherers, 150 processors), for a total additional income of about PhP 20,000 per month.
- b) Seaweed pickles in Surigao del Sur: PhP 915,000 was invested in BDs by RuMEPP. This has resulted in price increases of 150% for raw materials (fresh seaweed) purchased from producers, and 100% profit margin for pickle produced by the processing plant. Household income has increased (no figures provided)
- c) Chichacorn in Abra; BDS in total costing PhP 736,000 were provided, resulting in employment generation for 82 women
- d) Sumak in Biliran: BDs costing PhP 249,000 provided, resulting in PhP 866,000 additional sales over 12 months, and generating 5 extra jobs.

Two key issues with BDS provision are quality/relevance and cost/sustainability of the services. Delivering rural BDS is different to providing services to urban-based microenterprises, as geographic dispersion and poor communications increase unit costs.



Provision of BDS in RuMEPP also includes one-on-one consultation with DTI business counselors on a wide range of services (i.e. business start-up, expansion)



RuMEPP also tapped local experts found in each region/province in capacity building activities for micro entrepreneur beneficiaries.

Grouping beneficiaries into associations has advantages in this respect, but also entails other organisational issues. The case studies presented here do not provide sufficient information to make detailed assessments of service quality and sustainability, but some key questions that RuMEPP needs to consider as the program advances are:

- Will be services be relevant and affordable to micro-entrepreneurs if no longer supported/subsidized by RuMEPP?
- Based on past experiences, how can the unit costs of BDS provision be reduced?
- Can graduates of past training be promoted as low-cost, local service providers at community level?
- Is there potential to engage larger firms in providing BDS to micro-enterprises in similar value chains (business mentoring/linkage)?
- What adaptations to specific services have been made, and could be developed, to increase relevance to RuMEPP clients (and reduce unit costs)?
- Can current providers of BDS suggest ways to make their services sustainable in a post-RUMEPP situation (ie fee-based?)
- How cost effective are specific services? E.g. value of additional products sold/markets gained vs. cost of trade fair participation.

It would be useful to organise a forum of RuMEPP BDS providers to explore the above questions, and develop a road-map for more sustainable, relevant and high quality services in the future.

Linking Credit and BDS in RuMEPP

CHRIS WHEATLEY

The cases presented here provide a range of experiences regarding the provision of financial and non-financial services for rural microenterprises. While in some cases there is an explicit linkage between the two, with RuMEPP active in ensuring that business loans are complemented by relevant and timely capacity building or marketing support (for example), in other cases it is clear that this degree of coordination did not occur, with RuMEPP support being focused more on the non-financial (BDS) services). In these cases, finance was secured through loans with non-accredited providers, or through grant support from other agencies. In addition, in some cases key equipment and facilities have been provided by local governments (or via RuMEPP) as a grant to the community or business, thus obviating the need for loan finance. Finally, there are some cases in which there is no mention of any financial or in-kind support, i.e. where RuMEPP assistance has been focused on capacity building and marketing support only. Examples of these different situations are:

A. Finance through accredited MFI, in coordination with BDS support

a. Kalinga coffee processing and marketing, where RuMEPP was instrumental in obtaining MFI accreditation with SBC

b. Leyte Verse store as an example of 1,320 micro-entrepreneurs

c. Masbate – carmelado producers

d. Surigao del Sur – seaweed: 26 producers obtain finance from an accredited MFI

e. Surigao del Norte – p50,000 loan for producing/marketing dried squid

B. Finance from unaccredited MFI

a. North Samar – Pacific Chips: finance from own village savings and loan scheme (resulting from RuMEPP training).

b. East Samar - Souvenir shop: loans from multipurpose cooperative and DOST



A coffee processor in Kalinga receives her cheque for the loan accessed from BIBAK MPC.

- C. Grant from LGU or other agency, for working capital or equipment
 - a. Abra – Chicharon obtained p80,000 from LGU for working capital
 - b. Agusan del Norte – cutflowers obtained a grant for planting materials and tools
 - c. Camarines Sur – grant for a dried fish processing facility
 - d. Biliran – PhP 30,000 for tools and equipment for Suman production
 - e. Sarangani – grant for a food processing center with provincial and local government support, plus equipment from RuMEPP
 - f. Surigao del Norte – PhP 250,000 grant for a mechanical drier from DOLE



A RuMEPP beneficiary of BDS is successfully linked to a partner MFI in the province of Catanduanes.

- D. Equipment/facilities provided directly by RuMEPP (grant)
 - a. Agusan del Norte – Pangasius Starter kit (fingerlings and feed) provided by RuMEPP
 - b. Samar – Rock oysters; provision of packaging and labelling materials
- E. No mention of finance or in-kind support
 - a. Albay – footwear
 - b. Catanduanes – Abaca
 - c. Ifuagao – root crop processing
 - d. Sorsogon – bacon weavers
 - e. South Corbato – Atchara

The case of Kalinga coffee is particularly relevant, where RuMEPP placed much effort on assisting MFIs to obtain SBC accreditation, thus facilitating the convergence of financial and non-financial support in one package. This, however, took considerable time - over four years - and effort to succeed with just one organisation: BIBAK MPC. The case study reports: “The partnership of RuMEPP DTI Kalinga and BIBAK MPC started after several consultations/meetings with the BIBAK....which eventually evolved to a partnership where strategies to really assist the RUMEPP micro-enterprises in terms of responsible credit have slowly taken place. As a result, the BIBAK MPC finally agreed to open a special window for Commercial Loan purposes. Priority borrowers are given to MEs endorsed by the DTI-Kalinga Provincial office. Prior to endorsement, DTI-Kalinga makes a careful assessment of the client and the business...”. Thus, the end result is a well coordinated partnership between the MFI and RuMEPP, with “Micro Entrepreneur Beneficiaries and three (3) small Cooperativesable to procure machines and equipment, develop their own production areas and invest to buy additional raw materials/stocks. Through the convergence efforts of the program, the 89 Micro Entrepreneurs have increased their income by 20% and were able to generate employment of 50 people in the locality”

The other cases in group C above, are notable for the degree of grant and in-kind support provided by local governments and other agencies (national, provincial and NGO) to micro- and small-businesses, associations etc., and which may entail significant monetary value (e.g. for processing centers/equipment). In the case of Camarines Sur, it is clear that the initial investment in dried fish processing equipment by the LGU was not successful, and that a combination of relevant BDS – capacity building in both technical and business areas, plus marketing support – has made a difference.

Some lessons and policy implications from these experiences are:

1. Rural micro-enterprise development, as illustrated in these cases, benefits from the provision of an appropriate mix of financial and non-financial services. Although their coordination takes time and effort, it appears well worthwhile.
2. Local governments and other agencies have the capacity to support investment in facilities and equipment for rural microenterprises, and also working capital, on a grant basis. However, these



A food processor in the province of Biliran accepts her cheque from the SAPARI MPC.

interventions need to be part of a well-designed package, based on participatory planning with the beneficiaries, and that includes appropriate BDS provision in both technical and business areas, in order to ensure that these are well utilized.

3. More in-depth analysis of some key cases is required to assess the value for money (cost/benefit) of the RuMEPP interventions themselves, over and above the economic benefits obtained by individual entrepreneurs.

4. RuMEPP has provided some consumables (e.g. labels, packaging materials) to microenterprises as part of non-financial BDS support. It is important that this is limited to a start-up period, and that the business plans are viable when these costs are included.

Gender Lens in Micro-enterprises: A look at ensuring gender equality and women empowerment in RuMEPP interventions

ARMA R. BERTUSO

There are already numerous documentations that explicitly showed that addressing gender issues, including gender equality and women empowerment, proves vital to overcoming poverty and ensuring rural development. Micro-enterprise is an important field in rural development.

This paper tries to summarize lessons learned in incorporating gender – gender mainstreaming – into the implementation of DTI-RuMEPP, which is based on the nineteen (19) case stories selected from each target province site of the project. Moreover, the youth's participation in micro-enterprise projects of RuMEPP is also examined.

One of the basic questions raised when examining gender mainstreaming in projects is participation, “Do men and women participate in the projects? If yes, do women have equal participation?” In the case of RuMEPP, it shows that majority of the target beneficiaries are women. Out of the 19 cases, 18 had emphasized women participation in the micro-enterprise at varying levels – as individuals, husband-wife teams, groups/associations and community. This was not a basis for targeting, but rather more focused than the priority industry.



Organized groups of men and women are targeted not only for entrepreneurial development but also for organizational strengthening.

¹ Gender Equality refers to women and men have equal rights, freedoms, conditions and opportunities to access and control socially valued goods and resources and enjoy the same status within a society. It does not mean that the goal is that women and men become the same, but rather that they have equal life chances. This applies not only to equality of opportunity but also to equality of impact and benefits arising from economic, social, cultural and political development (IFAD, 2012).

² Empowerment refers to the process of increasing the opportunity of people to take control of their own lives. It is about people living according to their own values and being able to express preferences, make choices and influence – both individually and collectively- the decisions that affect their lives. Empowerment of women or men includes developing self-reliance, gaining skills or having their own skills and knowledge recognized, and increasing their power to make decisions and have their voices heard, and to negotiate and challenge societal norms and customs.



A wife of a fisherman in the province of Sarangani demonstrates proper procedures in processing seaweeds. A skill she acquired in one of the many trainings on food production provided by RuMEPP.

Women's involvement in micro-enterprise includes from food products (viands, delicacies, snacks, etc.) to handicrafts. Aside from women being the main beneficiaries of the RuMEPP projects (10 case stories), it is also worth mentioning that there are stories that showcase both husband and wife (3 case stories), and communities with men/women involvement (3 case stories) receiving help from RuMEPP interventions. It is important to ensure gender balance in project interventions and services for equal participation and gender equality.

Gender mainstreaming in projects does not stop in involving women in projects. It should also look at "How are benefits from the project distributed and utilized by men and women? Are there equal opportunities to benefit from the projects?". Looking at the benefits, particularly on income, the case stories showed that women enjoy the benefits they derived from their involvement in projects. Many projects had reported

additional income derived from the enterprises. Incomes contribute to their family's livelihood, but also serve as additional capital for other business opportunities. It is common among women to use her income to invest in the education of her children (i.e.: Women weaver in Sorsogon and Root Crops processing in Kiangnan).

As one of the beneficiaries, Mrs Elsa B. Codamum of Kiangnan, said "The increase in income had benefitted our households particularly in complementing the family income derived mainly from agricultural production and in being able to send their children to school". Women made sure that benefits derived from the projects improve the lives of the household members. It also showed that sound investment of incomes is considered. Aside from income, women from ordinary housewives had taken more active involvement in their groups and associations. They are also recipients of different skills trainings which include food and handicraft processing and personality development which focuses on attitudes and confidence. The projects have also facilitated working together that resulted to women becoming more active and empowered.

One of the important aspects in gender mainstreaming is gender analysis. It is also important to ask whether gender analysis was conducted to understand the different roles, interests and priorities of women and men, and tailor fit policies, projects and programmes accordingly. It should be mentioned that gender analysis should be integrated in the design of projects from the start of implementation to provide guidance especially

in monitoring and evaluation as well as measuring of project impacts towards the end.

Aside from women, youth has also been emphasized as an equally important sector of society to be included in rural poverty alleviation projects. Among the 19 case stories, a young micro entrepreneur from Surigao del Norte was highlighted to have benefitted from RuMEPP assistance. This is the case of Bernadette Manuel owner of Seon Kris



RuMEPP also provides capacity building assistance to members of indigenous groups, such as Muslim women in Mindanao.

Food Products, who was inspired by the hardwork of her parents in developing her food processing enterprise. Bernadette was able to share her experiences not only with the people in her community but also with young people in other countries.

To summarize, the learnings and benefits of RuMEPP's projects and services to the women and youth include: (1) Participation: from simple and ordinary housewives to active members in the community (and even travelling abroad); (2) Income contributors in the household livelihood: from small income to support family's expenses, and investments in children's education; (3) Women empowerment: not only limited to being knowledgeable and skilled but also in decision-making and taking control of the family and personal lives; and (4) gender equality between husband and wives in involvement in the business.

A look at RuMEPP's policies, gender mainstreaming – gender equity and women empowerment- was not specifically included. However, it was mentioned that during the mid-term project implementation of RuMEPP, gender mainstreaming was included in the design of the project. Learning from the outcomes of the case stories, we can say and put forward that gender mainstreaming should be ensured to be part of micro-enterprises projects and initiatives so as to make sure that the right beneficiaries are reached—the women, especially of poor households.

To end, the role of women in rural development as home care-takers, food producers, and entrepreneurs is important. But this will not fully develop if women and youth continue to have limited access to resources such as land, financial services, training/extension services, and markets. It is thus important to address the removal of these obstacles through gender-sensitive approaches that will ensure inclusion of women and youth that will not only benefit women, but their households, communities, and society as a whole.

Value Chain Approach: The Better Way to Improve Livelihoods

BIN LIU

Introduction

Traditional rural development approach includes measures that link farmers to downstream market chain players such as food manufacturers, making them material suppliers or raw product producers. It can undoubtedly increase farmers' income and improve their livelihood, but it also limits their room for advance by binding their economic prospect to another party. In this context, they become a part of another chain player rather than establish their own position. They do not have too much bargaining power and their market capabilities are not greatly strengthened.



To facilitate the attendance of target beneficiaries, skills trainings are conducted on-site where the participants reside and raw materials required for the activities are easily accessed.

Relevant Cases

RuMEPP uses several common measures to integrate beneficiaries into the value chain. First, RuMEPP offers training in business management, basic accounting, and marketing strategies to help the beneficiaries develop an entrepreneur's mindset. Second, technical assistance in production processes and product development, especially in labelling and packaging, are provided in some cases. Third, many micro-enterprises are supported in business registration and market penetrating opportunities such as participation to trade fairs.

There are a few notable cases in which the beneficiaries actively extend the value chain by hiring additional workers and opening new branches of their business, like the stories of Wincofel Special Suman from Biliran, dried fish in Camarines Sur, souvenir shop in Eastern Samar, and Verse stores in Leyte. Many micro-

In contrast, the value chain approach actively incorporates beneficiaries into market activities, engaging them in business interactions with other chain players. The beneficiaries are deemed an independent, indispensable component of the chain, and other chain players are encouraged to adopt the same point of view. Through this approach, the beneficiaries can obtain useful market skills that are essential to continuous improvement of their livelihood. RuMEPP delivers capacity-building training and financial aid to farmers and micro-business owners to prepare them for value chain activities.



A vegetable noodle maker showcasing her improved products in food-grade pouches provided by RuMEPP under the Product Development Assistance.

enterprises are able to reach top-notch markets in the Philippines such as Manila and Cebu, and the woven products made by housewives in Catanduanes even entice the interest of exporters.

The development of rural micro-enterprises brings the beneficiaries more than just monetary income. Monnie, the owner of Wincofel Special Suman, talks about what change his business achievement has brought to his family: *In addition to my wife's income as government employee, we were able to send our children to school through our "Suman" business.*

Similarly, the members of Baguinge Rural Homemakers Association-Alabama Rural Improvement Club (RIC) can use income earned by root crop processing to send their children to school, which, as the president of the association puts it, is "the biggest contribution of their association to its members."

In some of the cases, RuMEPP interventions changes the beneficiaries' livelihood from one that could not generate enough income to sustain basic living needs to a much improved one that not only adequately provides for the family but also offers a promising prospect. In other ones, RuMEPP helps the beneficiaries add more value to their products, thus rendering their businesses more profitable. All these facts demonstrate that RuMEPP projects have made solid progress in value chain development.

Implication

What is unique of RuMEPP's value chain approach is that it integrates efforts from many related stakeholders, including government agencies, research institutes, financing institutions, and non-governmental organizations (NGOs). Therefore, what the beneficiaries receive is a comprehensive package covering most of their needs instead of measures that only address a specific area. In addition, RuMEPP invites other players of the value chain to its activities, creating a solution that is beneficial for every party, with a concentration on the underprivileged upstream chain players. The considerable accomplishments RuMEPP programs have achieved suggest that an integrated mindset should be adopted by policymakers to suit the value chain approach. More interdepartmental and inter-organizational effort should be made.

Another implication is that knowledge in business and marketing has a very important role in livelihood improvement. For ordinary farmers, business development is more complicated and harder to understand compared to farming. When designing a program, more resources should be allocated to build farmers' capacities in this area. Since RuMEPP interventions cover a wide range of livelihoods (the cases

presented in this publication include crop cultivation, aquaculture, food processing, handcraft making, and retailing), a thorough assessment needs to be conducted to determine specific target areas in business development.

Recommendation

In addition to the points mentioned above, there are three important issues that need to be further addressed in subsequent assistance to RuMEPP's ME beneficiaries: food safety, environment protection, and transportation.



RuMEPP's value chain approach involves not only capacity building or product development but also linking MEs to better markets through trade fairs.

As experienced in RuMEPP, many rural enterprises are engaged in food processing. Given the relatively low level of technology used by this sector, food safety may be a potential problem. What is encouraging is that RuMEPP includes food safety and hygiene in some of its training seminars. Some enterprises have obtained certifications of the FDA and a few others are planning to do so. Training activities in these areas should be mandatory in food processing projects to increase beneficiaries' awareness in food safety and help them comply with official industry standards. Inadequate environment protection is also associated with the low level of technology used by a significant number of rural enterprises. If left undealt with, this issue will keep micro enterprises from reaching their full potential. In the case of the dried fish in Camarines Sur, the tendency of overfishing has been addressed. Such measures should be implemented to similar areas involving agricultural production.

Around the Philippines, inconvenient transportation emerges to be a hurdle for market expansion. This issue is more challenging for rural enterprises since most of them are located in remote, underdeveloped areas. RuMEPP should continue its collaboration with other rural development programmes to ensure that infrastructure-related concerns of micro entrepreneurs are addressed accordingly.

While it is true that infrastructure improvement entails huge investments, its positive effect to the sustainability of rural micro enterprises and to the development of the value chain far outweighs the costs involved. With access to better roads and other basic physical facilities, the cost of doing business for the enterprising poor in rural areas will be reduced significantly.

Rural Enterprise Development from a Food Systems Perspective

DINDO CAMPILAN

Overview

The food sector is a common focus of rural enterprise development. In this collection of RuMEPP outcome stories, several case enterprises deal with the production and marketing of food products, as derived from agriculture and natural resources.

A food systems perspective provides an analytical view on the strategic contribution of rural enterprises in food production, processing, distribution, selling and consumption. It also helps to critically examine the role of rural entrepreneurship in strengthening the interface between income generation and food provision for sustainable livelihood, and the role that rural enterprises play.

Profile of food-based business enterprises

RuMEPP-assisted food enterprises which have ventured into the food business generally cover four product categories:

1. Snackfoods consisting of sweets and desserts in ready-to-serve form e.g. peanut roll, rootcrop chip, crispy corn (chicacorn).
2. Ethnic foods closely associated with local food culture and tradition e.g. sticky-rice roll (suman), pastille (carmelado), pickled spices and fruits (atchara).
3. Novelty foods whose key selling point is their unique, trendy and/or exotic nature e.g. pickled seaweed, rock oysters.
4. Viands served as meal dishes to complement staple foods e.g. fresh and dried fish.

As typical in RuMEPP, business operations vary in scale of enterprise organizations:

1. Home-based, sole proprietorship usually by adult women members of the household e.g. South Cotabato's atchara family enterprise, Masbate's pastille producers.
2. Collective enterprises either as formal organization or informal network of individual entrepreneurs e.g. women's associations in Abra and Ifugao.
3. Larger-scale enterprises, organized either of the above two, while relying on more mechanized

Taro choco cream polvoron of Kiangnan, Ifugao





Pickled Seaweeds of Lianga Delights in Surigao del Sur

operations or higher capital investments e.g. Sarangani ethnic foods and delicacies, Biliran sticky-rice roll.

In terms of market need and opportunities, food-oriented business enterprises target:

1. Expanding volume of existing products with established markets

e.g. Masbate's pastille producers, Northern Samar's "Pacific chips".

2. Introducing new products in existing markets, Butuan's Pangasius fish-raiser, Surigao del Sur's seaweed pickles.

3. Expanding markets for existing products e.g. Ifugao's rootcrop snackfood, Biliran's sticky-rice roll, Surigao del Norte's peanut roll.

General entrepreneurship trends

Women are the dominant entrepreneurs in the food sector. Except for one case, the rest of food-based businesses are operated by women, most often as part of a women's only association of producers and processors. While women-led, RuMEPP-assisted enterprises are also common in other business sectors, there seems to be a closer link between food-based and women's collective enterprises.

Snackfoods and traditional food items are the two major product lines. These could be attributed to the ease in establishing and operating the business for these products because of their: 1) wide popularity and general appeal across consumer segments, 2) low-investment requirement for start-up business, and 3) affordability, convenience and quick turn-over.

Harnessing market potential of underutilized agricultural and natural resource assets is an underlying purpose of rural food business. It introduces various value-adding innovations for agricultural crop and fishery commodities. For example processed food products from rootcrops, which are otherwise neglected in local communities, provide new and additional income-generating activities especially for women.

Improved dietary and nutritional values are a less common feature of food products. Except in marine resources-related businesses, the food products cater to consumer demand for snacks and novelty items often characterized by high-sugar and high-fat content. There seems to be minimal interest among rural entrepreneurs in marketing basic food necessities and meal-type dishes.

Skills training and moderate-level capital investment are the primary contributors to the development and growth of food-based business enterprises. The case stories provide some evidence on RuMEPP's strategic contributions, since they address these two key areas of external support required by these rural entrepreneurs.

Future challenges and opportunities

The case stories illustrate the income-generating potential of food businesses for micro- and small-scale entrepreneurs. Food products are particularly suitable for those with early-stage business capacities because of low investment requirements, potential immediate returns and already existing markets.



Sisi or Rock Oyster of Majaba Island, Catbalogan, Samar

Meanwhile as vehicles for community development, rural enterprises face the broader opportunity of securing food for poor producers and consumers. In particular, food-based enterprises are expected to help ensure that: 1) rural households channel business income towards enhancing food access, 2) business products significantly contribute to more basic food needs especially for the poor, and 3) there is greater dietary and nutritional value addition for consumers of food product.

Promoting rural entrepreneurship in the food sector also involves key challenges such as:

1. Enhancing capacity for organizing and managing community-based business enterprises. As enterprises grow and expand, these need to anticipate potential issues in operating collective businesses more efficiently, profitably and sustainably. This is particularly critical for women entrepreneurs who continue performing their domestic household tasks while assuming increased roles in income generation.
2. Managing businesses in a dynamic and highly competitive food market. Consumer demand is subject to fast-changing food consumption trends and preferences. Continuing innovation in products and services are of prime importance in the food business sector. At the same time rural enterprises face strong competition from larger business firms, which generally have greater capacity in producing and market-positioning products with a perceived “value-for-money” advantage by consumers.
3. Maintaining product standards for food safety and quality. Relative to other business sectors, food-based enterprises are increasingly under pressure to comply with business standards for product safety and general quality, e.g. extending shelf-life through product packaging, avoiding contaminants through proper sanitation. While there are no reported issues in the RuMEPP cases, it is essential that rural enterprises pro-actively introduce production and marketing practices to consistently assure consumers of safe, high-quality products.

RuMEPP Discovers “Roots of Value-Chain” in Micro Enterprise

GELIA T. CASTILLO

Value-chain and entrepreneurship are two of the latest additions to the poverty and development literature. The overriding objective is “to link producers to the market”. Behind this objective is the search for yet another innovative approach to poverty reduction—hence, the turn to micro-entrepreneurship. There was even an attempt to develop a concept which connects poverty and entrepreneurship—thus the term: “ENTREPRENEURIAL POOR”. Come to think of it: if someone were entrepreneurial, why would he or she be poor? Then came the issue of urban vs. rural. It has been said that urban-based micro enterprises had tended to receive priority support because they were easier to reach and were inclined to achieve higher success rate. Rural microenterprises therefore lagged behind and were perceived to have lesser potential for growth. As a consequence, RuMEPP was born.

After seven years of experience, there are evidences of having made a difference. RuMEPP seems to have discovered “roots of value-chain” in micro-enterprise. From the start, five poorest regions was the only specification of the poverty focus for RuMEPP. Implementation activities zeroed in on the “scanning” for small entrepreneurs already practicing their “trade” albeit at low levels; “budding” entrepreneurs awaiting opportunities to blossom; and the nurturance of both types so they could grow and realize their full potentials. These people were not necessarily the poor or poorest in the community. Their distinguishing quality was the “PREDISPOSITION TO ENTREPRENEURSHIP”. Their enterprises were productive, i.e., creating something marketable out of agricultural and natural resource-based raw materials. The operative word is: MARKETABLE. In all instances, through its rich outreach of institutions and agencies, RuMEPP had helped make that possible.

The collection of project stories is about micro-enterprise promotion from small beginnings, or restart of “old beginnings” to more than local markets with single/family proprietorships or group-organized enterprises. Quite unlike experts’ elegant case studies, the stories are simple, with few, if any, analytical embellishments but they are all experience-based distilled from actual field activities. This is the collection’s distinctive feature. In a way, no two stories, no two products are alike, apparently a reflection of the One-Town-One-Product (OTOP) policy.

This encourages and engenders a sense of pride and cultural identity among the provinces about their achievements and the fact of their existence. The raw materials for the market products range from corn, rootcrops, coffee, Pangasius fish and feeds using indigenous materials, abaca, glutinous rice, coconuts, wood, bananas, local vinegar, honey, shrimps, carabao milk, papaya, peanuts, ampalaya, cutflowers, squid, seaweeds, poultry, fresh fruits, and rock oysters. They are all agricultural and natural resource-based. The one big lesson to be learned from this collection of stories is: The sustainability of the enterprise in RuMEPP's portfolio depends not only on a continuing demand for the product but on the continuing supply and quality of raw materials. This fact of life stimulates agricultural and marine aquatic activity—which is very rural-based. One cannot market rock oysters where there are no oysters produced in the place. There cannot be corn chips, where there is no corn.

RuMEPP opened a wider window of market opportunities for micro-entrepreneurs. There are “potential gems” to be polished and nourished in product development and in working with individuals and groups who make a difference in their lives. Product differentiation; diversification; quality enhancement; value-adding features such as packaging, labelling, branding; affordability; wider acceptability; utilitarian assets such as technology; customer and consumer matching, etc. were approaches used. Product champions or product endorsers play a large part in social marketing for enlarging the reach of micro-enterprise. They also had to learn the value of collective action for everybody's benefit. This has been shown in groups who were trained together; who use and share common facilities; organize themselves for special identity even if they are individual producers to promote their common good; and in some instances, market together. This has important implications for the growth of their particular industries.

RuMEPP provided capacity development opportunities (skills, techniques, basic business operations knowledge); exposure to a more “fertile” world of other models for doing things; linkages with significant others to broaden market and supply chain contacts; new and relevant technologies and concepts; relationships with source agencies, public and private; mentoring; partnerships; new learnings and most of all—a NEW and DIFFERENT PERSPECTIVE—towards a wider market, farther away from the origin of production. These inputs have led to improved product quality; an enriched social capital; an enhanced chain of interpersonal relations which are indispensable in developing self-confidence. Friends are important in value-chain; in linking with the market; in the protection of intellectual property rights (trade secrets). Mutual trust and confidence, business ethics (no matter how rudimentary) and food safety are necessary for any market venture—to prosper and stay prosperous. RuMEPP's inputs can be characterized as: pro-market; pro-innovation; pro-expansion at the right time; pro-quality enhancement; pro-learning activities and events; pro-greater exposure; pro-information and communication; pro-linkages; pro-partnership and pro-mentoring.

Studies have shown that micro-enterprise clients who availed of non-financial services and micro-finance had better business performance than those who did not avail of both services. Promoting micro-entrepreneurship is “not a walk in the park”. There are many factors in which someone can assist in nurturing an enterprise but the “predisposition” belongs to the “budding” entrepreneur. The unique combination of Business Development Services, infusion of Capital, and the development of Social Capital emerges uniquely in different ways, at different times, in the making of an entrepreneur.

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