



PHILIPPINE COOPERATIVE NEWS

Transformative Cooperatives: For People, Planet, Prosperity & Peace

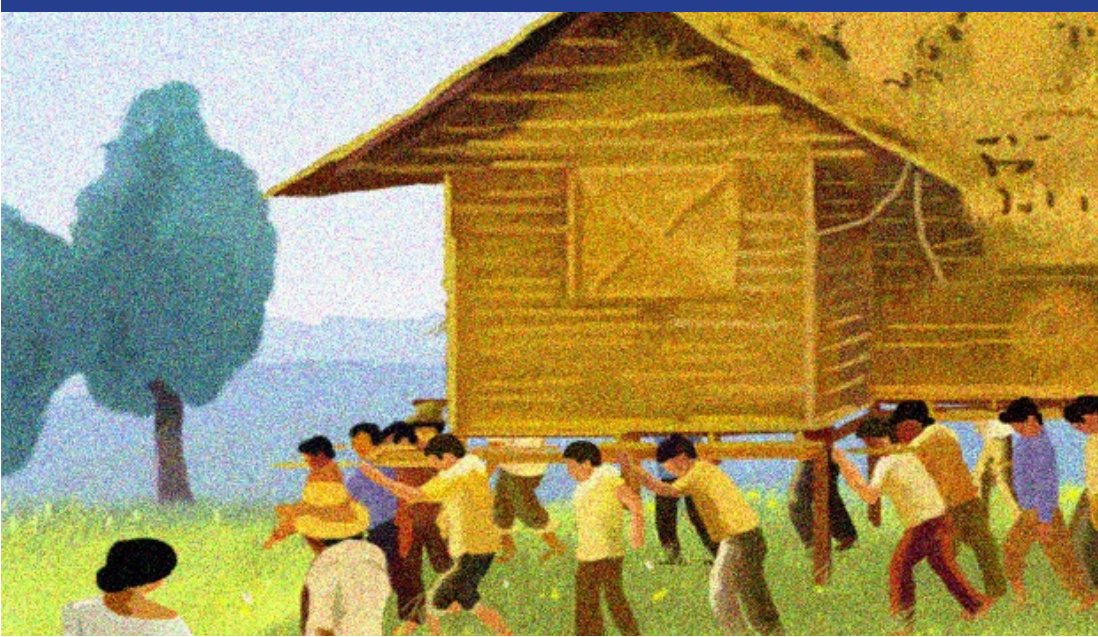
Theme:
MAKABAGONG KOOPERATIBA PARA SA KALIKASAN, KAPAYAPAAN, KAUNLARAN, AT SANG KATAUHAN

"Sa bawat henerasyon, may progresibong rebolusyon; rebolusyong kooperatiba-NGAYON NA!"

Partners for Building Resilient and Empowered Communities Towards a Better and Stronger Philippines

COOPS TRAILBLAZE THE EMPOWERING, LIBERATING PATH

A Briefer For His Excellency, Pres. Rodrigo Roa Duterte



To those who have dreamt, advocated, struggled and even died for it, social change has been so elusive all these years despite 14 years of Martial Law and two people power revolutions. The structures and systems that are breeding poverty, gross inequities and social injustices have remained as formidable as ever. But not anymore. Under the present dispensation social transformation has begun.

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CDA-DAR Partnership Program Empowers IPs and IP Communities:

The Story of B'laan Tribal Community in North Cotabato

In the valley of Barangay Balcong, Municipality of Tulunan, Province of North Cotabato resides the 99.9% B'laan Tribe inhabitants.

The community is 30 kilometers away from the National Highway of Km. 125, La Esperanza, Tulunan, Cotabato. As a tribe, they have their own customs and practices, most of them are farmers and agrarian reform beneficiaries.

They have planted their vast land abundantly with a variety of agricultural products such as banana, corn, copra, rubber trees, ginger and other root and fruit bearing crops.

For a long time, they find it difficult to market their products and to get reasonable price due to distance and poor road condition from sitios to barangay. Their only means of transportation are through horses. Transporting their products from barangay to town proper entails high freight charges. More often than not, B'laan residents opted to consume their produce and the excess will be discarded or goes to their livestock as feeds. Occa-

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MEMBER-CONSUMER-OWNERS (MCOs), OWN ELECTRIC COOPERATIVES

(A Story of Social Injustice Committed Against MCOs)

The passage of R.A.6938 on March 10, 1990 paved the way for the consolidation of the registration and regulation of all types and categories of cooperatives to the Cooperative Development Authority (CDA) which was created, at the same time, through R.A.6939.

With regards to electric cooperatives, there are now thirteen (13) registered with the CDA,

all believing in the spirit of Cooperativism, and enjoy the fruits of ownerships by receiving a yearly dividend and patronage refund.

Residents within the franchise areas of electric cooperatives are given the opportunity to own the enterprise and enjoy the privileges accorded by law to cooperatives and to its member-consumer-owners (MCOs) like the opportunity to receive part of the

proceeds out of the surplus in operation in the forms of interest on share capital and patronage refund. The Authority is unceasingly and energetically campaigning for the registration of more electric cooperatives with the CDA.

Unknown to millions of Filipinos, their basic rights as owners of those "electric coops" (by name only but not registered with the CDA) are not recognized despite

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CSF: A Sure Way To Do Credit



San Jose, Dinagat Islands, (11 September 2018) --- Always the first to implement new cooperative ways, the mystical Province of Dinagat Islands (PDI) again beats other provinces within Caraga, in the launching of the Credit Surety Fund (CSF) or the implementation of RA 10744: Credit surety Fund Act of 2014 among cooperatives of PDI. The Provincial Cooperative Development Office spearheaded this launching and MOA signing to signal the operation of CSF in this

area.

The establishment of the CSF is a mechanism to enhance the credit worthiness of the Micro, Small and Medium Enterprises (MSMEs) and the cooperatives. The purpose of RA 10744 is to broaden access to credit facilities and to sustain the continuous flow of credit to increase economic activities for MSMEs and cooperatives.

Mr. V. Bruce J. Tolentino, Monetary Board Member of the Bangko Sentral ng Pilipinas, Chairman Orlando R. Ravanera of the Cooperative Development Author-

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Photo Courtesy: Cooperative Broadcasting Federation of Mindanao

HOPE FOR LASTING PEACE IN MINDANAO



Chairman of the Committee on Cooperatives of the Sangguniang Panlungsod.

The MPN-CDP as a program is part of the socio-economic component of the Peace Initiatives of the CDA implemented to combat poverty in the battle-worn Mindanao Island. A development package that aims to organize and develop sustainable and self-reliant cooperatives. The turn-over of the mobile mini rice mill with de-stoner comes with the giving-away of the cash assistance amounting to Two Hundred and Fifty Thousand Pesos (P250,000.00) to every cooperative chosen as beneficiary.

Only one (1) beneficiary coop failed to join the celebration because the vehicle borrowed from the local government office intended to transport the mini rice mill facility from Butuan City to the area bogged down. Since Magroyong Farmers MPC is located in a far-distanced barangay in Magroyong, Municipality of San Miguel, Surigao del Sur Province, it was difficult for them to come without a means of transportation. They were later followed up by CDA personnel from this extension office for the delivery of their mobile rice mill (minus the ceremony).

Butuan City, August 18, 2018 ---- A soft-launching of the project and a simple ceremony was conducted for the handing-over of the Mobile Mini Rice Mill Facilities to five (5) coop beneficiaries of “Mindanao Peace And Normalization Thru Cooperative Development Projects” Program of the Cooperative Development Authority.

This program is implemented Mindanao-wide granting facility like the rice mill with de-stoner and cash assistance to beneficiary-co-

operatives, which five of them are located in Caraga: 1) CARCAN-MADCARLAN Free Farmers Agricultural Cooperative of Surigao del Sur, 2) Avanceña Beneficiaries and Farmers Multi-Purpose Cooperative of Agusan del Norte, 3) Kipundao Farmers Multi-Purpose Cooperative also of Agusan del Norte, 4)Butuan-Agusan Farmers Multi-Purpose Cooperative of Butuan City, and 5) Magroyong Farmers Multi-Purpose Cooperative of Surigao del Sur. Representatives of said cooperatives arrived in Butuan City to attend

the turn-over program held here at Grand Palace Hotel.

The witnesses to this activity from the CDA-Central Office were members of the Board of Administrators from Mindanao, Hon. Abdulsalam A. Guinomla and Hon. Paisal I. Cali. Also present was former CDA Administrator Pendatun Disimban and the host, Regional Director Genaro D. Pogata Jr. of CDA-Caraga Extension Office. Invited to grace the occasion was Butuan City Mayor Ronnie C. Lagrada represented by City Councilor Joseph Omar Andaya as

Western Visayas Gawad Parangal Winners Vie for National Title

By Mercy J. Gabasa



Six (6) 2018 Gawad Parangal (GP) Regional Winners in Western Visayas are included in the National Field Validation by the GP Program Management

Committee (PMC) of the Cooperative Development Authority (CDA).

According to Engr. Doreen C. Ancheta, OIC Director II, CDA Iloilo Extension Office, these regional winners will be competing in the National Level in the Search for Most Outstanding Cooperatives, Best Performing Local Government Unit – Cooperative Development Office (LGU-CDO) and Most Outstanding Cooperative Leader Award.

The Barbaza MPC from the Province of Antique is a national nominee for Large-Billionaire Scale Category.

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CDA, RCDC XI Conduct 2018 Cooperative Summit



the different areas in Region XI: Davao del Norte – 83; Davao del Sur – 36; Davao Oriental – 35; Compostela Valley – 52; Davao Occidental – 6; and Davao City with 82 participants.

The 2018 Regional Cooperative Summit, hosted by Region XI Cooperative Development Council (RCDC XI) and the Cooperative Development Authority – Davao Extension Office (CDA-DEO), was held last August 10, 2018 at the Brokenshire Resort & Convention Center, Madapo Hills, Davao City.

The event was graced by 294 cooperative delegates from

The main topics discussed were: Republic Act 10963 (TRAIN), Federalism in the Philippines, and Concepts & Features of the Koop Kapatid Program.

Engr. Felix Tabasa, RCDC XI Chairperson, opened the event with gratefulness of the positive response of the cooperatives in supporting the event. The RCDC XI was expecting at most 200 participants but the actual attendees exceeded such expectation. He,

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A Briefer for His Excellency, Pres. Rodrigo Roa Duterte

President of the Republic of the Philippines



The flawed political system which is both colonial and exclusive has caused the exploitation of the people and the massive plunder of ecological wealth. Philippine society is now characterized as ecologically fragile, rating the country as the top three hardest hit in the world by climate change where the occurrence of ecological disasters becoming a new normal. Philippine society has also been described as over-crowded, number twelve in the world in population. In the rural areas, four of five are living in poverty causing them to migrate to the urban centers.

The imperative need to re-structure Philippine society has now come of age under the present dispensation calling for “Biyaya ng Pagbabago.” The cooperatives have now scaled the heights forming a critical mass to advance that most elusive social change.

Unknown to many, there is now looming a countervailing force to rectify social wrongs by harnessing the collective power of the people, where those in the margins are now drawn into the mainstream of development processes. It is the empowering and liberating path, addressing the root cause of poverty which is the powerlessness of the people to have access and control over their resources. This is well provided for by the 1987 Constitution that “the State shall advance Cooperativism as instrument of social justice, equity and economic development.”

On October 2018, the cooperative movement in the country will celebrate the cooperative month, in pursuance to Presidential Proclamation No. 493, series of 2003, declaring October 2004 and every year thereafter as the cooperative month in the Philippines. This year’s theme is, “CO-OPERATIVES: Partners for Build-

ing Resilient and Empowered Communities Towards a Better and Stronger Philippines”.

Why are cooperatives so essential in the life of the nation? For one, Cooperativism in this country is in itself an exercise of the most important power of the State which is the Police Power. Its very existence is to rectify social ills and economic flaws, foremost of which is social injustice. This is the reason why it is so stated in the Constitution as a declared State policy. The framers of the 1987 Constitution must have fully realized the importance of Cooperativism as a vehicle to democratize wealth and power in a highly skewed societal order with only a few elites in control at the expense of the many who are powerless and wallowing in poverty.

Yes, Cooperativism is the restructuring tool because its DNA is one that is members-owned, value-based and sustainable. It is the one to dismantle the control of the oligarchs of the economy through legal and peaceful means. Its time-honored and universally-accepted cooperative principles zeroed-in on being democratic and inclusive to replace what is colonial and exclusive.

The 28,000 cooperatives in the Philippines with some 14 million members are now front-lining social transformation for people, planet, prosperity and peace. This is in consonance with the United Nations’ 17 Sustainable Development Goals to stop poverty, hunger, social injustice, gross inequities, advance gender and development, protect the environment and the health of the people, among others. Transformative Cooperatives are the ones to advance social change based on the roadmap of the President responsive to the needs of the people in consonance with sus-

tainable development.

For people advocacy. The cooperatives have contributed in empowerment and capacitating the marginalized sector by drawing them into the mainstream of development processes. In Cagayan de Oro City, the then liabilities in the society, the Persons with Disabilities (PWDs), became asset of the society by forming themselves into a cooperative, the Northern Mindanao Holistic Therapeutic Blind Masseurs Service Cooperative. Now, the members operate three massage clinics. The women of Maranding, Lanao Del Norte who were once either dependents or abused by their spouses, are able to craft their own future by forming into a cooperative. Now, the Maranding women’s cooperative are operating a millionaire cooperative. And most importantly, the women are able to transform their community by advocating gender equality and protection and providing livelihood.

For the Indigenous People (IPs) nationwide, they are also drawn into the mainstream of development processes by providing them an access for their products to the market, without intruding their customs and traditions. The B’laan Tribal Community in North Cotabato has now an access road for their products and has the control over their mode of production. In Bukidnon, the coffee of the Talaandig IP cooperative was adjudged as the “Best Coffee in the World” in a competition in Seattle, USA.

For planet. The cooperatives in Region 10 now spearhead in an effort to bring the blighted land back to life. The 200 thousand hectares denuded forest in Cagayan de Oro and Bukidnon areas are now rehabilitated by the cooperatives through the Payment for Ecological Service (PES). It is also being replicated throughout the country because cooperatives understand the essence of maintaining the ecological integrity of Mother Nature. Their cry in unison: “Protect the Environment or Perish!”

For prosperity. The cooperative sector in the country have contributed a total of 3 Billion pesos of income tax annually, 540 thousand direct and 2 million indirect employments. The cooperatives have done their part in transforming the lives of ordinary Filipinos, just like the story of San Jose Sico

Landfill Multi-purpose Cooperative. The members of the cooperative who are the sorters and pickers of garbage have exemplified the essence of cooperativism by believing in their collective powers. Now, they are operating a 7-million cooperative enterprises, employing 20 regular workers with minimum wages and providing decent houses for their members.

For peace. We firmly believe that Cooperativism is the only liberating force against any injustices, even in the problem of insurgency. It transcends religion and ideology. This truism was exemplified in Mindanao where former combatants of the Moro National Liberation Front decided to abandon armed struggle and formed cooperatives. There are now 34 cooperatives of the former MNLF in Lanao Del Norte and Lanao Del Sur. In Quezon Province, the members of reformed NPA rebels have formed their agricultural cooperative, the Rebel Returnees of Mt. Banahaw Agricultural Cooperative and are now back in the mainstream society for good.

The 28,000 registered cooperatives in the Philippines with some 14 million members coming from all walks of life have good stories to tell, of how they have been liberated from the quagmire of poverty be they farmers, fisherfolks, workers, women, persons with disabilities and even former combatants who have left armed struggle to now peacefully working for social justice and equity through Cooperativism. We can aptly claim that Cooperativism and development are two sides of the same coin based on the following premises: First, the poor have to bind themselves together to seek redress against poverty by harnessing their collective potentials; Second, attacking the root cause of poverty which is the powerlessness of the people makes it imperative to empower the poor; and Third, social justice demands the rectification of social flaws and no one can do it except through the collective efforts of those who are increasingly marginalized.

Cooperatives serve as a venue for real advocacy geared towards nation-building. And most of all, Cooperativism serves as an advocacy for advancing the cause for our people, planet, prosperity and peace.

Sgd
ORLANDO R. RAVANERA, CSEE, CEO VI
Chairman
Cooperative Development Authority



Transformative Cooperatives as Liberating Force



THE blooming of the flowers may be very beautiful but it will fail in comparison to the blooming of cooperatives! This is especially true, in the Philippines. Why is this so?

When the United Nations in 2015 came up with the 17 Sustainable Development Goals (SDGs) declaring in clean and strongest categorical term – Stop poverty! Stop hunger! Advance social justice! Debunk social inequities! Protect the environment! Regain back the integrity of the ecosystems! Promote the health of people! And promote peace and development!

We found ourselves amazed by these rhetorics, much more when the UN coined the term – Transformative cooperatives for people, planet, prosperity and peace!

We can only say wow! But we were not surprised.

We were never surprised for the reason that all of these SDGs are actually being done by cooperatives already, despite all

the difficulties in a highly skewed pyramidal, oligarchical, societal order.

These goals are the *raison d’etre* of cooperatives whose DNA is that of being members-owned, value-based and sustainable. In fact, no less than the 1987 Constitution put that in clear, categorical term to promote the viability and growth of cooperatives as instruments of social justice, equity and economic development.

Yes, the 28,000 cooperatives with 14 million members from the 26 types of cooperatives are shining brightly now to effect social transformation that has been so elusive all these years despite 14 years of Martial Law and two people-power revolutions. The structure and systems that breed poverty are still as formidable as ever where the economy is controlled by the oligarchs following development paradigm anchored on growth-at-all-cost development strategy that is only successful in sacrificing Mother Earth and the people to the altar of greed and

profit.

Yes, cooperatives are like stars, shining amidst the darkness of poverty, social injustice and grave inequities. But today, there are cooperatives, cooperative leaders, cooperative development offices and councils whose brightness must not be put under the bed but on top of the hill for everyone to see.

They must be emulated. They must be honored. They must be awarded. The cooperatives have been successful in democratizing wealth and power through agrarian reform and in effecting paradigm shift where the poor farmers now control the mode of production and marketing. The member-consumer-owners of Electric Cooperatives which are registered with CDA are manifesting the truism that those which are means to life i.e., air, water, electricity, must not be a subject of commerce of men and must be owned and managed the MCOs. Believe it or not, one cooperative-awardee was able to provide Water Distribution System, where members/concessionaires are being provided and supplied with clean and safe water for over fifteen (15) years. From “pag-iigib ng tubig sa poso,” members can now access water through their faucets with ease, at the same time providing the needs of their families and for their livelihood. Another example is a cooperative that markets their products through innovative and creative approach, thereby contributing to the stability of the economic suc-

cess.

A cooperative that implements programs and activities that promote gender and development among its members and community, as well; putting in place the important elements of GAD in the cooperative.

And a cooperative development office that implements Cooperative Assistance for Rural Enhancement Program or CARE Program, which provide livelihood development assistance to all micro cooperatives in the City, thus enhancing the cooperatives’ organizational and entrepreneurial capabilities.

These are but just few of their stories, showing what cooperatives can do to empower their members and the community, and the CDA is proud to be telling these stories through the Gawad Parangal Program of the Cooperative Development Authority.

Yes, the blooming of the cooperatives as exemplified by the Gawad Parangal Awardees are exemplifying what His Highness Pope Francis has said in *Laodatu Si*, the new encyclical. That in the world with so much food, no one should go hungry. That we must not use our talents for self-aggrandizement, but to advance our collective power through cooperativism, to transform society for people, planet, prosperity and peace.

All for greater glory of God.

Chairman Orlando R. Ravanera



Lamac MPC Hosts Asia Pacific Cooperative Youth Summit 2.0 in Cebu

About 150 youth delegates from sixteen (16) different countries in Asia arrived at Lamac Multipurpose Cooperative, in Lamac, Pinamunga-

jan, Cebu in August 17-20, 2018 for the Asia Pacific Cooperative Youth Summit 2.0. The activity was organized by the International Cooperative Alliance-Asia Pacific (ICA-AP) and the VICTO National Cooperative Federation.

This is the 2nd International Youth Summit which was hosted by the Lamac Multipurpose Cooperative. The first was held in Bali, Indonesia in 2016. Among the VIPs present were Mr. Balu Iyer, Regional Director, ICA-AP,

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PUBLISHER

Cooperative Development Authority (CDA)



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PRINCIPLES OF EARTH DEMOCRACY

(An extract from the book, EARTH DEMOCRACY: Justice, Sustainability, and Peace, By Vandana Shiva)



Earth Democracy is both an ancient worldview and an emergent political movement for peace, justice, and sustainability. Earth Democracy connects the particular to the universal, the diverse to the common, and local to the global. It incorporates what in India we refer to as *vasudhaiva kutumbkam* (the earth family) – the community of all beings supported by the earth. Native American and indigenous cultures worldwide have understood and experienced life as a continuum between human and non-human species and between present, past, and future generation. An 1848 speech attributed to Chief Seattle of the Suquamish tribe captures this continuum.

How can you buy or sell the sky, the warmth of the land? The idea is strange to us.

If we do not own the freshness of the air and the sparkle of the water, how can you buy them? Every part of this earth is sacred to my people. Every shining pine needle, every sandy shore, every mist in the dark woods, every clearing and humming insects is holy in the memory and experience of my people. The sap which courses through the trees carries the memories of the red man.

This we know; the earth does not belong to man; man belongs to the earth.

This we know. All things are connected like the blood which unites our family. All things are connected.

Earth Democracy is the awareness of these connections and of the rights and responsibilities that flow them. Chief Seattle’s protest that “the earth does not belong to man” finds echoes across the world:

“Our world is not for sale,” “Our water is not for sale,” “Our seeds and biodiversity are not for sale.” This response to privatization under the insane ideology known as corporate globalization builds Earth Democracy. Corporate globalization sees the world only as something to be owned and the market only as driven by profit. From Bangalore in 1993, when half a million Indian peasants pledged to resist the classification of seeds as private property required by the Trade Related Aspects of Intellectual Property Rights (TRIPS) agreement of the World Trade Organization (WTO) to Seattle in 1999 and Cancun in 2003 when protests stopped the WTO ministerial meetings, the corporate globalization agenda has been responded to creatively, imaginatively, and courageously by millions of people who see and experience the earth as a family and community consisting of

all beings and humans of all colors, beliefs, classes, and countries.

In contrast to viewing the planet as private property, movements are defending, on a local and global level, the planet as a commons. In contrast to experiencing the world as a global supermarket, where goods and service are produced with high ecological, social, and economic costs and sold for abysmally low prices, cultures and communities everywhere are resisting the destruction of their biological and cultural diversity, their lives, and their livelihoods. As alternatives to the suicidal, earth’s vital resources, which displaces millions of farmers, craftspeople, and workers, communities are resolutely defending and evolving living economies that protect life on earth and promote creativity.

Corporate globalization is based on new enclosures of the commons; enclosures which imply exclusions and are based on violence. Instead of a culture of abundance, profit-driven globalization creates cultures of exclusion, dispossession, and scarcity. In fact, globalization’s transformation of all beings and resources into commodities robs diverse species and people of their rightful share of ecological, cultural, economic, and political space. The “ownership” of the rich is based on the “dispossession” of the poor—it is the common, public resources of the poor which are privatized, and the poor who are disowned economically, politically, and culturally.

Patents on life and the rhetoric of the “ownership society” in which everything—water, biodiversity, cells, genes, animals, plants—is property express a worldview in which life forms have no intrinsic worth, no integrity, and no subjecthood. It is a worldview in which the rights of farmers to seed, of patients to afford able medicine, of producers to a fair share of nature’s resources can be freely violated. The rhetoric of the “ownership society” hides the anti-life philosophy of those who, while mouthing prolife slogans, seek to own, control, and monopolize all of the earth’s gifts and all of human creativity. The enclosures of the commons that started in England created millions of disposable people. While these first enclosures stole my land, today all aspects of life are being enclosed—knowledge, culture, water, biodiversity, and public services such as health and education. Commons are the highest expression of economic democracy.

The privatization of public goods and services and the commoditization of the life support systems of the poor is a double theft which robs people of both economic and cultural security. Millions, deprived of a se-

cure living and identity, are driven toward extremist, terrorist, fundamentalist movements. These movements simultaneously identify the other as enemy and construct exclusivist identities to separate themselves from those with whom, in fact, they are ecologically, culturally, and economically connected. This false separation results in antagonistic and cannibalistic behavior. The rise of extremism and terrorism is a response to the enclosures and economic colonization of globalization. Just as cannibalism among factory-farmed animals stops when chicken and pigs are allowed to roam free, terrorism, extremism, ethnic cleansing, and religious intolerance are unnatural conditions caused by globalization and have no place in Earth Democracy.

Enclosures create exclusions, and these exclusions are the hidden cost of corporate globalization. Our movements against the biopiracy of neem, of basmati, of wheat have aimed at and succeeded in reclaiming our collective biological and intellectual heritage as a commons. Movements such as the victorious struggle started by the tribal women of a tiny hamlet called Plachimada in India’s Kerala state against one of the world’s largest corporations, Coca-Cola, are at the heart of the emerging Earth Democracy.

New intellectual property rights enclose the biological, intellectual, and digital commons. Privatization encloses the water commons. The enclosure of each common displaces and disenfranchises people which creates scarcity for the many, while generating “growth” for the few. Displacement becomes disposability, and in its most severe form, the induced scarcity becomes a denial of the very right to live. As the use of genetically modified seed and sex-selective abortions spread, large groups of people—especially women and small farmers—are disappearing. The scale and rate of this disappearance is proportional to the economic growth driven by the forces of neoliberal corporate globalization. However, these brutal extinctions are not the only trend shaping human history.

On the streets of Seattle and Cancun, in homes and farms across the world, another human future is being born. A future based on inclusion, not exclusion; on nonviolence, not violence; on reclaiming the commons, not their enclosure; on freely sharing the earth’s resources, not monopolizing and privatizing them. Instead of being shaped by closed doors, as the hawkish right-wing Project for the New American Century was, the people’s project is unfolding in an atmosphere of dialogue and diversity, of pluralism and partnerships, and of sharing and solidarity. I have named this project Earth Democracy. Based on our self-organizing capacities, our earth identities, and our multiplicities and diversity, Earth Democracy’s success concerns not just the fate and well-being of all humans, but all beings on the earth. Earth Democracy is not just about the next protest or the next World Social Forum; It is about what we do in between. It addresses the global in our everyday lives, our everyday realities and creates change globally by making change locally. The changes may appear small, but they are far-reaching in impact—they are about nature’s evolution and our human potential; they are about shifting from the vicious

cycles of violence in which suicidal cultures, suicidal economies, and the politics of suicide feed on each other to virtuous cycles of creative nonviolence in which living cultures nourish living democracies and living economies.

Earth Democracy is not just a concept, it is shaped by the multiple and diverse practices of people reclaiming their commons, their resources, their livelihoods, their freedoms, their dignity, their identities, and their peace. While these practices, movements, and actions are multifaceted and multiple, I have tried to identify clusters that present the ideas and examples of living democracies, living cultures, and live economies which together build Earth Democracy. Economy, politics, culture are not isolated from each other. The emergence of living economies, living cultures, and living democracies is, therefore, a synergistic process.

Living democracy is the space for reclaiming our fundamental freedoms, defending our basic rights, and exercising our common responsibilities and duties to protect life on earth, defend peace, and promote justice. Corporate globalization promised that free markets would promote democracy. On the contrary, the free markets of global corporations have destroyed democracy at every level. At the most fundamental level, corporate globalization destroys grassroots democracy through the enclosure of the commons. The very rules of globalization, whether imposed by the World Bank and the International Monetary Fund (IMF) or by the WTO, have been written undemocratically, without the participation of the most affected countries and communities. Corporate globalization undermines and subverts national democratic processes by taking economic decisions outside the reach of parliaments and citizens. No matter which government is elected, it is locked into a series of neoliberal reform policies. Corporate globalization is in effect the death of economic democracy. It gives rise to corporate control and economic dictatorship.

When economic dictatorship is grafted onto representative, electoral democracy, a toxic growth of religious fundamentalism and right-wing extremism is the result. Thus, corporate globalization leads not just to the death of democracy, but to the democracy of death, in which exclusion, hate, and fear become the political means to mobilize votes and power.

Living cultures that grow out of living economies have space for diverse species, faiths, genders, and ethnicities. Living cultures grow from the earth, emerging from particular places and spaces while simultaneously connecting all humanity in a planetary consciousness of being members of our earth family. Living cultures are based on multiple and diverse identities. They are based on earth identity as both the concrete reality of our everyday lives—where we work, play; sleep, eat, laugh, or cry—and the processes which connect us globally.

Earth Democracy allows us to reclaim our common humanity and our unity with all life. Earth Democracy relocates the sanctity of life in all beings and all people irrespective of class, gender, religion, or caste. And it redefines “upholding family values” as respecting the limits on

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Principles of Earth... from P.5

greed and violence set by belonging to the earth family. Family values of the earth family do not allow privatization of water or the patenting of life, since all beings have a right to life and well-being. In the earth family that acknowledges, as Chief Seattle did, that “all things share the same breath, the beast, the tree, the man... The air shares its spirit with all the life it supports,” one part of the international community cannot destabilize the climate, enclose the atmospheric commons, or ignore the rights of other species and other countries by creating 36 percent of the world’s CO2 pollution.

Over the past three decades, my conception of Earth Democracy has been concretized through my engagement with diverse movements. Ecology movements, conservation movements, and animal right movements have based their struggles around the intrinsic worth and value of all species. Human rights movements have been rooted in the recognition of the universal human rights of all people. In Earth Democracy, the concern for human and nonhuman species comes together in a coherent, nonconflicting whole that provides an alternative to the world view of corporate globalization, which gives rights only to corporations and which sees human and other beings as exploitable raw material or disposable waste.

PRINCIPLES OF EARTH DEMOCRACY

1. All species, people and cultures have intrinsic worth
All beings are subject s who have integrity, intelligence, and identity, not objects of ownership, manipulation, exploitation, or disposability. No humans have the right to own other species, other people, or the knowledge of other cultures through patents and

other intellectual property rights.

2. The earth community is a democracy of all life
We are all members of the earth family, interconnected through the planet’s fragile web of life. We all have a duty to live in a manner that protects the earth’s ecological processes, and the rights and welfare of all species and all people. No humans have the right to encroach on the ecological space of other species and other people, or to treat them with cruelty and violence.

3. Diversity in nature and culture must be defended
Biological and cultural diversity is an end in itself. Biological diversity is a value and a source of richness, both materially and culturally that creates conditions for sustainability. Cultural diversity creates the conditions for peace. Defending biological and cultural diversity is a duty of all people.

4. All beings have a natural right to sustenance
All members of the earth community, including all humans, have the right to sustenance-to food and water, to a safe and dean habitat, to security of ecological space. Resources vital to sustenance must stay in the commons. The right to sustenance is a natural right because it is the right to life. These right to sustenance is a natural right because it is the right to life. These rights are not given by states or corporations, nor can they be extinguished by state or corporate action. No state or corporation has the right to erode or undermine these natural rights or enclose the commons that sustain life.

5. Earth Democracy is based on living economies and economic democracy.
Economic systems in Earth Democracy protect ecosystems and their integrity; they protect people’s livelihoods and provide basic needs to all. In the earth economy there are

no disposable people or dispensable species or cultures. The earth economy is a living economy. It is based on sustainable diverse, pluralistic systems that protect nature and people, are chosen by people, and work for the common good.

6. Living economies are built on local economies
Conservation of the earth’s resources and creation of sustainable and satisfying livelihoods are most caringly, creatively, efficiently, and equitably achieved at the local level. Localization of economies is a social and ecological imperative. Only goods and services that cannot be produced locally-using local resources and local knowledge-should be produced nonlocally and traded long distance. Earth Democracy is based on vibrant local economies, which support national and global economies. In Earth Democracy, the global economy does not destroy and crush local economies, nor does it create disposable people. Living economies recognize the creativity of all humans and create spaces for diverse creativities to reach their full potential. Living economies are diverse and decentralized economies.

7. Earth Democracy is a living democracy
Living democracy is based on the democracy of all life and the democracy of everyday life. In living democracies people can influence the decisions over the food we eat, the water we drink, and the health-care and education we have. Living democracy grows like a tree, from the bottom up. Earth Democracy is based on local democracy, with local communities-organized on principles of inclusion, diversity, and ecological and social responsibility-having the highest authority in decisions related to the environment and natural resources and to the sustenance and livelihoods of people. Authority

is delegated to more distant levels of governments on the principle of subsidiary. Self-rule and self-governance is the foundation of Earth Democracy.

8. Earth Democracy is based on living cultures
Living cultures promote peace and create free spaces for the practice of different religions and the adoption of different faiths and identities. Living cultures allow cultural diversity to thrive from the ground of our common humanity and our common rights as members of an earth community:

9. Living cultures are life nourishing
Living cultures are based on the dignity of and respect for all life, human and nonhuman, people of all genders and cultures, present and future generations. Living cultures are, therefore ecological cultures which do not promote life-destroying lifestyles or consumption and production patterns, or the overuse and exploitation of resources. Living cultures are diverse and based on reverence for life. Living cultures recognize the multiplicity of identities based in an identity of place and local community-and a planetary consciousness that connects the individual to the earth and all life.

10. Earth Democracy globalizes peace, care and compassion
Earth Democracy connects people in circles of care, cooperation, and compassion instead of dividing them through competition and conflict, fear and hatred. In the face of a world of greed, inequality, and overconsumption, Earth Democracy globalizes compassion, justice, and sustainability.



A BEAUTIFUL BLESSING

Turnover of Mobile Mini-Rice Mills in Region 9



In the continuous pursuit for better service and COOPERATIVISM, the Cooperative Development Authority in its aim to strengthen its partnership with the

various sectors, implements the Strengthening of Linkages with the National Governments Agencies, Local Government Units, Academe and other Stakeholders.

Relevance to this, Senator Joseph Victor G. Ejercito proposed for the allocation of funds to the CDA for the program known as the Mindanao Peace Normalization through

Cooperative Development Program. The objective of which, is to assist six (6) cooperatives coming from Region 9 and 2 coops from ARMM Region. They are to receive a grant worth Nine Hundred Thousand Pesos (P900,000.00) each coop-beneficiary which shall be utilized for the acquisition of a mobile mini rice mill with de-stoner worth P650,000.00 and a livelihood assistance of P250,000.00. The program is envisioned to help these cooperatives to be more efficient in the delivery of services and additional source of income to the members that will redound to poverty reduction in their respective community.

The beneficiaries of the above program were thoroughly chosen among cooperatives in the, engaged in agricultural activities that are financially stable and operationally viable. The selection was based on specific criteria, this Extension Office identified the qualified cooperatives who are to be the beneficiary of the program, namely:

1. Goodyear Agrarian Reform Beneficiaries Multi-Purpose Cooperative;
2. Labangan Farmers First Consolidated Multi-Purpose Coopera-

Continue to p. 7



Lamac MPC Hosts.. from P.4

Mr. Milinda Rajapaksha, Council Member, Colombo Municipal Council, CDA-OIC Chair, Mr. Benjamin S. Oliva, CDA Administrator Mercedes Castillo, NATTCO CEO Sylvia Paragoya, and Director Nora P. Patron.

The delegates had a unique and wonderful experience gained during the activity. One of the highlights of the event is the emersion in the barangay of which the delegates were made to experience the warm hospitality of the people and actual farm cultivation. They were made to do the planting of rice in the muddy field, milking of dairy carabaos, grafting of cacao seedlings, coco twining and making of organic pesticide and



fertilizer.

The three-day activity was culminated during the dinner at the Cebu Provincial Capitol, with Governor Hilario P. Davide III and staff at the Cebu Capitol Social Hall, Cebu City.



CDA DAVAO JOINS SERBISYO CARAVAN IN PAQUIBATO, DAVAO CITY



PAQUIBATO – The Cooperative Development Authority – Davao Extension Office (CDA Davao) has joined together with other government agencies in Region XI in bringing government services closer to the grassroots during this year’s Serbisyo Caravan, held in far-flung Sitio Pana-ga, Paquibato District, Davao City, May 17-18, 2018.

CDA Davao has been an active participant of Serbisyo Caravan which is a quarterly service event under the auspices of the Association of Regional Executives of National Agencies in Region XI (ARENA - XI). Director Elma R. Oguis has brought all unit heads, namely Antonio C. Escobar, Glenn S. Garcia, Noemi A. Magabilen, Leslie D. Armendi and

Zara B. Perez as well as the Cooperative Development Specialist in the area, Ms. Gaetanina A. Familiar to cater to possible requests or questions about cooperatives that any client may bring up.

As partner of ARENA in this endeavor, Davao City Mayor Sara Duterte Carpio likewise brought the services of the City Government of Davao as counterpart of the various national government agencies. President Rodrigo Roa Duterte, who was also invited to grace the occasion, was not able to join due to previous commitment. He however sent Presidential Political Adviser Secretary Francis N. Tolentino to represent him in the event. Serbisyo Caravan served the Ata tribe in the area.



A Beautiful.. from P.6

- tive (LAFFICO-MPC);
3. SAVACOMFAS Multi-Purpose Cooperative;
 4. Sicpao Farmers Multi-Purpose Cooperative;
 5. Sta. Felomina Farmers Multi-Purpose Cooperative;
 6. Alicia Neighborhood Multi-Purpose Cooperative;
 7. Basilan Inland Farmers Aquatic Marine Cooperative (ARMM) and
 8. Sulu Agri-Fishery Producers Cooperative.

In August 15, 2018, this office launched the Ceremonial Turn-Over for Mobile Mini Rice Mill with De-Stoner at the LAFFICO-MPC warehouse, located at Bulanit, Labangan, Zamboanga del Sur. The program was attended by the CDA Staffs headed by Regional Director Ruben L. Cunanan; a representative coming from the Department of Agriculture in the person of Gianipa A. Manupac; Board of Administrator Paisal I. Cali of the CDA Central Office; Mr. Pendatun B. Disimban, a former member of the CDA BOA and now a CDA consultant; and the coop beneficiaries.

The turnover ceremony was opened through a short program and machine testing of the machines together with the respective beneficiaries. In her message, LAFFICO-MPC Chairperson Lorna B. Abenes, extended their gratitude to the agency for being one of the recipients of the program, out of 400 plus cooperatives within the region. She described the machine quoting, “what a

Continue to p. 10

Cooperativism Empowers PWDs: The Story of Northern Mindanao Holistic Therapeutic Blind Masseurs Service Cooperative



Having less of the senses is not senseless. This truism is specifically exemplified by the 23 blind persons and persons with special needs in Cagayan de Oro City in Region 10.

Gifted with life but lost their sight due to sickness during infancy, others born without, and born without the silver spoon in their mouth so to speak, these people are still happy and thankful, for their touch has been enhanced that they can use their hands to relax and heal, those who are weary in body and mind.

They have been giving services as blind masseurs, but the opportunity of coming together, of working for each other’s needs, for supporting each other, came

Cagayan de Oro gave them the break they needed by extending to them P250,000.00 they used to come together and organized themselves.

For years, they have been working as masseuse, and that was their way of earning a living, but they each worked on their own. Either they have been hired at institutions, by private persons, business owners, and others are just working in the area that was given to blind masseurs in the city.

The big break came for them when they were linked with the CDA. They were interested to come together, and together fulfill each of their dreams – to be sustainable in the craft that they

do. Even as they are blind, they saw each other’s needs, thus their sensibility even with less of the senses.

The big day came on November 6, 2014, when the CDA registered the Northern Mindanao Holistic Therapeutic Blind Masseurs Service Cooperative. This came after the CDA had assisted the group, first with the pre-registration seminar, the preparation of the documents, and thereafter, giving assistance in basics of cooperativism and good governance.

With the continuous guidance and capability assistance from the CDA, the cooperative was able to fully pay the initial soft loan extended to them by Archbishop Ledesma. Today, they have three (3) massage clinics. Even with the exorbitant rent of the spaces they have been maintaining, still, they believe that registering as a cooperative is the biggest and best thing that happened to them. Through cooperativism, blind masseurs really feel that they own their business, they are happy to decide for their cooperative, they are free from the

rules of the business owners.

There are at present three members of the Board of Directors who are blind, others are with sight but directly related to other blind masseurs-members of the cooperative. Their number have gone down to nineteen, but there are other blind masseurs who have signified to join them.

Just like any other organizations, they have experienced a down moment in their cooperative. This is understandable, as they are vulnerable to opportunists and users. There was the problem of their treasurer who ran with their money, but they have recovered from this down moment. They have learned from this experience and they have become wary.

As they stood to regain from the down moment, they became stronger in faith, and firmer in resolve that they will make do with their cooperative, and that they have to practice the spirit that brought them all together – the spirit of cooperativism, and the sensibility of not being senseless!



ZAMBO CCDC HOLDS 2ND GENERAL ASSEMBLY OF COOPERATIVES



The Western Mindanao Federation of Cooperatives (WMFEDCO), in close coordination with the Zamboanga City Cooperative Development Council (ZCCDC) and the Cooperative Development Authority (CDA) IX Pagadian-Extension Office conducted the 2nd ZCCDC General Assembly (GA) of Cooperatives last August 3, 2018, at Crystal Ballroom, Grand Astoria Hotel, Climaco Avenue, Zamboanga City.

The primary purpose of the event was to provide information and business opportunities to cooperatives for possible expansion and/or partnerships of business endeavors in the region.

The highlight of the event is for the dissemination of information on the following topics namely: Economic Status of Zamboanga City; Tax Management Transparency Act (TIMTA) Law or RA 10708; Modernization of Public Transport; and Financial Institutions.

The speakers of the event were representing the different Government Agencies who has the implementing and regulatory authority over such programs.

On the topic on Economic Status of Zamboanga City, Mr. Ronnie A. Natividad, the Executive Director of ZCCCIFI, emphasized and encouraged in investing in the field of agriculture, which is one of the most promising income generating avenue which the coop sector could penetrate and establish within the City. He assured that the City Government will be hand-in-hand in giving assistance and support to the sector in their venture in Agriculture.

CDA Regional Director Ruben L. Cunanan, presented and explained the implementation of the Tax Incentive Management Transparency Act (TIMTA) Law or RA 10708 and the Transport Cooperative Registration and other related policies. Dir. Cunanan informed that under the law, it requires for the submission of the Tax Incentive Annual Report, which was in addendum to the usual requirements that must be submitted to the BIR, which may take effect this year or in the year 2019. Thus, Dir. Cunanan remind-

ed that these requirements must be strictly observed and submitted.

Another topic that was discussed in the event was the Modernization of Public Transport by virtue of the Public Utility Vehicle Modernization Program (PUVMP) launched by the Department of Transportation of the Philippines in 2017. The goal of which is to make the country's public transportation system efficient and environmentally friendly by 2020. The program calls for the phasing-out jeepneys, buses and other Public Utility Vehicles (PUVs) that are at least 15 years old and replacing them with safer, more comfortable and more environmentally-friendly alternatives over the next three years. This, program gives an opportunity to the coop sector especially that the Government is giving opportunity to the transport cooperatives to participate in the transition of the Modernization Program.

In the topic of Financial Institution, Mr. Eulogio M. Nortiga Jr., a representative of Zamboanga Lending Center, LBP, featured their program in offering loans to cooperatives. Such loan bears a very conscionable term which could effectively give financial assistance to the cooperatives. Another speaker was Mr. Arturo Gustavo S. Eustaquio, the Manager of Banco Cooperativa De Zamboanga (BCDZ). Mr. Gustavo promoted their borrowing services and other financial assistance, and also invited to enroll and be a member of their cooperative. He also encouraged depositing to their entity, which could reciprocally benefit not only the entity but also the depositor and their coop-members.

The event was conducted free of registration and other monetary obligations. This was by virtue of the Zamboanga City Cooperative Development Ordinance which was funded and budget allocated by the City Government of Zamboanga. This is a great manifestation and assertion that Coop Sector plays a vital role in nation-building and in the fight against poverty.



B'laan... from P.1

sionally, traders come to buy their products in a very low price, to the disadvantage of the farmers.

Before being registered as a cooperative, the group was registered as an association with the Department of Labor and Employment (DOLE). One day while Mr. Cesar Masili, Jr., the Manager of the association, driving his motorcycle going to town proper, he saw a so-called "bukag" or a large basket full of "cardava" a variety of banana that are about to perish and was dumped along the road. He was so dismayed and took pity of his constituents and thought that if said products could be marketed it will give them an additional income. He is aware of the predicament of his residents and envisioned to help and assist uplifting their economic status. Timely, the Department of Agrarian Reform (DAR)-Catholic Relief Service visited their place.

There was a consultation and a Need Assessment was conducted. During the consultation with the DAR and the inhabitants, the following problems were identified by the farmers: 1.) Product market, 2.) Product price, 3.) Freight handling, and 4.) Farm to market road.

When the CDA-DAR partnership began implementing its 2nd phase program, the DAR identified the association as one of the coops to be registered under the CDA-DAR Partnership Program. CDA and DAR jointly encouraged the association to register as a cooperative. The idea was accepted by the group, so on October 13, 2017, a Pre-Registration Seminar was conducted by the Cooperative Development Authority. It was registered in May 21, 2018.

At first, not all members of the association joined the group but lately more members of the

association signified their interest to be a member of the cooperative. They realized the uniqueness of the cooperative wherein all members share in the net surplus of the cooperative through dividends and patronage refund.

According to Mr. Cesar Masilli, Jr., former Manager of the association and now the coop Manager, "This is it, the real answer to poverty... a silhouette of a morning sun that shines to the B'laan tribe".

The CDA-DAR Partnership Program enabled the B'laan farmers have access directly to the market and to have control on their future. Now, their cardava banana products is linked/marketed directly to Liberty Fruits company in Kidapawan City. The delivery is twice a month with an average of 40 tons of cardava banana per delivery.

United through cooperativism, their product delivery increases and can now demand their price. Roads from their barangay to town proper were improved except for sitios to barangay road which is not under their control. Slowly, their issues and concerns were being addressed through DAR and CDA interventions.

The cooperative, inspired by the assistance and guidance provided by CDA and DAR, is now confident that their dreams and aspirations of being drawn into the mainstream of development process and have an economic well-being for the B'laan community. With the active participation of the members and the commitment of officers to give quality services to their members, the sun has finally shines on the B'laan ARB Cooperative.



CSF... from P.1

ity, and Regional Director Genaro D. Pogata of CDA-Caraga Extension Office were among the guests during the event, along with Honorable Vice Gov. Benglen B. Ecleo and the Board members of Dinagat Provincial Government.

According to Mr. Tolentino, "with the launching of CSF in Dinagat Islands, which is the 53rd in the country, I am hopeful for its success. If the MSMEs and cooperatives succeed, the entire country succeed".

On his part, Chairman Ravanera gave his encouragement to

Dinagatnons, saying that there is no reason for CSF not to succeed in PDI because the cooperatives in the island have exemplified the highest degree of cooperativism.

On the other hand, Vice Gov. Ecleo expressed gratitude to BSP, CDA, LBP, DBP and Cooperatives in coming together and working for the realization of CSF in PDI.

According to Ecleo, "I believe in CDA and I believe in the saying of cooperatives: Alone I am weak, but with others I am strong".



Western Visayas.. from P. 2

On the other hand, Lezo MPC, from the Municipality of Lezo, Aklan, KOOPERATIBA NATION MPC, in the Municipality of Tigbauan, Iloilo and Progressive Women Agrarian Reform Cooperative (PWARC) in the Municipality of Dumarao, Capiz are national nominees vying under the Medium Scale Category.

In the category of Best Performing LGU-CDO, Bacolod City Cooperative and Livelihood Development Office (BCCLDO), is likewise included in the shortlist of National Nominees. While Ms. Joy Doronila Palmada, Chairperson of Pavia Entrepreneurs MPC, is the region's bet for the Most Outstanding Regional Cooperative Leader.

Four (4) National Validating Teams conducted validations in Region 6 for the national nominees in various categories. Whatever happens in the national level, all the contenders are winners of their own rights.

CONGRATULATIONS and the writer is fervently hoping for the BEST!



Member Consumers...from P.1

the fact that they have been paying for the amortization of loans and for the re-investment. These ECs have not all these years issued patronage credit to recognize members' individual capital contribution, in gross violation of what has been provided for in the EC's By-Laws and in mockery of the Resolution No. 065 of the National Electrification Administration. One can only surmise that they have been deprived of such right because those running the affairs of these ECs have all these years formed a powerful cabal of vested interests.

Why must Electric Cooperatives register with CDA? Enough is enough of 5 decades of social injustice committed against the Filipino People!! In essence, a cooperative is owned by the people. As owners, they enjoy all aspects of ownership, including the fair share of the risks and benefits of the undertaking. This may take on the form of returns by way of interest on capital and patronage refund.

Basing on the declaration of the MCO's in the summits and convergences of the past, the up-



surge of demand by member-consumers to convert and register with CDA as efficiently managed and independent cooperatives have swelled and has become an

CDA, RCDC XI... from P.2

then, mentioned that the main purpose in conducting the summit was to educate the participants with regard to the TRAIN law and FEDERALISM and their effects on the coop sector.

Hon. Abdulsalam Guinomla, CDA Administrator, inspired the participants with words urging co-operatives to maintain unity, especially with the inevitable passing of Phase 2 of the TRAIN law that may directly affect co-operatives. He maintained that co-operative fora and summits such as the one being held, are important as they allow for collaboration among co-operatives.

The first topic, the TRAIN law, was discussed by Mr. Patrick Louie V. Santos and Ms. Sheila Mae G. Espiritu, Bureau of Internal Revenue employees. They mentioned that phase 1 of the TRAIN law, effective January 1, 2018, focused on individual taxes, thereby excluding the co-operatives in its application. On the other hand, phase 2, effective in the immediate future, will involve tax consequences of corporations and cooperatives. Since the contents of phase 2 have not yet been released to the public, no discussion was had regarding it.

The open forum evinced a lively atmosphere as most participants were interested and determined to know how the present TRAIN law affects cooperatives. Unfortunately, the speakers were unable to answer all questions as they themselves are in the dark as to the contents of phase 2. Questions, then, focused on how phase 1 indirectly affects cooperatives, and about BIR rules, in general.

With the effectivity of the TRAIN law, many provisions of the NIRC

indomitable force. People have come to realize that not only must they enjoy the benefits of being a member of an electric cooperative

by enjoying the benefits of ownership, but that they should also have a say in the management and direction of the electric cooperative in order to fully address the basic needs of the people.

A formidable arsenal of lies, deceit, fear-mongering and cash-backed lobbying has been unleashed to ensure the continued proliferation and hold of private interests over electric cooperatives. A virtual army has been raised to combat the social and economic upheaval of the people. Member-consum-

ers were enticed with bags of grocery items and other goodies to sway their mindset. Lies and deceptions were employed to cast doubt on the economic viability of the electric cooperative if it would be registered with the Cooperative Development Authority. Rumors were spread and widespread fear was sowed that the electric cooperative would die in the hands of the CDA and that member-consumers would end up paying more if the registration with CDA would push through.

1997 and other laws are effectively deemed repealed. A question was asked by Ms. Doreen Catayoc, CDS II of the CDA-DEO, regarding BIR communication requiring a cooperative to bring its cooperative books to the BIR office for examination. When asked whether the TRAIN law gives the BIR the power to require such act, the speakers gave no definite answer.



They suggested that the cooperative write the BIR a request that the examination be conducted in the cooperative office instead. In addition, when asked whether the requirements (letter of authority from BIR and authorization from CDA) before a cooperative may be examined under the "Joint Rules and Regulation Implementing Articles 60,61 and 144 of RA 9520, otherwise known as the Philippines Cooperative Code of 2008, in relation to RA 8424, or the National Internal Revenue Code" is repealed because of the TRAIN law, the speakers answered in the affirmative. They provided Section 4 of the TRAIN law, which states, in part: "the Commissioner or his duly authorized representative may authorize the examination of any taxpayer and the assessment of the correct amount of tax, notwithstanding any law requiring the prior authorization of any government agency or instrumentality..."

The topic on Federalism was discussed by the Hugpong Federal Movement of the Philippines, represented by Mr. Conrado Pacifico Manigue, Jr., Mr. Candido "Jun" Aparece, Jr., and Arch. Chito Gavino.

Mr. Manigque, Jr. introduced the concept of Federalism and its advantages.

We must now rectify a social wrong committed against the Filipino people as the 11 million members cover some 55 million Filipinos in a family of five. It behooves upon the Cooperative Development Authority to be true

Mr. Aparece, Jr. discussed the updates on the President's plan for the move to federalism, the proposed Constituent Assembly to replace the requirement under Article 17 of the 1987 Constitution, and other problematic provisions of the present Constitution. Arch. Chito Gavino explained that with the federal form of government, cooperatives will be governed by the regional government, as opposed to being under the national government. Some national government power will be transferred regionally, allowing every region to craft their own laws based on the needs of the constituents.

The Concepts & Features of Koop Kapatid Program was discussed by Mr. Antonio C. Escobar, Supervising CDS of CDA-DEO. The Koop Kapatid Program is said to be part of the developmental activity done by the CDA as part of its developmental functions. The purpose of the program is to revitalize, activate and resuscitate non-compliant co-operatives, capacitate cooperatives to be able to compete globally, introduce value-chain activities for product improvement, and promote the idea of merger and consolidation. The functions of the CDA are: to identify micro and small cooperatives willing to be part of the program, and give due recognition to medium and large cooperatives that successfully took part in the program.

The Koop Kapatid Program is composed of two parties: the small brother – micro and small cooperatives, and the big brother – medium and large cooperatives. Based on the interests of both co-operatives, a small brother will be partnered to a big brother. The big brother will assist the small brother in terms of technical, financial and operational assistance, conduct of mandatory/seminars, and audit subsidy. This program has no term limit and will depend on the mutual agreement of both parties

The 2018 Regional Cooperative Summit ended with the ceremonial signing of several Memorandum of Agreements relating to the Koop Kapatid Program by Ms. Elma R. Oguis, CDA Extension Office Director XI, and the parties.



to its mandate having been created by the 1987 Constitution to promote the viability and growth of cooperatives as instruments of equity, social justice and economic development. CDA is the sole registering agency of all types of cooperatives as provided for in its Charter.

To put all so-called Electric Cooperatives under CDA to free our people from the quagmire of social injustice and poverty will be a big VICTORY as the President will correct a legal flaw and a social wrong that have been perpetuated all these years.



WOMEN’S COOPERATIVE DESERVES A BETTER DEAL



Fatima Fishermen Cooperative is a duly registered cooperative with Cooperative Development Authority Pagadian Extension Office. The principal address is Purok 8, Sunset, Tabuk, Isabela

City, Basilan Province. It was registered in September 16, 2015 and is composed of 25 members, mostly are women, with a capital build-up of Php 105, 000.00.

The cooperative is engaged in fish drying and home-made bottled sardines as their main business. As a cooperative they themselves were able to provide the needs of the members in terms of employment and source of income since most of the members are plain housewives. But now they were able to help their husband and provide additional income for the needs of the family and especially the education of their children. The resources come from the neighboring islands of different municipalities of

Basilan Province, particularly Pili Island and Luuk-Bungsud Barangay located at Municipality of Lantawan, Basilan, wherein most of the fishing ground is located.

Despite the unstable peace and order in the province, these brave women from the cooperative are determined to pursue their aspirations through cooperatives because they believed that cooperative is the vehicle for their economic and social development.

Fishing is one of the main sources of livelihood of the people in the different municipalities of Basilan.

The cooperative is not yet affiliated with any secondary cooperative since there is no existing federations and unions in the province. However, the cooperative linked with the Barangay Fishermen Council of Luuk-Bungsud Lanatawan Municipality under ARMM since their main fishing ground is located in the said area. The cooperative participated in the outreach activity of the barangay specifically The Love Drive Activity, the aim of which is to give relief goods to the fire victims and indigenous people. It also joined Anti-Drug and Insurgency Campaign of the military and LGU in the area of operation of the cooperative.

Presently, the coop seeks the technical assistance of the DOST to improve and develop its homemade bottled sardines project.

Coop’s Vision-Mission and Core Values

Vision: The Cooperative will be able to contribute and help develop the Fishing Industry in the City of Isabela, Basilan Province.

Mission: Procure fish and other marine product and process to a high value production.

Core Values: Self-determination, God-fearing, honesty and integrity of the members of the cooperative.

A Beautiful.. from P.7

beautiful rice mill . . . what a high-tech machine”, she said. It was indeed a beautiful blessing for our beneficiaries and to this office, to be able to extend our assistance to the respective cooperatives for them to be able to give a better service to their members.

During the program, the office then signed a Memorandum of Agreement and Deed of Donation in person of RD Ruben L. Cunanan, with the representatives of the beneficiary-coops. The MOA therein cited the responsibilities of the cooperatives after receiving the machines and livelihood assistance. The Deed of Donation is a justification and a prima facie evidence that the office transferred the ownership and rights thereon to the recipient coops. After the signing of MOA and Deed of Donation, Admin. Paisal I. Cali gave his message. In his message, he said that, “not only are the machines tested, but also our beneficiaries who were under the sun”. Admin Cali highlighted the person

who is behind of the success of this program. “Let us be thankful to Sen. JV Ejercito who worked hard for the realization of this program”, he added. “Gusto natin madagdagang ang kita ninyu, ng mga farmers. At mawala ang hirap ng mga farmers”, he said. He also quoted in addendum, “ pinaka mahirap na katotohanan, ang mga farmers ay walang makain. . .dahil sila ang nagpapakain sa buong Pilipinas”. One of most distinguished guests of the occasion was the former member of CDA BOA and now a consultant of the agency, former Admin. Pendatun B. Disimban. Mr. Disimban is one of the persons who suggested to the Task Force Marawi to give the city mobile rice mill. It was due to fact that during the Marawi siege, 23 big rice mills were destroyed which is within the ground zero of the city during the war. Thus, this is one of the purposes of the program, to be able to give an immediate assistance within their doorsteps. Mr. Disimban also added that because of the

MPN-CODE Program, the agency has proved to the Department of Budget and Management that the office is not merely a regulatory agency. Through Sen. JV Ejercito who championed in the deliberation for budget allocation for the mini rice mill, the DBM cannot now deny that it is also a mandate that this office to also have a budget. Hence, for over 20 years that we started to extend our service and help we are no longer a regulatory agency, and Sen. Ejercito shall be a hand in hand partner of the coop sector towards this mandate.

The program does not only benefit the recipients of the machines, but it is also a blessing to this office and its entire partner sector. This program had made a new pace in determining the capability and ability of this office not as a mere regulatory agency, but also a hand in hand partner for a change and development through COOPERATIVISM.

PAFCPIC Helps Mainstreaming Indigenous People the Cooperative Way

(Contributed by PAFCPIC)



Aside from organizing communities in the areas it is operating, one of Philippine Army Finance Center Producers Integrated Cooperative's (PAFCPIC's) goals this year is to identify poor and disadvantaged sectors and provide them with assistance based on the study that the coop will be conducting.

Punduhan ng mga Dumagat (Looban Sitio Suha, Barangay San Mateo) is a 10- hectare property purchased by the National Power Corporation few years ago within the town of Norzagaray in Bulacan province near the famed Angat Dam. This serves as a focal point, cultural and trading activities for the Agta-Bulos, Aeta or Dumagats tribes living within their traditional ancestral domain. Through the Solicited Program agreement 2014 which were approved by the Dumagat Tribal

Council of Elders, Punduhan sa Dumagat is now being managed by Sierra Madre Environmental Society, Inc. (SSMESI), a group of environmental advocate group which helps bring the plight of the natives and protection of their environment. The area which is under the jurisdiction of the 48th Infantry Battalion of the 7th Infantry Division of the Philippine Army and with the help of different NGO groups, individual stakeholders and private corporation, had initiate to reforest the nearby areas in a drive to help protect the landscape. They have been providing outreach programs like donation of school supplies, canned goods and clothes to the indigenous tribes.

Despite of all these efforts, according to the founder of the SS-MESI and also PAFCPIC's contact person in the area, Brother Martin

Francisco, the Dumagats have been struggling to meet their basic needs. For instance, the whole tribe only receives an average of 12 sacks of rice monthly coming from donations, not enough to feed the 92 indigents. The tribe is also having a hard time every school year finding sponsors for their students (currently 53 students). Furthermore, the tribe has been facing an uphill task in preserving their ancient belief system, language and culture.

Like most of the Indigenous People around the world, Dumagats have not only faced serious discrimination in terms of their basic rights and erosion of their ancestral lands, languages, cultures, and forms of governance, but also in terms of access to basic social services.

To validate and to gain better understanding of the Dumagats and their situation, PAFCPIC had a three-day immersion in the area and the following were discussed during Focus Group Discussions. The following programs will be conducted in October (all of which were approved by their tribal chieftain):

- a.Preserving the culture by letting it evolve

The Dumagats have expressed that they are aware that their traditions are being slowly eroded by the effects of modernization, but the indigents also recognize that it is something that cannot be avoided. They know that the only way to preserve their cultural heritage is to allow it to evolve and change with time, so that it can be appreciated across different generations of their tribe. In Philippine context, the IP communities in Sitio Pureg, Cagayan Province, Capas Tarlac and Nueva Ecija have embraced the use of laptops and computers in their everyday lives. According to them, making use of technology will be a big factor for the local community in promoting and preserving their culture.

With this, the cooperative donates a digital camera, a recorder and laptop on August 17, 2018. The cooperative would then give training on proper ways of using all the devices for recording. Having knowledge in digital camera, recorder and laptop could help them in preserving their culture by saving or recording their language spoken and written. They could also work on translations to their endangered ancestral language, songs and dances and store them in the laptop.

- b. Bringing Dumagat students to the school

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Trash to Treasure: The Story of San Jose Sico Landfill MPC

By Ronde D. Alicaya

The San Jose Sico Landfill Multi-purpose Cooperative was originally an association of waste pickers and waste sorters of landfill, situated in Brgy. San Jose Sico, Batangas City. Their situation then was okay as far as life sustenance was concerned. But it was after they were organized into a cooperative that the lives of the members were changed.

Each member of the board

can attest that their situation now can be attributed to their cooperative. It is because of their cooperative that they were able to send their children to college, build their decent homes, stable income and provide stable livelihood in the community.

Most of all, when they received the Hand-holding Program, SJSLMPC had leapfrogged significantly and have set a clearer path and direction towards inclusive growth, economic freedom and sustainability.

When the founding member started in 2001, their paid-up capital was only Php14,050.00. In 2013, they were able to raised their membership to 45 and with paid-up capital of Php84,600.

With CDA's intervention, SJSLMPC in 2017 was able to accumulate a total asset of Php7.8 million and paid-up capital of Php3.478 million. From the original 18 members, the coop has now 348 regular members and 80 associate members, all are enjoying the yearly dividend of 20% and patronage refund of about 18-

20%.

Not only that! The then association of ordinary people who were in unstable job, are now employing 20 people from the community with minimum salaries. The coop now boasts its different businesses that cater the needs of its members, to include; scrap buying and trading, lending, consumer store, rice trading, hollow blocks making, vermi-composting, hauling of garbage from private companies using their four trucks and hog raising.

The cooperative was able to acquire also a 3,000 square meter property where they built their cooperative building and serves as its business center and a lot where they built their consumer store.

Now, they give back their blessing to the community by adopting four schools as beneficiaries for their distribution of school supplies for school children during the opening of classes.

The board headed by Chairman Rex B. De Guzman is also planning to acquire more properties for the expansion of their consumer store and rice trading business.



Cooperative: Making Lives Better

By: Jurela V. Cruz and Leann R. Fontanilla



In 1990, Isabela DAR Employees Association Multi-Purpose Cooperative was organized with an objective to alleviate the plight of DAR employees who most often find themselves being taken advantage of abusive moneylenders with high interest rate.

It was 1998 when Edgardo Cadiz, resident of Alibagu, City of Ilagan, Isabela was hired as driver in the DAR Provincial Office of Isabela. His contract for the agency is good for two years only. With this circumstance, he thought of other options to sustain his living before his contract ends. Having heard of the services IDEA MPC offers to its members, he immediately joined the cooperative few months after his employment. He had high hopes that this coopera-

tive would be of great help to him and to his family as well.

Mr. Cadiz started with an initial capital of P2, 000.00 and a P100 monthly deduction from his salary. After earning a share of P5,000.00, he had his first loan. With the right mindset of where to spend the loaned amount, he thought of investing the money to an income generating unit. He bought a motorcycle with sidecar and have this be rented by tricycle drivers with a minimal daily remittance of Php 120 – 150 daily. The motorcycle unit is payable in three years but because of his good record and on time payment on his first year, Ropali Motors offered him another unit. So, he again borrowed money from IDEA MPC for his down payment

to take advantage of the offer of Ropali Motors. He was able to purchase three motorcycles from Ropali Motors. His fourth, fifth and sixth tricycles were acquired from Motortrade, private individual and Providers MPC. The purchase of the six units of tricycle was made possible through the lending window offered by IDEA MPC. From these, Mr. Cadiz was able to create employment to six tricycle drivers.

Most importantly, through IDEA MPC, Mr. Cadiz was able to send his four children to school. His children finished Legal Management, Secondary Education, Business Administration and Auto-diesel Mechanic. In addition, he was able to build a resilient house for his family made of cement and

strong materials. He is also managing their small sari-sari store as additional source of income.

“IDEA MPC helped me a lot in all aspects of my life”, said Mr. Edgardo Cadiz.

“Malaki ang pasasalamat ko sa koop dahil ito ang nagbigay ng mas mahaba pang buhay sa akin”, he added.

Until now, he still enjoys the products, services and benefits of being a member of the IDEA MPC. Patronizing the cooperative’s products and services continuously made him in the list of members with highest share capital contribution amounting to P191,800. He is currently ranked number 16 out of the 360 regular and associate members.

According to him, “when joining a cooperative, it is important to trust yourself and the officers. You should believe first in yourself. How you trust yourself should also be the same trust given to the officers.”

He also recommended that Pre-Membership Education Seminar should be taken seriously because it is the first step to understanding how a cooperative works.

It is very evident that Mr. Cadiz has no regret in joining IDEA MPC. Everything that he has now, in a way or another, is through the help of the cooperative. Indeed, although not much appreciated, cooperatives change the way of life of its members. What makes it different from other business organizations is that, it is not profit oriented. Rather it focuses more on how to serve its members best. It is different because it has a heart for its members and the community as well.



Can We Succeed thru.. from P.16

long-time barangay official but he is now helping her in their business.

Elvina is very thankful to OLLS MPC for the life-changing opportunity she has found. She had grown financially and professionally but she remained humble despite being blessed. She shares all the knowledge and skills she have through free trainings, without thinking that those being taught can be her competitors someday. Among those being taught, she randomly selects recipients of free sewing machine. With the newly acquired skills and facility, it is with no doubt that these people will already be able to earn on their own. She believes that if someone can be successful, others should be successful too. In fact, she employs senior citizens, the oldest of which is 74 years old, as long as they are able to work. She even gives incentives to

her employees as an appreciation of their contribution to success of their business.

Not only has the cooperative had the concern for the community, Elvina, as a coop member also practices the 7th principle of the cooperative. She is having an annual gift giving to less fortunate indigenous people in the Province during her birthdays.

When asked what is her formula of success, “Faith in God + Self discipline + Right spending of loans availed from the coop + love for the COOP = HAPPINESS. As a member, we should love our COOP, we should show care to our COOP. As an officer, we have to take good care of every member’s money because they worked hard for every cents they contribute to the cooperative”, she answered



AFCCUI’S...from P.15

that global corporation are controlling our media and they are not telling the truth. For all of us who planted cooperativism are on the right way, we worked for the prosperity of all for no one shall be left behind. We also have to work hard on the formation of values of human persons by enriching ourselves with spirituality, too.

He informed the crowd that the Philippines, as a nation is rich with its biodiversity, but our wealth was not being utilized by us but by the foreign countries in simple terms other countries exploit our resources. To sustain cooperative, we must have transformative cooperative for people, saved the environment, must have sustainable agriculture for the root cause of poverty is the powerlessness of the people.

The AFCCUI Golden Jubilee Celebration will never be complete

without the Solidarity Night which inspired the member-affiliates in working and performing far better in their continuing dreams and in influencing ideals to improve cooperative relationship among them, drawing strengths to be ONE in uplifting the lives of their members and surrounding cooperatives in pursuing various cooperative endeavors for the future.

The Solidarity Night includes dinner with Acoustic Band, Coop Got Talent showcasing various talent of coop members, officers and staff hosted by Daniel N. Vescatcho, Jr. BOD Member, SJMPC, San Jose Antique.

The one-day celebration ended with the BIG BANG of success! Made us PROUD!



From Vision to Realization: The Story of the Man Behind NOVADeci

By: Ronde D. Alicaya



(L-R) The main Office of NOVADeci located at Buenamar Cor. Sarmiento Sts., Novaliches Quezon City. Mr. Pedro "Ka Pet" De Jesus with the writer at his residence in Bulacan.

Statistically, only around 60 percent of cooperatives, and even private businesses for that matter, survive for the next decades of their operations. And for those who survive and even become successful, only a few hundreds have made it to greatness or to the billionaires' club. But for the most successful ones, they have definitely a lot of things in common for their triumphs that are worthy to emulate, and those are; Dream, Dedication and Discipline. Their founders are visionary leaders who selflessly dreamt for others and almost fanatically dedicated their whole life to the cooperative, to lay a foundation for the next generation of leaders.

Successful cooperatives today are no doubt had been founded by their visionary leaders who dare to dream not just for themselves but for their families, other people and the community. They have a virtue of dedication that are almost fanatical that enable them to withstood against

myriad of adversities, and are disciplined leaders who follow the cooperative principles and laws, always. This is also the story of the man behind the success of the billionaire cooperative, Novaliches Development Cooperative (NOVADeci). Meet Mr. Pedro "Ka Pet" De Jesus.

Pedro De Jesus or Ka Pet as he is fondly called by his families and friends, was a baseball and softball player during his youth. This gave him the appreciation on the value of discipline and teamwork. According to Ka Pet, unity and teamwork is key to win a game, and playing the game with the heart and fairly.

In 1976 he is contemplating of a system that could help the market vendors of Novaliches improve their standard of living. He had a stall also at the Central Market. That is also the time when he met the famous leader of the Humbong Bayan Laban sa Hapon or Hukbalahap, Ka Luis Taruc.

Accordingly, Taruc told him

that he already abandoned the insurgent mindset and instead was contemplating on the idea of cooperative system to advance his cause of helping the Filipinos. That gave Ka Pet an idea of organizing the market vendors and sought help from the then Bureau of Cooperative Development (BCOD).

He gathered 14 other vendors from the Central Market and from nearby markets of Novaliches to undergo a seminar on cooperative through the BCOD. After complying the necessary requirements, they registered their coop as Novaliches Vendors Credit Union, Inc. (NVCUI) with 15 founding members and Ka Pet as the Chairman. In 1978, it was re-registered as Novaliches Credit Cooperative Inc. (NCCI).

Early on, just like any cooperatives, the coop also experienced a power struggle among the founding members. To establish early on a culture of fairness and democratic governance, and to settle things down, Ka Pet suggested for an election. He won. Unfortunately, his opponent was disheartened and had to established another cooperative to led on, but have failed.

As years went by, the cooperative had undergone an assortment of adversities, but withstood. Vendors who are members of the cooperative had to faced persecution from the market management because of misconception that the coop would take over the market.

When they were starting they don't have an office. And when they were able to had an office, they don't have office equipment to be used. To solve the problem, they had to do caroling,

bingo games, raffles, and beauty pageant to generate funds. And the rest is history.

Forty-two years later, NOVADeci is a P2.5 billion cooperative, with 8 branches and more than 40 thousand members. And from a cooperative in a barangay in Quezon City, now NOVADeci is nationally significant. In fact, it ranked 22 of the top 100 cooperatives in 2017. Their current leaders are also planning to establish a hospital, a housing project, and other programs for the well-being of their members and the community.

Ka Pet is now happily retired in the Board but he is still a member, and I think until the very end, he will be a member of NOVADeci.

During our visit to his house in Bulacan together with the General Manager, Ms. Marlene Sindayen and 2017 Chairperson, Ms. Evelyn Cruz Dimacale, Ka Pet is wearing his NOVADeci shirt. According to the two officials, Ka Pet wears his loyalty to the cooperative he established day and night, all year round by wearing his coop shirt. Even in his family, Ka Pet also applies cooperativism principle by gathering and living with all his family members under one compound. I can see clearly also that even though he is retired, still he commands respect from the current leaders and the people around him.

Behind every successful cooperative is a person who dreamt of something good for his family and the community. And the success of the cooperative depends on the culture and discipline the founder instill to his or her subordinates and members. Leadership is invisible and intangible, but it can be measured by the collective outcome of the institution he or she leads, just like what Ka Pet did to NOVADeci.



GENDER ANALYSIS AND MAINSTREAMING IN COOPS: A MUST FOR GAD PLAN AND BUDGET



To celebrate the 120 years of Philippine Independence, the CDA in partnership with the Western Mindanao Federation of Cooperatives (WEMFEDCO) gathered all 168 coop leaders in Zamboanga Peninsula at the Palacio del Sur in Zamboanga City on June 1-2, 2018 for yet another region-wide

convergence in order to strengthen the brewing passion within the cooperative sector for Gender and Development. Director of the Gender Research and Resource Center (GRRC) of Western Mindanao State University (WMSU), Prof. Rosalyn Romo-Echem of the Western Mindanao State Uni-

versity sat the tone for the two day event with such eloquence, enthusiasm and versatility which enthralled her audience.

Both men and women leaders showed distinct interest on the subject and expressed their support out of their strong

desire to further their knowledge in order to create a more gender conscious culture within their respective fields.

Director Ruben L. Cunanan who feel strongly about education said, "learning is grow-

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Cooperative: Accessible and Reliable in Times of Trouble

By: Jurela V. Cruz and
Leann R. Fontanilla

Through our journey in life, we are faced with multitudes of experiences. The travel we take be at times smooth and calm, it is also inescapable that we are challenged on bumpy roads or sailing in the stormy seas. During those times, we tend to ask for help in traversing such course and it is by blessings we meet a helping hand. Below is a narration worth sharing as we uncover his story. Santiago Fantalgo, 53, or “Santi,” as fondly called by his family and friends. Way back in year 1995, he was the security guard of Cooperative Development Authority – Tuguegarao Extension Office. Thereat, he had a glimpse and idea of what a cooperative is. The employees of CDA back then has already an existing cooperative which is the Cooperative Developers Cooperative.

As a security guard he receives a monthly compensation to P2, 800.00 of which is not enough to sustain his family’s daily needs. Indeed, he needed some support to overcome his financial difficulties. As it was known to him the benefits and beauty of cooperative, he tendered his application

for membership in the Cooperative Developers Cooperative before the end of 1995. His application was approved in early 1996. He made his initial share contribution amounting to P500. He continuously remitted some of his salary for the capital share contribution until it reached a total of P1,500. Afterward, he was able to avail a loan of P4,500 from the cooperative. He utilized the proceeds of his loan to finance the education of his children. However, despite the availment of the said loan, such is still not sufficient to support the studies of his five children. He again made a loan of P15,000. There he felt that his membership is a tool to finance his family.

Along this way comes another blessing in his life as there was a vacancy declared in the permanent position of CDA- TEO, he then applied for it and was hired eventually. His appointment was issued on December 11, 2001. In such a way, this blessing helped him to lighten the burden. Although that he made some increment and ease some of his financial difficulties, as his children




grow the expenses to sustain the living and schooling also rise up. Considering the increase in his salary, he is still experiencing difficulties in finances most of the time. Still, he needs the services of the cooperative.

“Kapag nalaman kong pwede na naman akong makapag-avail ng loan, renew lang ng renew. Kaya napapagaan ko ang aming buhay kasi nandiyan ang coop na lagging umaalalay”, he said.

“Hindi ko namalayan na napagtapos ko na mga anak ko kahit utang”, he added. He was able to send his five children to school.

The first graduated with a degree of Bachelor of Science in Business Administration Major in Financial Management at Saint Louis University and now working as Senior Sales Man at Petron Corporation. Second, Aileen is now working at the Department of Environment and Natural Resources who took up BS Information Technology at Cagayan State University. His third child is

a graduate of Elementary Education, a licensed teacher, but opted to work at Bureau of Fire Protection. The last two are twins who finished Business Administration Major in Financial Management and Secondary Education, working in a private firm and teaching in a private institution respectively. Since his children are already working and having their own lives, he thought of having a business with his wife. He bought a 500 square meters residential lot in Solana, Cagayan part of which was again financed through the help of the cooperative. This piece of land was planted with fruit-bearing trees. In addition, they are also into poultry production, chicken and duck to be specific.


He made use wisely his loan from the cooperative, now he is feeling relieved and is infact, his children are already returning the favors. According to him, joining the Cooperative Developers Cooperative was one of the best decisions he made in his life. Earlier this year, his five children, including his wife were already part of the cooperative. 

PAFCPIC HELPS.. from P.11

PAFCPIC will sign a Memorandum of Agreement (MOA) with Punduhan ng mga Dumagats under the Sierra Madre Environmental Society, Inc. (SSMESI) for the sponsorship of the students’ transportation expenses-P6,000.00 monthly for 10 months, total of P60,000.00 (53 IP students). If approved, the said activity will also be held on August 17, 2018 at SitioSuha, Norazagaray, Bulacan. Providing financial assistance for the monthly transportation expenses of the IP students will show PAFCPIC’s support to the culturally appropriate education systems for the Dumagats. Having Indigenized formal education which is controlled and administered by indigenous peoples will therefore strengthen their land and governance rights, livelihoods, and improve cultural, community, and individual resilience and well-being.

c. Agriculture Training


Primarily, the Dumagats depend on forest commodities as livelihood. They rely on fishing, hunting animals, gathering crops and other natural bounties for survival. They are basically forest hunters; they lack knowledge in production of food and in farming. During the FGD, they expressed their desire for training in

agriculture specifically Container Gardening. According to the tribe, the soil in Sitio Suha is not good for farming. Through this training, they could learn to grow their plants, especially the edible ones, exclusively in containers instead of planting them in the ground. They also want to learn Small Scale Rice Terraces Making, according to the tribe, for a dry place like Sitio Suha, irrigation may enable plants to be grown where it would not otherwise be possible, or it may supplement the existing rainfall and improve the growth rates by extending the growth period of the plant, or by ensuring there is adequate moisture during critical periods when the plant is growing most rapidly. According to them, this would also prevent the practice of “kaingin” and burning of watersheds. They would also like to learn Organic Composting and using African Earthworms to improve soil fertility. Laslty, the tribe wants to learn Food Preservation using Solar Drier Machine to slow down the spoilage of their food. The tribe (if their request would be considered) would also want to store and sell the excess of their food production which could give them potential of earning money by selling the surplus. 

Gender Analysis...from P.13

ing.”. He then encouraged the participants to put these learnings into creative ideas and challenged them to come up with a concrete plan on programs and activities implementing gender and development in their cooperatives. During the training, participants gamely answered the questions asked by the facilitators who drew out more dynamic insights which enticed a more open and honest discussion.

During the workshop, the

participant leaders presented varying concerns and confusions yet produced their respective coop’s GAD Plan and Budget at the end of the training. Next will be for the CDA to validate the cooperatives of their compliance of the law and the programs implemented as well as the impact of the trainings in the cooperative towards being gender sensitive. 



newed Strengths for Sustainable Co-operatives”.

AFCCUI is up to the tasks of being a transformational federation of cooperatives in the province of Antique. As of that day or revelry and jubilation, every member has welcomed with pride and highest degree of confidence recognizing the giftedness, love and compassion with joyful thanksgiving that they survive all these years to enhance the well being of the poor and the marginalize sectors

The gathering after the colorful and jubilating caravan around the town of San Jose De Buenavista, which was participated in by the majority of cooperatives, had for one glimpse reminded everyone of being collectively empowered by ideals for an ever strong and united cooperative.

For the program preliminaries, it started with the invocation followed by the singing of the Philippine National Anthem and the recitation of Cooperative Pledge led by the most energetic and dynamic Manager, Feliza E. Labrador, followed with the acknowledgment of all affiliates to their

continued support and cooperation.

On the welcome address of BOD Chairperson Nick M. Abariantos, he stressed to the member of federation that their partnership and collaboration had ultimately come into fruition. Not withstanding the various significant achievements AFCCUI has reached until it comes to the age of 50 years. He emphasized that, AFCCUI as an institution of people shall always continue to work strongly to respond to the call of all its member affiliates including its surrounding communities.

To cool the air a former scholar of San Jose Multi-Purpose Cooperative and now an elementary classroom teacher expressed her gratefulness to SJMPC to what the cooperative had done for her present situation. She melodiously sang her masterpiece “Bugay”.

AFCCUI's 50 years' story was rendered through a visual presentation. Former BOD Vice-Chairperson, Daniel N. Vescatcho, Jr. together with the Institutional Building Staff shared their tremendous efforts.

Hon. Rhodora J. Cadiao, Governor of the Province of Antique

with Hon. Elmer C. Untaran Municipal Mayor of San Jose De Buenavista superbly grace the Golden Anniversary affair. Both have emphasized their performance as their strong contribution, their support and strong partnership in various cooperatives. They have jointly expressed that cooperatives prove to be partners of the local government in achieving its socio economic programs especially in poverty alleviation extended programs to the marginalized farmers and fisherfolks, taking care of the welfare of the SACADAS and for less fortunate families.

On the onset, Rev. Fr. Fortunato V. Abiera availed himself to be one of our Keynote speakers. Accordingly, he took courage to remind us that in any celebration like this, we must look back always to early years of the cooperatives in the diocese of Antique. He made mention the reasons why Bishop Cornelio De Wit established cooperatives in various parishes. He emphasized, that we have to live in trust. This was his first challenge to sustain the trust of people- ‘The essence of sustaining Cooperative federation 50 years ago.

But, according to him, “it is never, never, never enough”.

Renewed strengths should be identified in three qualities in that we must always remember the hashtag “Co-operative is my Partner, Family and Life”, he added.

He also challenged everyone to look into their hearts and must be able to answer who benefits, who are the real members else we may just be making them recipients. Are we among the poor? Are we the marginalized? The market vendors, the kasambahay etc. are we open? Welcoming opportunities these days? Does the church have strong partnership with cooperatives?

Engr. Doreen Anchita Regional Director, CDA Region VI introduced Hon. Orlando R. Ravanera, Chairperson-BOA, CDA Central Office.

Hon. Ravanera expressed his amazement on the presence of the Golden Anniversary as guests. He then challenged again, he also presented various challenges to respond to the different factors affecting human lives. For example, Climate Change and other natural and environmental calamities. He said

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Passion, Determination, Commitment Behind Great Leader's Success

By: Mercy Jamoyot Gabasa

Passion, determination and commitment are behavioral values that catapult a person become a great leader.

According to Harriet Tubman, an American abolitionist and political activist, “Every great dream begins with a dreamer. Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world.”

Haile Gebrselassie, a retired Ethiopian long-distance track and road running athlete on the other hand, says that “Once you have commitment, you need the discipline and hard work to get you there”.

A dream doesn't become reality through magic; it takes sweat, determination and hard work according to Colin Powell an American statesman and a retired four-star general in the US Army.

These interplay of positive emotional feelings guided with cooperative core values are driving forces of Ms. Joy Doronila Palmada, a cooperative leader, a God-given instrument in Pavia, Iloilo that shape the lives of the members of Pavia Entrepreneurs MPC (PEMPC) and the community through the ideology cooperativism.

Ms. Palmada is a Pharmacist by profession, a Protestant, happily married to Mr. Simon Palmada and a successful mother to Mar Vincent and Mark Joseph and presently residing in Gonzaga St., Pavia, Iloilo.

Her successful marriage and family life, also serves as an inspiration in relating herself with the community, as one of the 12 committed member-pi-

oneers in converting the Pavia Public Market Association organized in October 1977 with 104 members into a full-fledged and a duly registered cooperative with the Cooperative Development Authority (CDA) on July 28, 1999, now known as PEMPC.

The organizational relationship, as member and officer of the cooperative started in 1999. She is the Chairperson in 1999-2005 and 2014 up to the present, and as general manager in 2006-2013.

She said that “sa sulod sang 19 ka tuig sang kooperatiba, madam nga mga pagtilaw, pagpakamalaut kag upang ang ginsulay nakon kaupod sa mga nagpangisog para ma convert ang asosasyon nga mangin isa ka kooperatiba (within 19 years, me and my co-pioneers have experience many challenges, bullying and obstacle in converting the association into a cooperative.”

Such challenges and negative remarks did not stop them but serve as motivation in exerting collective and deliberate efforts, especially Ms. Palmada in initiating, pursuing and implementing innovations as well as mobilizing active participation from planning to monitoring and evaluation phases of various economic activities of the cooperative towards the realization of its vision and mission into reality.

Like a shepherd tending her flocks and looking for a lost one, she introduced and sustain many initiatives, established, maintained linkages and advocacies that enhance operation of the cooperative: the Strong and Effective Public – Private Partnership with

the LGU-Pavia in Public Market Management; Linkage with ASEAN Women Entrepreneurs Network (AWEN); Implementer of government programs and projects of DOLE, DTI, DOST, DENR, member of DepED School Governing Council and Member, Pavia Technical Working Group in the Establishment of the Pavia GAD Code.

Today, the multi-awarded PEMPC, housed in a 4-storey building from a talipapa and rented office, composed of 847 members, Asset of Php36,770,390.09 and paid-up Share Capital of Php9,176,052.92 as of December 31, 2017 performs its mandate and operates Credit Services: Regular, Short Term Loan, Microfinance, Rediscouinting, Salary, Productivity, Redemption, REM, Chattel, Retirement, Consolidated, Special Loan, Bonus; Market Management, Members Savings Operations (time and savings), ILECO Bills Payments, Waste Management, Initiatives/Guardianship on Laboratory Coops, Afflatoun Program, Medical and Laboratory Clinic.

Through her exemplary achievements she became a beneficiary of local, national and international trainings as well as recipient of various awards and citations. Learnings, insights and best practices learned were adopted in the cooperative and shared to the other cooperatives in the region through lectures in various conferences, fora, assemblies, seminars, appearances in TV and Radio Programs and visiting cooperatives across the country.

Aside from her personal awards and citations, PEMPC, like-

wise under her leadership, garnered the Most Outstanding Cooperative in Partnership with an LGU, Philippine Senate, Republic of the Philippines, January 23, 2007, Lunhaw Dahon Award from Environment Management Board (DENR) in June 29, 2015, Most Outstanding Cooperative on Gender and Environment Advocacy, Province of Iloilo, April 10, 2013 and the 2015 Productivity Olympics Awards– Regional Winner and National Finalist and Winner, Service Sector Micro Enterprise, RTWPB -DOLE, July 22, 2015 and October 15, 2015, respectively.

According to Ms. Palmada, her success as cooperative leader is not realized without the active support and cooperation of her fellow officers, members and management staff of the cooperative and also embracing the bible verse found in Ecclesiastis 4:9-10: “Two are better than one because they have a good return for their work. If one falls, his friend can help him up”.

A great leader that can translate the sacred scriptures of “You are the salt of the earth and the light of the world”. A SALT to serve as agent that will give flavor, passion, determination and commitment to do something that will shape personal, organizational and structural changes in the society and serve as LIGHT in the processes of effecting such changes.

The writer believes that MS. JOY DORONILA PALMADA with passion, determination and commitment, will be the SALT and the LIGHT to the least of our brothers and sisters and fervently hoping that many COOP LEADERS will rise up, stay behind the flocks and walk together in the journey of success, today, tomorrow and in the future!

Can We Succeed thru Cooperativism? Yes, We Can!



“The success of the coop should not be measured through its assets, but through the changes to the lives of its members” - Elvina Baquirin

Elvina Baquirin was born to a farmer tenant of 8,000 square meter rice fields and a housewife in Cabatuan, Isabela. Elvina did not experience a fortunate life back then. At a young age, she was already exposed to the challenges of life. She and her siblings go to the farm to earn income in aid of their financial difficulties. These difficulties helped her become stronger and determined to pursue her education.

“Ayaw ko na ganitong buhay ang dasin ng magiging pamilya ko,” Elvina said.

At a young age, she worked in a tailoring business of her aunt to support her elementary education. She graduated valedictorian in elementary but still, her family is lacking financially. She sought sponsorships from Non-Government Institutions,

Government Agencies and even to her relatives. With patience and determination, she was able to finish her BS in Secretarial Administration and BS in Business Administration with flying colors. She also decided to pursue further studies and earned her masters and doctorate degree at the age of 28.

The Our Lady of La Salette Multi-Purpose Cooperative (OLLS-MPC) was organized in the year 1993 wherein Elvina was still a student. It was the year 1995, before her graduation, when she found her first employment with University of La Salette in Santiago City and eventually became a member of the University's Cooperative. Since she had already her first job, she thought of a gift that would show her gratitude for all the sacrifices for her parents. Her salary back then was not enough to buy a television for her parents. But through the OLLSMPC, she had her first loan to the cooperative in the amount of Php4,500 to buy the gift she wanted for her parents.

Though everything may seem smoothly sailing, Elvina was affected by the downsizing of La Salette College. Thus, she sought employment from other educational institutions. Seeing that she was smart, capable, and determined, she became a school administrator and college dean of different colleges within Santiago City, Isabela.

Already having a stable job, Elvina decided to settle down. She and her husband were both employed, as an instructor and a bank teller, but as their family grows, expenses grow proportionally with it. As she starts to have a family of her own, she was financially challenged. She remembered that she promised to herself that her

children will not experience the life she had back then. Therefore, she decided to avail again a loan in the amount of Php 15,000 from the cooperative to start a new business in the year 2003. She bought two rolls of cloth and three portable sewing machine for her small tailoring business and named it JESHAN School Uniforms and Enterprises located at Centro East, Santiago City. With her exposure in the cooperative, she was able to make connections which she used to market her starting business. Her tailoring business have grown so fast as she is now catering schools and government institutions in Santiago City and nearby municipalities like Cordon, San Isidro, Cabatuan and even in the province of Ifugao.

Along the success of their business comes a big challenge to their family. In 2014, her husband was diagnosed with brain tumor. She was supposed to buy a building and lot that time and even paid half of it, but due to this incident, she withdrawn and gave up this investment. In times of trial, OLLSMPC was there to help her family. A financial assistance is offered by the cooperative for the major surgical operation undergone by her

husband.

Having thought of all the benefits the coop gave to her made her run as an officer. It was not easy but she managed to win as Board of Director and was chosen as the Vice Chairperson on her first term. She is now on her second term as a Board of Director and was elected as the Chairperson of the Board. She had been contributing a lot in the coop and even wanted to do more and more for the benefit of every members.

Being the Chairperson of OLLS MPC is not an easy task but with the help of all the members, officers of the coop and her family, she believes that she can do it successfully. Being an entrepreneur, and officer, requires a lot of time but she sees to it that she is at her best in performing her most favorite role and that is being a wife and a mother. As a mother, she sees to it that her children, Shaira Jone and Andrea Jonel, are growing well. Shaira Jone, a fourth year Accountancy student is a receiver of the “Most Influential Student” in Far Eastern University and Andrea Jonel is also a honor student. Her husband is a

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AFCCUI's 50th Anniversary: A Conglomeration of People's Driven Celebration

By: Daniel N. Vescatcho, Jr.

Antique, September 22, 2018—The Golden Anniversary Celebration of Antique Federation of Credit Cooperatives, Inc. (AFCCUI), was a conglomeration of People's driven celebration. It started initially

in the conceptualization of the most fitting theme were all activities were all anchored to bring about possible marks of responses to various challenges of our times. The theme was, “Welcoming Opportunities with Re-

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ICT Skills Enhancement Training (I-SET) in Tagaytay



Business Continuity Management Master Class Training

