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Fruits of our Labor
Stories of Filipinos in Social Enterprise
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The people in these stories are real people who have benefited from Migrant Savings for Alternative Investments (MSAI) as propounded by its originator, Unlad Kabayan Migrant Services Foundation Inc.

These are migrant workers who have returned home and made it as entrepreneurs. It is also about non-migrants, who have benefited from migrant savings and investments through loans secured from MSAI or who have gotten employed in migrant-generated enterprises.

We thank the savings and investment groups (SIG) in the host countries who guided the migrant workers to save and invest in their own country.

We acknowledge the writers and translators: Noel Villalba for the original stories in English, Agustin “Don” Pagusara for the Visayan translation and Fermin Villegas for the Pilipino translation.

We dedicate this book to the “new heroes”, “Ang Mga Bagong Bayani” we have heard so much about, but have not really known till now.
Preface

The Fruits of our Labor is an attempt to tell real life stories of Filipino migrant workers who have worked overseas and who have come home to realize their own potentials here. It also tells stories of ordinary people who have been benefited by migrant savings and investments through start up capital they have secured from the Unlad Kabayan credit program to start their own businesses. This is also the story of non migrants who are employed in migrant generated social enterprises.

Overseas migration, as hazardous as it is, has enabled migrant workers to support their families at home through their remittances. But many migrants have returned home penniless when their terms are over, having consumed their earnings on family expenses and having failed to save.

Migrant Savings for Alternative Investments is a strategy for migrant workers to be aware of their limited tenure and opportunity abroad and to help them save up so that they may have resources to use once their terms of work overseas expire.

Unlad Kabayan originated the concept and has encouraged the organizing of savings and investment groups among Filipino migrant workers abroad. Many of these savings and investment groups have invested in livelihood projects in their own hometowns.

Unlad Kabayan has facilitated the training of migrant workers themselves who have decided to return home and start their own enterprises, or their relatives in building up their own enterprises.

In recognition of this innovative response to the challenges of overseas migration, Unlad Kabayan Migrant Services Foundation, through its director, Ma. Angela C. Villalba, has been awarded by Ernst and Young “The Social Entrepreneur of the Year 2007 Award”.

This is the story of migrants and Filipinos who have succeeded in building their enterprises.

Randy intimates that his products can be competitive. He constantly upgrades his products. He keenly listens to what customers say and designs his products to suit their tastes. He tries to get a better price for his products by buying cheap but quality raw materials from Divisoria and Caloocan.

He finds that listening to mountaineers and clients give him a lot of ideas. He tries to secure the best raw materials or to find alternative materials if the previous ones are too expensive. He is always seeking to build networks of customers for example, the PNP Regional Office (training department), seeking to expand opportunities as he widens his base of clients.

So far the business has exhibited tell tale signs of the boom and bust cycle and seasons.

He is presently contemplating on expanding his production by making a loan or by asking assistance from migrant savers in Taiwan.

“Gapang ang market, gapang ang capital, gapang talaga,” Randy says (the market is crawling, capital is crawling, everything is crawling). But his passion does not die. “Mountain climber ako, sanay sa gapungan”. (I am a mountain climber. I am used to crawling.)

Augmenting capital has been a real challenge. He has to conduct a feasibility study and to revise his business plan in order to meet the bigger demand of sports enthusiasts in Mindoro.
And so for most of the period he was working overseas, it was a time to do routine work, to meet some personal challenges, and to save for the day when he would return to his country.

Randy worked in Taiwan for 8 years and came home and got married in 2001 to Aileen, a fellow Mindorene, who is at present a midwife at the Oriental Mindoro Provincial hospital.

They have two children, Maria Ralene, 9 years old; and Daryl Dwen, 3 years old. At first Aileen was not enthusiastic about Randy turning himself to an investor and businessman, and leaving his factory job in Taiwan. The work overseas could be a stable source of income for the family, she argued.

But Randy lost his job in Taiwan anyway because of the financial crisis. The crisis hit the employers hard who sent their overseas workers home. So Randy turned to his love for sports and began to indulge in this passion by producing sports gear.

He started with his own savings capital of about P 200,000 to produce his own sandals, camping bags, backpacks, military paraphernalia (magazine holders, etc). It is also fortunate that as the youngest of 6 siblings, he has brothers and sisters who are working overseas and who support his needs for capital loans from time to time.

He feels there is a strong demand for these items. At present he is supplying police enforcers and police trainees with these products. He also has walk in clients, Mindoro tourists and campers who want to go mountain climbing.

Competition comes from “Sandugo” (a Manila-based sportsgear chain) which seems to have more capital investments and is getting a bigger share of the market. But Randy feels his location in Mindoro is a distinct advantage he has over Sandugo, or other competitors like “Campsit” or “Base Camp.”

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Winds of Change from Surigao  
— Elsa Belarmino

As a child growing up in Matin-ao (clear water) beside scenic Lake Mainit in Surigao del Norte, Elsa Belarmino experienced all the hardships of rural girls born to a farming family in this fertile land that is sadly the favorite route of typhoons (tai fung – big wind, in Chinese) coming into the Philippines.

How hard was her life? Elsa’s father fell from a coconut tree to his death when she was still in primary school. Her mother had to work doubly hard selling rice cakes and other food items to feed the family and support their schooling.

Like many other girls, Elsa dreamt of becoming like the Chinese, who almost always owned the rice mills and the big stores in the markets of Matin-ao, Mainit and Surigao, who were able to send their children to plush schools in Cebu or Manila, and who seemed to have all the money they needed in the world.

The thinking here is that “some people are born wealthier than others, and we the poor, simply have to work harder and dream of better things. If we are lucky, we get rich and leave our poverty and typhoon stricken hometown behind. But most of the time, the typhoons are luckier.”

“Some years will be typhoons every year to destroy our fields, crops and houses, the gods must be fed. Surigao is the gateway of typhoons from the Pacific.” Every Matin-ao, Mainit farmer begins from near zero every year. There is a common Suriagoon joke that the reason Surigao city has no airport is because, once there was a powerful typhoon that ripped the airport and folded the runway the way Spanish sardine cans are folded open.

Life was hard, but Elsa was a different kind of girl. She had a dream that she would own her own rice mill, the symbol of power in the Mainit farms.

Elsa graduated with a degree in Food and Nutrition in 1981. In 1984, she went to Manila to take the licensure exams for food and nutrition practitioners.

Business in Climbing Mountains  
— Randy Ahorro

Randy Ahorro is 37, married, and a migrant entrepreneur from Calapan, Mindoro who is crawling to get to the top of the mountain.

His products are camping bags, back packs, trek accessories, vests and sandals. He envisions one day to be a top notch businessman for mountaineering bags, sleeping bags, tents, sports and rescue equipment.

Randy’s late father worked at the DBP, and his mother was a public school teacher. Both instilled entrepreneurial values in him. Randy has always had a business mind. He graduated with a BS in Commerce, Major in Management from the Divine Word College of Calapan, Mindoro. He has also been a sports enthusiast being a mountain climber. He combined these two, to become the proprietor of Bakas Mindoro Outdoor Gear Shop.

But how he journeyed to become an entrepreneur is a roundabout story.

After finishing college, Randy could not find any source of capital or the means to start a business. It is a familiar story. And so he decided to hire himself off as a factory worker in Hsinchu, Taiwan for the sole purpose of saving money for a future business. “The pay was good for the hard work you put in, but overseas work cannot be the end goal” says this young entrepreneur. While in Taiwan Randy found himself selling cellphone load to fellow migrants, working as a part time bouncer, doing kudkud, farm work and as an LBC agent all for the love of saving.

Randy was fortunate to fall within the orbit of the Catholic church in Hsinchu which had a migrant support program through Sister Norma of HMISC.

It was here where he first heard about Migrant Savings for Alternative Investments (MSAI) program, where he was encouraged to save most of his salary and to lead a group of migrants who set up a savings and investment group (SIG) in Hsinchu.
And so he scaled down his plans to building wind turbines with renewable energy harnessing, biofuel feedstock processing equipment and biomass processing equipment.

He went on with his idea of a wind turbine prototype, that could generate as low as 6-10 kw of electricity. Such a wind turbine could light up one residence in off-grid barangays without electricity. He could test the marketability of the machine. If it works he could mass produce it and make money out of his invention.

In particular he would produce agri-harvest technology, making use of residuals for added income. His plan for a product line: wind turbine, hammer mills, chippers, grinders, pellet-izers, presses, driers, tanks, silos, ductings, conveyors and decorticators.

He proposed to make an initial loan of P 200,000 for his investment.

He learned a lot about setting clear goals, having commitment and courage, in creating one's own enterprise. Developing core values of building excellent products diligently, looking for customers, marketing the same, and seizing all opportunities to succeed, Toto went through all these.

It’s been three years, of hard planning. He hopes that the project will now become reality. The steel will be harnessed. And though Toto is made of flesh and bones, he will be the master of his steel.

Unfortunately, she failed to pass the exams. She found work in a Chinese restaurant in Manila instead, got married and raised children.

Sorry end of the Cinderella story? Not quite.

She worked at different jobs but her vision of running the rice mill in Matin-ao remained. This eventually led her to seek for job openings in Taiwan. At that time, P 50,000 was all it took for recruitment agencies to arrange for an overseas job for applicants and to ship off their kababayans into servitude.

But Elsa thought, "why not learn from the way Chinese do things?" Why not work for 10 years in Taiwan, save money, learn business from the Chinese themselves and come home to my own business in Mainit? The prospect was exciting. So she applied, as a domestic helper in Taiwan. She got three different contracts in quick succession.

On her first two year contract as a domestic worker, Elsa earned NTs 13,000 a month (NT$1=PhP1). She was earning as a maid in Taiwan almost double what a regular government food technician would be earning in the Philippines ¹.

Taiwan was like a prison at first. She worked without day offs. Her employer even took away part of her monthly salary as "forced savings." This was the employer's way of holding her hostage, so that she would not leave her employment suddenly.

But Elsa, took it stoically. On her second contract, she made friends with her employers, learned everything she could about business the Chinese way. Her business employers taught her much, even though at first they did not know it. Elsa was just like a dry sponge absorbing everything she observed. She put to memory everything that would be useful in Matin-ao, Mainit in the future. She listened about savings, observed the use of technology. She tried to learn something about how and why Chinese folk seem to be adept at business.

On her third contract, it was mutual admiration between employer and employee. The employers were rice traders! And they were actually kind and sympathetic. They even gave her Christmas bonuses and free plane tickets to visit her hometown on holidays. Most of all, they intimated their business knowledge of rice trading to her. She tried to learn everything about rice trading from them.

As she worked on, Elsa got acquainted with the local Catholic church in Taiwan,

¹ From Unlad Kabayan Process Documentation
which had an apostolic mission to help Filipino migrant workers called “Hope Workers Center”. That Catholic Church mission group was a member of Migrant Forum in Asia (MFA) which was a network of migrant workers organizations and non government organizations helping migrant workers in Asia.

They had an orientation program for savings and investments under the Migrant Savings for Alternative Investments (MSAI).

She started to seriously save money for future investments. She joined other Filipinas in a savings and investments group (SIG) and became their treasurer. She attended seminars on entrepreneurship.

During this time, she was able to give money regularly to her mother and family in Matin-ao, Mainit for their needs and for initial investments for a family sari-sari store. She also had her house renovated and bought appliances to make her mother and family happy.

As early as her second contract, she began to seriously study her business options in Matin-ao, Mainit. She remembered about the rice mill in Matin-ao, which had gone bankrupt. It used to be owned by a farmer’s cooperative. On one holiday trip to Mainit she found out that the rice mill was embargoed by the Land Bank for failure to pay its loans.

The rice mill was up for public bidding.

Back in Taiwan, Elsa went to a Land Bank branch office in Taipei and inquired about the procedure for bidding in the Matin-ao rice mill. It turned out there was an interim mill operator who was quite influential and well-entrenched in the Mainit community who was running the mill and who simply assumed there was no competitor.

Meanwhile, Elsa did two things. She began to consolidate investment resources of P 900,000 from the members of the Savings and Investment Group in Taipei. And she contracted the help of Unlad Kabayan to make a feasibility study of the rice mill and to also provide a loan for her capitalization.

He came home in 1995 with insufficient capital, what with a growing family to support. He now had six children, now aged 10-29. He could not swing his industrial project. He tried to find work in Tagum the mining town in Davao del Norte, as a fabricator of tripping columns used for gold processing in ball mills. It was hard work with little financial reward. Is the Philippines a place for inventors?

He was driven back to Jubail, Saudi Arabia in 2000-2002 and became a supervisor of a fabrications plant. At least he was able to send his children to school. Three of his kids are HRM graduates from STI. One son is in Miami, US working as a waiter. The other son is a graduate of a 2 year course and is helping his father in his fabrication shop.

He returned in 2002, but still could not start his industrial project for the same reasons as before.

He went back overseas once more in 2005-2007 to work in Inma Steel Fabricators Co. Ltd to produce process columns.

When he returned to the Philippines in 2007 he bought a piece of land of 301 sq.m in size, in Samal island and built his house in Buhangin. He was determined to build his miracle shop.

The Development Bank of the Philippines (DBP) referred him to Unlad Kabayan for any business development assistance. DBP in Davao was interested in the jethropa sheller Toto was designing. DBP wanted it for a project in Misamis Oriental which they were supporting.

In June 2007, he met up with Unlad Kabayan and explained his first plan which was to fabricate machines for jethropa nut shelling and oil extraction for bio-diesel. He started to make a business plan, but his business cost so much and required massive logistics and effort. That project was scrapped.
Toto had big ideas as a student. What does it take to industrialize the Philippines? Natural resources are plentiful in the country, workers are numerous. Machines to process agricultural and fishery products are non-existent locally and therefore are imported and therefore expensive. This leaves his people with only natural power (sunlight) technology, which is cheap to preserve foodstuffs such as dried fish.

Toto’s passion was to create useful technology to make life easier for everyone – like windmills. He has won two major science awards in that regard. He won a DOST (Department of Science and Technology) award for fabricating a “hand tractor” and a NEDA (National Economic Development Authority) award for technology inventions.

After having won awards, Toto expected government to look into ways of making use of his knowledge and his skills for the benefit of society. He thought that government might provide a loan for him to mass produce his machine, which surely should be cheaper and more durable than imported hand tractors. The government would be interested in getting an alternative to imported tools. The government would protect its own Filipino investors. He would be proclaimed as a hero! Etc. etc.

No such thing happened.

He was severely disappointed. The government is not interested in developing the country industrially. “It costs too much? It is too difficult? There is too much competition?” Everyone is pessimistic, Toto noticed. He felt like tearing the DOST certificate testifying to his inventive mind.

And so he settled down building his own metal shop fabricating steel bars for the market from scratch. He found it tough work and difficult to compete with bigger producers.

In frustration, in 1993 he decided to go abroad to accumulate capital which he would use he thought to fund his own industrial project. He worked for two years in Jeddah in the Al Zamil Heavy Industries Company as a draftsman in a refinery plant. He was an inspector of the welders. His superior was Egyptian who did not know much about the work.

In December 2002, Elsa was able to provide a bid that was only slightly more competitive than the competitor was willing to offer. It turned out, her competitors did not know that they were up against a determined Elsa Belarmino and failed to raise their ante.

Elsa got the rice mill of her dreams and she returned to the Philippines in March 2003.

How Elsa made the Matinao Rice Mill a profitable business is a longer story.

Not only is the rice mill profitable for now, Elsa has become like a strong wind that has brought together diverse ends of the community together. The challenges of rice milling, it goes without saying, is a continuous one and is prone to boom and bust cycles.

Elsa has made the business less vulnerable by diversifying her business to include also the trading of “pulay,” renting out farm machineries to farmers who supply the mill with “pulay,” providing farm credit to farmers, providing an agrivet supply store that offers farm inputs as part of MRC’s credit arrangements with farmers. She also attached a small store to the mill that enabled farmers to avail of household consumer supplies essential to farmers, on credit.

In her dealings with farmers, she is known for her honesty, courage, warmth and her openness to help the needy. She is also known for biting the bullet, making tough decisions even against her relatives.

Matinao Rice Mill is now an established name in the Lake Mainit area.

Elsa is well respected by a network of farmers associations who have been drawn to her because of her uniquely Surigaonon style. She is a local typhoon herself, except that she is building up the community and making them believe that Surigaonon’s have what it takes to do serious business.

It is possible for rural girls to overcome the odds.
"To hell and back" — Danilo Polo

Working overseas is never fun. Danny Polo found out the hard way when he landed at Changi airport in Singapore one day in 1992 and experienced hell. On that day, he learned that all the money he had paid to get a passport, work contract, visa and air tickets, was a stupid mistake. No labor agency representative met him at the airport and he did not have a job in Singapore. He was a stranger in a foreign country and the Singapore immigration department gave him only seven days to stay.

The only consolation he had was there were eight of them stranded. Four of them were repatriated on the same day. Four survived including Danny. Danny escaped to Malaysia, i.e., out of the frying pan and into the fire, so to speak. This is his story.

Danilo F. Polo graduated from the Rizal Memorial College in Davao City with a certificate of General Radio Communication Operator (GRCO) in 1987. His dream was to marry a beautiful woman, have children and build his own respectable business in Agdao, Davao City where he lived.

The problem was no self respecting beautiful girl would probably marry him if he could not even afford to pay a decent wedding.

And so Danny decided to work overseas. Maybe he was too trusting or maybe he was too desperate. Because Danny did not check his documents and verify if his employers existed in real life. He just checked in at the airport and deplaned from Changi into a real nightmare instead of paradise. That’s how he got to Singapore.

Fortunate for Danny, he had a Filipino friend he was able to call up in Johor Baru, just across the bridge from Singapore. That friend came and took him across and brought him to Malaysia.

“I worked so hard to get a little money from working overseas only to realize that here in the Philippines there are enough resources to begin with.”

“I’d rather be a nail than wood” — Eduardo M. Daquil Jr.

“I’d rather be a hammer than a nail” — Simon and Garfunkel.

“I’d rather be a nail than wood” – Toto.

Eduardo “Toto” Daquil Jr. was attracted to metals at an early age. Growing up in poverty to a farming father and a teaching mother, in a farming town in Midsayap, Cotabato, where there was an over abundant supply of fertile land, he found it ironic that people, including his family, were poor. With a keen and observant mind, he found it interesting that the richest people were Chinese who owned a hardware store, which sold agricultural implements and supplies to farmers, a telling picture of the relationship between the weak and the strong.

He found the characteristics of metals interesting. They were hard and superior to wood and provided toughness to go along with the tough demands of industrial tool production. Moreover, metal is tougher than flesh.

And yet he wondered, it is human beings who mold the metals into useful tools. It is the machine maker who is the master of metals. He found meaning and satisfaction in the thought that human beings determine the outcome of their struggle with nature. It is only human beings who can set the limits to his/her accomplishments.

For example, he had a dream of building windmills and generating cheap electricity. With a country like the Philippines, which has thousands of islands, and where the sea breeze blows 24 hours a day, why should he not be a Don Quijote, dreaming of windmills that generate cheap electricity?

Toto was born 50 years ago to an intellectual farming family. The idea of machines serving human needs never left his mind.

He took up mechanical engineering in Notre Dame University in Midsayap and BS Industrial Engineering in Harvardian University in Davao City graduating in 1984. He has a brother who now lives in General Santos City and a sister who is a registered nurse and who works as a caregiver in California. Another sister is a housewife.
"Each of these remind me of Taiwan. Each item has its unique story," Amalia recalls.

Some of Amalia’s investments include a lending business with capitalization of some half a million pesos. (PhP500,000)

She currently assists 20 small entrepreneurs who sell wares in the town market. These include a grocery store, Avon shop, and stalls in the wet market. She bought three stalls in the town center for PhP120,000 and leases two stalls currently for PhP2,500 and PhP 3,000 per month respectively. A third one is being set up for rent.

She has also invested in a 1.1-hectare farm worth PhP400,000. Her house is worth PhP500,000 which has a small sari-sari store worth PhP20,000. Her farm credit (lending) business is worth PhP100,000, which earns 5% per month (after cropping cycle).

But the greatest satisfaction for Amalia is her investments in people. Though she has never borne a child, she has helped three nephews and nieces through school: one has graduated in computer technology, a two-year course and who has found a job for himself; another is in second year in Electrical Engineering at the TIP; and she has a 5 year-old niece enrolled in a private school.

"Seeing them grow into responsible adulthood is more than enough satisfaction," Amalia says.

"Our life has changed so much. I am used to poverty. I am trying to adjust to a life of entrepreneurship which has its monetary rewards.

"But I remind myself, all these things are temporary. What is important is the love in the family."

He was given a 3 month tourist visa by Malaysian immigration.

In those three months he hoped his friend could find him a job. One month, two months, three months came and went. No job was found. No pay deserved. All he could do was clean his friend’s house for a free meal.

Fortunately, he found some Filipina kababayans, who became his friends who gave him a little money just to survive.

When the three month period elapsed, he had to exit to Hat Yai, Thailand on the border of Malaysia and Thailand. The following day, he crossed back to Malaysia for another three month tourist visa.

His friend finally found him a job at a laundry shop in Kuala Lumpur. He was paid M$ Ringgit 800 per month for two months. (M$ 1 = P 10.20). After 2 months, his friend found him a job in a knitting company where he worked for one year and six months. And the owner of the company processed his working visa for the period.

"All we need is a different frame of mind. I tell you, the day I stepped back on Philippine shore in Sitangkay, I realized a sense of dignity. We may have faults as a people, but we have everything it takes to be successful in our own country."

He was paid M$3,200 per month. At last Danny could breathe normally again. During this period, Danny was able to repay his debts in the Philippines incurred in trying to get an overseas job.

After the knitting company, he got a job working at the Golden Asian Hotel in Kuala Lumpur. At this hotel, he met some people who said he could pass off as a Malaysian. So Danny learned how to speak Bahasa, and applied for and got an IC – Identification Card, which manifested that he was a Malaysian citizen.

Danny had to leave the hotel though. There were too many Filipinos coming and going and he was afraid that his true identity may be discovered.

So he transferred to Tan Construction Bhd which was then building the Twin Towers of Kuala Lumpur. Danny worked there for four months.

From there, Danny landed a job in Hohup Construction Bhd where he worked for two years 1994-1996. In those two years he pretended to be Badajo-Tausug and for that he got a fake IC which enabled him to continue working. By that time he was able to speak Bahasa Melayu fluently. He was now earning M$3000 as a supervisor.
His life was becoming normal, enabling him to get a visa card as well. He was also now able to send some money to send his two brothers through college. At the same time he was saving some money.

In 1994, Danny met and fell in love with Catherine Lerasan Sarona, a graduate in 1988 of BSEEd from Philippine Normal College. She was working as a domestic worker in Kuala Lumpur. She had been working for six years in Malaysia by then. Danny and Catherine fell in love with each other, were engaged and planned to get married in 1996. In fact, Catherine went home in Sept. 1996 as planned and was expecting Danny to follow soon.

But Danny got into trouble because of his IC. In 1996, Danny learned that the Malaysian government was issuing a new laminated and electronic IC. The deadline set for the acquiring of new ICs was Dec. 1996. Three times, he applied for a new IC. Three times he was rejected. Sensing trouble he withdrew his savings equivalent to about P 60,000. On the third attempt of validating his previous ICs, Danny’s IC was confiscated from him and he was told that his IC was fake. He narrowly escaped arrest on account of the fake IC.

It was then that he had to fly out. From Kuala Lumpur he took a plane to Kota Kinabalu in Sabah. Once again he tried to get a new IC from Kota Kinabalu giving the equivalent of P20,000 to a friend who assured him of getting a new IC. As he waited for the new IC, he had to escape several immigration related raids in the home he was staying in. Nothing came out of this last attempt.

Danny realized all his savings could be depleted and his plans for a wedding lost if he continued fighting for an IC. So in October 1996, he took a fast craft from Kota Kinabalu to Sandakan, Malaysia and from there to Sitangkay, Sibutu in the Philippines. From there he took a boat to Bongao and then to Jolo and finally Zamboanga City.

He remembered the date, it was October 26, 1996. He had in his pocket P 40,000. But for the first time in four years, he was glad to be a Filipino.

In November 1996, Danny and Catherine were wed. Providentially, Unlad Kabayan was conducting a survey in Agdao, Davao City about returned migrant workers. Bernie Forones conducted the survey and met Danny and Catherine, who was then pregnant. Bernie explained that Unlad Kabayan was trying to help migrant worker families.

She became an active member of MSAI in 2005 saving and investing into enterprises at home. She invested PhP100,000 in the Matin-ao Rice Center in 1997. She became a regular presence at the church and found communion with God and kababayans.

Secondly, she met her husband Vidasto (Vien) in Taiwan, whom she married in the year 2000. Vien grew up in Batangas.

Pooling their resources together, they decided to work out an arrangement where Amalia would continue working in Taiwan while her husband took care of their house and businesses in Nueva Ecija. Vien returned to the Philippines in 2002.

Before this time, Vien had worked as factory worker in South Korea for 8 years. Unfortunately, he was not able to make any savings there. And as a single bachelor, he spent all his earnings on himself there.

That being so, Amalia proposed and Vien concurred that she would continue working in Taiwan so that she could continue to make savings, while Vien would stay in the Philippines and build their house.

“My husband is not a saver, but he is good at some other things,” Amalia admits.

So Vien managed the building of the house, buying lumber and cement, supervising the carpenters. His passion was house keeping and maintenance. He was good at making house designs, in cleaning the house, doing house repairs, in cooking and in washing the dishes.

“Between the two us, Vien was the better cook and housekeeper so that’s how we divided the work - he stayed home, I worked”, Amalia confesses.

Amalia feels gratified that all her purchases in Taiwan have remained. The TV set, DVD component, the computer, laptop, plates, cutlery, burners, have been ably maintained.
Early in life, Amalia realized the virtues of hard work. Her mother showed her determination as a fish vendor in the noisy and rough and tumble wet market of their own hometown. She passed on in 2009 of leukemia.

Amalia took up an AB Economics course at the Philippine Wesleyan University, Cabanatuan City but was unable to complete her four years due to her family’s economic needs and the lure of overseas work. She worked in Saudi Arabia from 1998-1990 and experienced the horror and calamity of the Iraq-Kuwait war when thousands of Filipino workers were abandoned by their employers and they had to march for miles in the desert as war refugees to get to safety.

Many Filipina workers were raped and murdered during this time and were left unaccounted for. Life in the desert was a pure matter of survival.

Fortunately for Amalia while in Saudi Arabia, she was able to save up some money to buy a 600 meter lot for P 20,000 where she built her house and those of her sisters.

The experience of the desert march, made Amalia vow to herself, she would never come back to Saudi Arabia again even if she would get double her salary there.

After the bitter experience in Saudi Arabia, Amalia went into the fish business of her mother in Nueva Ecija, from 1990-1995. It was a kind of starting from the bottom once again but for her small land. In 1996, the opportunity arose for Amalia to find work as a care giver in Taiwan.

She took a job and earned a monthly salary of NT$ 14,500 in the first year, increasing by 10% every year until 1999. It was in Taiwan where Amalia’s life took a meaningful turn. First of all, she got into the orbit of a church based Hope Workers Center in 1996 and became an active volunteer there. This church program was a place of congregation of Filipino workers.

It was a place where Migrant Savings for Alternative Investments was being taught and practiced.

In 1997 she joined the church choir. She also became the head of the Sports Group in 1997. She became the president of the Parish Pastoral Council in 2007.

Danny and Catherine, who had just about depleted their savings from overseas work, were gladly surprised that a migrant support group like Unlad Kahayan was going around their homes looking for people to help. They had gone abroad to look for money.

Immediately, Danny and Catherine became interested. They attended meetings and learned about MSAI - Migrant Savings for Alternative Investments.

In August 1997, Darhene their daughter was born.

Business was good and Danny was able to repay the loan in time. He would make 5 more loans.

At present, Danny and Catherine have a concrete home in Agdao, Davao City, two sari-sari stores, one vehicle, one refrigerator, appliances and two children.

Darhene is now 13 years old and is in first year high school. And Catherine is selling clothes, footwear, blankets, peanut butter and taking care of the two stores. Danny is driving a vehicle and they are thinking of making another loan.

Asked how he feels today about his overseas experience and where it has brought him today, Danny says "God has been good. God has kept me safe through dangerous times. I have a beautiful wife, and a loving family. I have my own business."

"I worked so hard to get a little money from working overseas only to realize that here in the Philippines there are enough resources to begin with."

"All we need is a different frame of mind. I tell you, the day I stepped back on Philippine shore in Sitangkay, I realized a sense of dignity. We may have faults as a people, but we have everything it takes to be successful in our own country."
The Unsinkable Lilie — Lilie Mamao

Everything about Lilie Mamao is surprising. For one, her broad smile belies the streetwise Maranao entrepreneur that she is. For another, she does not know how
to read or write. She does her accounting by memory and pocket calculator. And
her past reads like a Greek tragedy that winds up as a Cinderella story ...“and they
lived happily ever after”.

Lilie greets people with Salaam. (Peace)

She was born in the gently rolling hills that
overlook Lake Lanao in a village called
Munai at the height of the Maranao
rebellion in 1975. She was the second
among 6 children.

Since her infancy, she has had to
periodically be evacuated from her gentle
home turned battlefield, to safer places. In
the noise and disruptions of war, no one
paid attention to her startling character as
a hard-nosed refugee, breadwinner and
defender of her siblings.

As culture dictated, no one really expected much from Lilie she being a girl and not
being the eldest. Few expected her to succeed in life apart from serving a future
husband.

But every time people thought she would sink into the sea of poverty and
deprivation she would bubble to the surface like a life buoy, triumphant and
defiant as ever.

She came from a mixed marriage, her mother being a Christian and her father a
good Muslim. The couple had six children. Her mother, however, as Lilie recounts,
abandoned her and her siblings for another man, before Lilie was in her teens.
Shortly afterwards, her father was killed in a ridó, clan conflict, which left Lilie to
take care of her four younger siblings in Iligan. The eldest went to Manila to work.
Lilie is tall, light skinned and with a stunning smile. She is married and has 3
children. She has a grandson at her present age of 35.

A Full Life after the Desert of Hardship
— Amie Barte

Amalia was born into poverty in the rural town of Rizal, Nueva Ecija, to a fish
vendor mother and a jeep barker father in 1963. She is the second of 7 siblings who
all in life eventually became overseas Filipino workers.

All Amalia’s siblings have worked overseas, 5 of them in Taiwan as factory workers;
and one is currently working in Dubai.

Amalia found work as a nursing aide in a private hospital in Saudi Arabia from 1985
And like many OFWs, she experienced all the
difficulties as well as the
benefits of working overseas.

One fact that made her different from most, is that she is now a successful
e ntrepreneur and contributing to the
creation of jobs and higher income in her own home
town.

“I used to dream of
becoming a millionaire.
Now that has become a reality,” Amalia says with humility.

Cumulatively, she has made P 1.2 million from her enterprises, a farm, real estate, a
farm credit business. She now has a completely furnished house and has helped
nephews and nieces through college, since her marriage did not bear fruit in
children.

But what did she have to go through to achieve all of these? This is her story.
So Tina Yu and May-an, two similarly gung ho women, met in Davao and started the collaboration of Kalumonan Development Centre headed by Tina Yu and Unlad Kabayan headed by May-an Villalba.

And that is how DOCHSE began.

Miok started working in DOCHSE when the first machine was used. His job in 2004 was to dry the coconut husk, and to compress in bales. He was the team leader of four workers who manually compressed the fiber by jumping on it. Miok thinks he developed hernia in the first year of work. But the pain has gone away, and his wife is not complaining.

In 2004 Miok was happy to receive his first pay of P 1200 for 15 days of jumping to compress fibre. He recounts that his family ate coconut as viand and ate corn as staple. Doing business from (bunot) waste material was a third miracle.

Today he receives P 228 per day as team leader of the baling team. And now there is a baling machine that runs 24 hours a day on full operation. He has SSS and Philhealth benefits and is happy to make the coir fibre products of good quality.

The DOCHSE has provided jobs to 70 families directly working in the plant in San Isidro. Another 150 families are earning money just selling what used to be useless coconut husk.

Miok is happy that his kids are going to school. He tells them that this is the only heritage he can leave them behind. His children are studying hard.

Miok who used to feel defeated by the world, now thinks that perhaps he can join a cattle, hog or goat dispersal program that Unlad may start in San Isidro. He thinks of giving fresh milk to his kids and selling pork to market. A far cry from the days when there was no food on the table.

Miok says God has been good to his family these past years. He wonders what other miracles God has in store for him.

How did she manage to overcome the odds?

After her mother left her and her father died, she went to do petty trade in Iligan City. With her siblings in tow, she went to live in Saray district, Iligan, among the Muslim population, hopping from house to house of relatives.

The method was simple. She would make a product loan from a Chinese or Filipino store owner – plastic bags, flowers, fresh calamansi, salt, garments, sandals, cloth, clothing, RTW (ready to wear) “ukay ukay”, anything she knew how to sell – and promise to deliver the sales after a week. She always did apparently, because she never ran out of lenders.

Her toughest years were spent moving between Marawi and Iligan. She would make product loans – plastic bags, salt, sandals in Iligan – and then sell them in Marawi. She would then make product loans in Marawi for ukay-ukay, RTW, calamansi, and sell them in Iligan. Back and forth she went. It was tough hand-carrying the products and riding jeeps, jockeying for position, to and from the two cities, night and day. She remembers crying against the wind, as her tears where whipped from her face, on board a rushing jeep.

When it became too tiresome, she settled in Saray and did her business there.

Lilie was always adventurous and willing to try new experiences. Eventually, she would try working in Manila. She went to Baclaran and looked for a Chinese store that was willing to loan products. She gave this story:

“When I arrived in Manila alone, having left my siblings with relatives in Iligan, I did not realize how tough it would be to be alone.

“So I went to approach this kindly looking Chinese woman who owned a clothing store in Baclaran.

“I came near her and introduced myself. I am Lilie from Lanao, I said.

“I would rather drown myself than offend a customer and come short of my promise. I hate losing the trust of people. And so, whatever it takes, I must do what I promise to do. I must deserve the trust of my partners, whoever they are.”
Sales talk, was one thing Lilie was good at. She would first get into the skin of her
customer, give a good scenario that the product she was selling was right for him
or her and they would buy. Her sales talk was so good, she had the shop owner
trusting her in no time. And then she had a strong will, to accomplish what she
had promised.

“I will hate myself if I cannot deliver on a promise. I would rather drown myself
than offend a customer and come short of my promise. I hate losing the trust of
people. And so, whatever it takes, I must do what I promise to do. I must deserve
the trust of my partners, whoever they are.”

During the first few days, she slept in front of the store on a “banig” woven mat, to
protect her merchandize. The Chinese woman took pity and soon gave her a room.
Amazingly, Lilie is able to keep tab of her assets and liabilities even though she
cannot write a single word, except her name. And she cannot write down numbers.
She does all computations by pocket calculator. She does not own a bank account
though she handles thousands of pesos which she keeps in different places, so that
they do not appear bulky.

“One time”, she recounts, “a man gave me less than the price of a product I was
selling. When I looked at the money, I immediately realized he was short of P 100
for the product he bought.

“So I ran after the customer and accosted him. I told him he was short of Poo because I made a mistake in computing the price of the product.

Fortunately, the customer added Poo. And it was settled.

Lilie knows about the need to have an honorable word. One must know what one
wants so that one does not mislead others. Lilie knows what she wants and will not
bend until what she wants is given. This character could be illustrated by a story.

Lilie’s father was a farmer in Munai. One day, a cousin of his came to borrow his
horse. He was not home when this happened. So someone in the household lent
the horse to the cousin. However, that evening someone told Lilie’s father, to the
effect that his cousin had stolen his horse. Who changed the story, nobody knows.
But the news led the father of Lilie to kill his cousin. Too late he realized, that
there was a misunderstanding.

Because, San Isidro slept, Miok went with the youth of his place to Pantukan,
Davao del Norte to engage in fly by night mining of gold. There was a lot of gold.
But miners went to town and spent their gold for wine and women. Miok went
with them as he experienced brief power in the gold he mined.

Miok was a miner for four years. There he nearly died when one day, the tunnel he
was working in collapsed. The wood frames that held the cave collapsed on him.
Luckily, he was able to keep his face near a crack of the rock that somehow enabled
him to breath. Miok could not move from the weight of the earth on his whole
body. He thought surely he was going to die. He lay there in the darkness for four
hours, before rescuers unearthed him.

That was the second miracle. So he returned to San Isidro.

Then in 2004, something unheard of happened in San Isidro. He got a job drying
coconut husks in an experimental project called DOCHSE. DOCHSE stands for
Davao Oriental Coco Husk Social Enterprise. The lowly coconut husk was going to
make money.

He was part of the original 11 workers who started working in June 2004.

It was Unlad Kabayan that has longed to get into coco coir business inspired by
coir mattresses and other products seen in India and Vietnam. But the opportunity
never arose until Genevieve Gencianos, then a Filipina working in the Migrant Rights
International in Geneva, talked to her mother in law Tina Yu, about Unlad Kabayan.
They had talked about the need to create jobs in the rural areas of the Philippines in order to stop
the hemorrhage of Filipino migrant workers going out to overseas jobs.

Coco coir is used as insulation material for cars in Europe and when made into
geonet, is used for soil erosion control. Tina used to be the mayor of San Isidro,
and had access to coconut husk supply in Davao Oriental.

\footnote{From UNLAD KABAYAN Process documentation}
Surprised by Miracles
— Romeo “Miok” Dianong Sr.

“Can you create something from nothing?” Miok’s answer is “yes.” Sometimes you think something is nothing, but in truth it can be everything. Coconut husk has become everything through the DOCHSE.

Miok was born in a sleepy fishing village called Baon, in San Isidro, Davao Oriental on Oct. 1, 1967, and the third of six children of poor fisher folk parents.

He was born with polio and everyone in the family thought he was so skinny he would die. He was sickly and also contracted small pox at a young age. In fact, they made Miok sleep with only banana leaves to cover him, because this made his fever subside.

But Miok survived. That was the first miracle.

Miok grew up not knowing how to read or write. He avoided school not only because of poverty but also to avoid the teasing.

The fisher folk relied on fishing for food. Although the sea yielded plentiful fish catch, the roads to the market were rough and there were no investors to preserve the fish or process them apart from those who made dried fish by drying them under the sun.

While fish was plentiful, people needed cash to buy rice and other staples. And cash was scarce.

San Isidro was however endowed with the best coconut trees in the region. And that’s what Miok and family lived on. Miok could not climb coconut trees on account of his polio, but he was an expert at husking the coconut. Except that coconut husks were good for toilet use only.

Miok cannot remember when he got married. But he did. His wife is Jemelita Saladin. They have three children – Romeo Jr., now 20, who got as far as elementary school; Michael, 17, who is now in high school; and Nelcoljie, 9.

The family of the wife of his cousin, then felt compelled to restore their honor by killing Lilie’s father. And they killed him.

That is how Lilie lost her father.

Lilie cried. First, her mother abandoned her and her siblings. Now her father was gone as well. But it was not as simple as that in Lanao. Someone had to take care of the honor of the family. Her father had to be avenged.

As time went by and tension rose between the two clans, some village elders suggested that Lilie and the eldest son of the slain cousin should get married and their union will ensure peace between the two clans.

Lilie bristled.

She said, “if you force me to marry that boy, tell him to be ready to die in his sleep, because I intend to avenge the death of my father.”

The marriage never happened.

Eventually, Lilie did get married to another Muslim man, who is a farmer in Pantao Ragat. He has been a good father to his three children and a good husband to Lilie. They have been partners in business.

Lilie encountered Unlad Kabayan through its credit assistance arm. In 2005, Unlad Kabayan and the municipal government of Linamon in Lanao del Norte, mutually agreed to cooperate with each other in helping perk up production and commerce in the municipality. The municipal government leased out a building to Unlad Kabayan so that it could reach out to the Christian and Muslim population of Linamon, and promote social entrepreneurship.

Lilie was keen to join a women’s group of merchants. She registered for several Unlad Kabayan seminars that helped borrowers to learn a trade or useful entrepreneurial skills, for example on how to make a business plan or how to do accounting. After, attending these seminars, she was granted a loan of P90,000, which went into capitalization of her store at the Linamon public market in 2007.

“The happiest day in my life was when my son who is finishing his college course in order to become a nurse, told me…Mama, I want you to stop working. I will take care of you.”
In less than a year, she was able to pay up her loan and to accomplish her goals. So she made a subsequent loan of P 70,000. This loan is also almost paid up for. And she is intending to make another loan for P 100,000. Unlad Kabayan is only too happy to lend her her capital needs.

Lilie has achieved much in her business plans. She has been able to send to college her three children. One of them is going to graduate in March next year (2011) as a nurse. Another will become a teacher after completing his college in two years. A daughter got married at 16 and although the husband is rich, Lilie is not happy with him. But she shrugs the problem away, that is the business of her daughter. She has expanded the land of her husband. And he is planting corn and other crops which support family income.

And they are building their own home.

The times in Lanao have not changed much. But in Lilie’s life there is something to look forward to.

When asked what was the happiest day in her life? Lilie replied: “The happiest day in my life was when my son who is finishing his college course in order to become a nurse, told me...Mama, I want you to stop working. I will take care of you.”

“I turned around because I did not want my son to see the tears in my eyes. But I hid my joy from my son. I said “what makes you think I am willing to stop working? As long as I have strength in my body I will provide not only for you, but for your brother and your sister and for my grandchild.”

Lilie now has a stall in Linamon public market with her goods business. She has purchased a one hectare lot in Pantao Ragat which her husband is farming. She also has been able to purchase a van which helps her market her goods.

She looks at the fruits of her labor and is filled with Salaam.
Perla thought about the competition since Iligan was already known for a variety of brand name peanuts which were in great demand all over Mindanao. Tentatively, and then with greater conviction her family decided to go into the business of crispy peanuts themselves. Her neighbors were the first customers.

At this time, Unlad Kabayan had a credit program based in Linamon. Friends enabled Perla to meet with Unlad Kabayan staff, who after doing credit investigation saw the potential of her product and offered to give her a minimal loan of P 20,000. It was the first of several loan capital applications she would be making.

After the customary entrepreneurial skills training seminars she had to undergo with Unlad Kabayan, she launched Femfem Delicious Crispy Peanuts, named after her second daughter – Fema. The product sold for P 1.00 a pack. They were sold out in no time.

The initial success of Femfem, pushed them to sell at ¼ kilo packs, which were shelved in big stores and malls in Iligan and in Cagayan de Oro City.

A quick learner, Perla listened to comments from customers. She constantly made improvements on her product. She found a way to roast the peanuts with the same crispiness and with salt that was “invisible.” She also heard comments that her peanuts tasted superior but that her cellophane packaging was poorly done. So she sought assistance from the Department of Trade and Industry (DTI) in Lanao del Norte provincial office for professional criticism and assistance. The DTI and the Department of Science and Technology (DOST) trained her in proper packaging and labeling in free seminars.

Arnel Puaben’s destiny was built upon solid work and solid family values. In six (6) years of working overseas in Taiwan he was able to save P1.3 million from his wages which he used to buy and invest in a farm in Kadingilan Poblacion, Bukidnon, and which he now profitability manages.

Arnel is one of the best products of the Migrant Savings and Investment Program (MSAI) of Asian Migrant Center and Unlad Kabayan. He was able to save his wages and invest it in enterprises at home even before he returned home for good. It was while he was in Taiwan that he learned about the MSAI program and it was there where he became an active practitioner of the Unlad Kabayan battle-cry “save and invest in your country” and “help end the forcible Diaspora (exile) of Filipinos due to the social and economic crisis at home”.

Arnel is the youngest of 10 children of a farming couple from Poblacion Kadingilan, Bukidnon. He was born on Oct. 11, 1973. His father was a firm disciplinarian but it was her mother who taught him the love for work and the value of savings.

The startling thing about Arnel’s farming family is that it sent seven siblings through college, each one earning a college degree. Another two of Arnel’s siblings reached college but did not finish for one reason or another. And the only one who did not reach college, was a sister who died at childbirth.

Arnel’s siblings graduated in marine engineering, radio operations, electronics engineering, civil engineering and criminology. Arnel has a Bachelor of Science degree in computer engineering from the University of Cebu.

Arnel’s story is the story of every promising and frustrated Filipino college graduate who finds it difficult to land satisfactory jobs at home. After graduating from college in 1996, he immediately found work in Business Machines Corporation in Cebu. But less than a year later in 1997, the year of the Asian economic crisis, he was among those retrenched. He jumped to SM shoe mart as a sales person but the company did not want to hire him as a regular worker, so he was laid off after 5 months.

Arnel Puaben was a strategy developed by the Asian migrant Centre in 1995 for the reintegration of Migrant Workers to their own countries through savings and investment. See UNLAD KABAYAN: A Primer on Migrant Worker Re-entry Programs, AMC, 1996.
Arnel then went from job to job for three years. It seemed that all his dreams were being systematically eliminated one by one by the realities of hopeless living in the Philippines.

It was then that a brother who was working overseas on an ocean vessel (the marine engineer) came to his rescue. He offered to fund his application for a job in Taiwan.

And so Arnel found work in Chungli, Taiwan as a machine operator of a nylon product factory. He was paid NT$ 15,000 per month. But for the first eight months NT$ 11,000 was deducted monthly from his wage. NT$ 8,000 of the amount went to the broker that recruited him and NT$ 3,000 went to the cash bond which the employer kept to prevent the employee from running away. The cash bond would be released to the employee, once the work contract expired.

Arnel had to pay the Filipino agency PhP30,000 (US$650 approximately) for the first contract.

Arnel found his work dangerous because it was monotonous. If one loses one's concentration at work one is liable to lose a limb or a digit. But the work was financially satisfying. Official work time was 8 hours a day. But he did not refuse to work 4 hours extra when requested. Overtime pay (equivalent to PhP34,000 per month) was double the wage of ordinary work time.

A few of his co-workers, Filipinos and Thais, lost fingers or hands in the graveyard shift or at overtime when the workers were doing work on ten hour stretches. The machines worked 24 hours a day.

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**Crispy as a Peanut — Perla Almaden**

Perla Almaden’s grandmother was widely known in the neighborhood of Iligan for her crispy roasted peanuts. Perla remembers how she often eagerly waited for her grandmother to visit and bring her some magical home roasted peanuts. Seeing that her granddaughter liked peanuts with a passion, the grandmother took Perla aside and taught her a family secret, roasting peanuts without grease.

Perla secretly learned from her grandmother how to roast greaseless crispy peanuts, not knowing how this would affect her life in a significant way in the future.

In 1987, Perla got married to Luzvimindo Almaden a worker in the National Steel Corporation (NSC) the biggest industrial company in Iligan. The marriage brought 3 children into the world.

Life was comfortable. It was the time of the heady concept of the Asian Free Trade Area (AFTA) and the Brunei, Indonesia, Malaysia, Philippines-East Asia Growth Area (BIMP-EAGA). Strategic Plans were being drawn up to build an industrial corridor in North Eastern Mindanao anchored in Iligan.

But in 2000, the Almaden’s world and that of Iligan City, collapsed in a manner of speaking. The inconceivable happened. The NSC closed down, leaving the whole city’s economy reeling. Thousands of workers were laid off and without job prospects. Thousands of families who depended on providing goods and services to the labor force of NSC also lost their livelihoods. To top it all, armed conflict erupted. It was a big blow to the confidence of a city that had gotten used to the idea of itself becoming an industrial center in Mindanao.

Plans had to be redrawn all around. The city government had to think of alternative job creation schemes. And ordinary people had to scrimp and save and have the courage to start a new life altogether.

Perla’s life took a different turn. As Luzvimindo went job hunting, and doing odd jobs in the meantime, Perla started economizing and doing all sorts of cooking jobs for a living. She also started to roast crispy peanuts instead of buying them for the consumption of her family. Casually, some neighbors suggested she start a business of roasted peanuts, since it was truly delicious.
After becoming a beneficiary of the hog dispersal program, he attacked the lack of opportunity by building new opportunities for himself. He built more pig pens of his own and took good care of the hogs making full use of technology and assistance from the Department of Agriculture.

He excelled and made good business selling hogs of his own. He became a model to the other farmers. It seemed he would never find time to sleep. He used up all the hours to succeed.

Cres is faithfully married and has two children: a boy of 11 years old and a daughter of 5 years old. Both are studying in expensive private schools in Iligan.

Cres says, "they are my insurance."

He has now built his own house. Water connection has been secured at great cost. It now flows inside his house. He has bought machines for food processing like his electric coconut grater. He has bought a motorcycle he uses to deliver his merchandize.

He has learned so many positive things in such a short time.

In thanksgiving to God, he went to Bible school, became a preacher and learned to trust in God and in human industry. He believes in his heart that honest labor is rewarded abundantly by God.

He considers that his only accountability is to God because he feels all life is a gift from God.

Cres lives his life in daily thankfulness.

Arnel lived in Spartan standards in dormitories provided for by the employer. He battled with loneliness and with co-workers who caused problems typical in a constricted environment. He regularly attended Catholic mass to do his prayers and penance, and to meet Filipino friends.

He started saving seriously on the second year of his contract, setting a savings goal which he often achieved. He deposited his savings with a bank which provided the highest interest rates for time deposit. He also kept abreast of his Philhealth payments at the Philhealth office in Taiwan.

Arnel worked hard and thinks that among his co-workers, he was the most "inot". He was the best saver of the group.

Three years went by swiftly. And Arnel returned after his work contract in 2003 to process his second contract. It was then that he learned that his brother who was a seaman had died of a stroke.

Tears aside, he resolved to work on. On the second contract, he had a NT$15,000 cash bond and had to pay the agency P54,000 for the agency fee. He worked hard as usual, and did physical exercises and socialized with other workers. He stayed focused.

It was in 2005 that two important things happened in Arnel’s life. First, he came to hear about the MSAI through an announcement made during mass in the Catholic Church he was attending. A Filipino Columban lay missionary named Sister Beth, gave an orientation seminar of MSAI and Unlad Kabayan and invited him to join the savings association of Chung Li. He promptly joined in. Having saved some money previously, he also invested in the Matin-ao Rice Mill in Mainit, Surigao, where he is a Board member even today.

The second important thing that happened was that he met Florife Baroc, from Mlang Cotabato, who was working as a domestic worker in Taiwan. They fell in love and decided to live their lives together as husband and wife. They began to make plans to get married, when her term would end. That’s what they agreed on but since Arnel’s term ended in 2006 and Florife’s term was not to end till 2007, the couple decided to both come home in 2006, with a promise that Arnel would meet the needs of Florife’s family for the year in which she would lose her work.

And so, they returned home and got married. Arnel says he was lucky to come home when he did before the world economic crisis forced many Taiwanese employers to send their Filipino workers home. Arnel brought home P 1.3 million in savings. His wife bought a 2-hectare piece of land for her parents in Mlang, Cotabato.
Arnel has been helping his in-laws in many other ways, like providing capitalization for their farm.

Back in Kadingilan, Arnel bought a 20 hectare farm for P800,000, built his own house, got electricity and water lines connected and planted coconut and rubber trees. The rubber trees will be ready for tapping in 2013.

Out of the 20 hectares -- 2 hectares are irrigated and planted to rice. One hectare is planted to rubber trees. Three hectares are planted to coconut and 6 hectares to corn. The rest are lands where a 1:6 crop sharing arrangement applies.

Arnel expects rubber trees to be productive for at least 30 years before they need to be cut down.

Upon his return from Taiwan, Arnel also touched base with Unlad Kabayan which is responsible for his investments in Matin-ao. He went into entrepreneurship training courses offered by Unlad Kabayan and continued to support other migrant investors.

Arnel and Florife are blessed with two children, 3 years old and 1 year old. Arnel feels that his hard work in Taiwan is paying off. He has purchased a motorcycle, built his own house, bought 3 cows, 1 carabao and 1 Tamaraw FX. He and his wife have life insurance and the couple have invested in pre need plans for the college needs of their children.

Arnel feels that he will continue to help his fellow overseas workers by encouraging them to save and invest. He himself does not intend to work overseas again. And he wishes to capitalize his farm through his own resources at his own time. For Arnel, business opportunities are opening up and loans are being offered to him. For Arnel, business opportunities are opening up and loans are being offered to him. He seized the opportunity. Soon enough, the hogs had grown and were ready for the market.

His first sale of a hog brought him P 9,000. He purchased piglets worth P 4,000 and immediately began growing them. This time, the piglets were his own. He purchased an electric coconut grater and began his suman business with his wife.

He and his wife would stay up all night, grating coconut, kneading flour, folding banana leaves and steaming them.

He developed a love for his product and experimented and found the right combination of ingredients that was a hit in the market. He has a trade secret which makes his suman uniquely tasty making people come back for more.

After cooking the suman, he would bring it to the market, leave bags of suman to his suki, go to sleep and come back for the payment in the afternoon.

In the evenings he went through the routines all over again.

He expanded his number of customers, investing time to get to know them personally. It wasn’t long before it became a favorite merienda item not only in the public market but also in government offices in Linamon and Iligan.

Nowadays, he is earning more from his suman business than from his hog raising activities. He spends capital of about P 1,000 a day and ends up with P2,000 in sales on the average.

His alma mater, Iligan Capitol College, has ordered enough suman everyday for his business to grow by leaps and bounds. He will soon need more laborers.

He thought, this was an unbelievable miracle! Why should anyone give him hogs to grow for free?

“All I have to do is be faithful in feeding the hogs. The feeds are even provided by the BMEG through a program of the Department of Agriculture. I am going to make this work. There may not be another chance. He seized the opportunity. Soon enough, the hogs had grown and were ready for the market.

When asked whether he was happy with his work, Arnel showed this writer his cell phone and said: “My joys are simple ones. (Mababaw lang ang kaligayaan ko). This cell phone was given to me by my wife when we were still in Taiwan. I am still using it after five years.”

And he smiled broadly.
Entrepreneurship Pays — Cresenciano Zafra

Cresenciano Zafra was born 35 years ago in Linamon, Lanao del Norte.

He calls himself poorest of the poor. His parents were poor farmers tilling the land for corn and root crops. In his youth, Cres believed that life was a gamble, life was stacked against the poor farmer. But as local wisdom would have it, there is only one chance in life, if you miss it, then your life will go downhill and there is little you can do about it. The point is not to miss the rare opportunity.

Linamon is a tough place to live in. It is just a town away from Kauswagan, which is the favorite exit point of rebels.

Seasonally, they would come down and create havoc in the town, just to make the government take notice.

Water was the first problem in Linamon. The land was parched and water had to be brought up from kilometers down stream. Secondly, cattle rustlers swept the hillsides stealing livestock at night. The town offered very little opportunities but many threats to life.

But Cres was determined to make something out of his life. He forced his way through college, working as a student, and taking a Bachelor in Science in Elementary education course at the Iligan Capitol College.

After graduation, he found a job as a worker of Fast Cargo trucking and got married. Somehow, he did not find satisfaction in his job.

In 2006, he was introduced to Unlad Kahayan in Linamon. He joined several training sessions on entrepreneurship and was given instructions on how to make a business plan. The words “enterprise” “business”, industry, plan, profit, were sweet to his ears.

He soaked up the information like a desperate person saving himself from drowning in a sea of drowning persons.

At that time Unlad Kahayan had joint projects with a government sponsored hog dispersal program which his village mates were joining in droves, in 2006.

Rewards of a Social Entrepreneur from Butuan — Maria Fe Mondejar

Maria Fe Mondejar is out of the country at present but is very much involved with the lives of people here through a church based program in Butuan City called Bahay Silungan. She is married to a Dutchman who she feels has a generous Filipino heart.

Born in 1967 in Butuan City, of a teacher mother, and a politician father, both deceased now, Maria Fe always looked longingly at the sea wondering what was on the other side.

She imagined her ancestors, boat farers on balangays sailing across the seas from what is now Kalimantan (Borneo) into the virgin islands that is now called the Philippines.

Not surprisingly, as most of her family did, she looked overseas for a better life. Many of her cousins became nurses in the United States. Most of her siblings are in Europe. She now lives in Amsterdam in the Netherlands, with her husband and a son, who is all of 19 years.

Maria Fe took up Food technology in college and is part of the Filipino diaspora, part of the voyaging and adventurous race of her forefathers, people with wanderlust, people raring to find friends anywhere, everywhere.

But this is also the story of how she became a social entrepreneur.

It is not common to find entrepreneurs among migrant workers. It is even less common to have someone who is committed to bringing about social change in a country which does not provide enough opportunities for its people.

Maria Fe was like all the other Filipinos who just wanted to find a job overseas, because they were not present in the country.
As an overseas worker, she was able to take care of her family’s needs. Maria Fe reached agreement with a sari-sari store near their house and Chowking (a food chain) in their area to deliver bread (breakfast) and lunch, respectively, to her mother for one year. She was able to save and invest in a bungalow at home. She went further by being helpful to her friends, giving capital to start or to sustain their businesses. But what really makes Maria Fe different is that she is involved in Bahay Silungan (shelter home).

It all started when she joined “Koop Natin” (Our Coop) a cooperative of Filipino migrant workers in the Netherlands in 2004, organized by the Commission for Filipino Migrant Workers (CFMW).

CFMW is a support and service institution providing programmes and services in response to the various needs of the overseas Filipino migrant community in the Netherlands. CFMW also has linkages with overseas Filipinos and migrant support groups all over Europe.

CFMW is a partner of Unlad Kabayan in the Netherlands. Through CFMW, Maria Fe was able to learn about the Migrant Savings for Alternative Investments (MSAI) which encourages migrants to create savings associations and to invest their savings for a profit in social enterprises at home.

Maria Fe was the treasurer of Ang Koop Natin for 6 years. The cooperative helps members start their businesses at home.

Maria Fe attended seminars on savings and investments under the auspices of Unlad Kabayan. She became an investor in the Credit Assistance Program of Unlad Kabayan which provides capital to aspiring entrepreneurs. She is also an investor in the Matin-a-o Rice Center (see other story), Bunot Negosyo sa Kolambangan (BUNECO) and Bakas Mindoro.

Maria Fe says that this is her passion today – to be able to help create jobs at home and encourage migrant families to build their enterprises and to be self reliant. Furthermore, by investing in and in helping others build enterprises, she is able to gain profit.

On the other hand, she remembered the kind of satisfaction she felt, when she was cooking her own yema and selling them. She knew that when you have your own business, you can rely on your product and your industry and your own ability to sell your product. You can enjoy the fruits of your labor. Your industry will pay off.

So when Karen came home after that near rape incident, Sherwin persuaded her to start the bangus business immediately. Sherwin enthusiastically taught his wife everything about what he had learned in bangus preparation. They agreed to divide the process of preparation between the two of them.

Sherwin and Karen have been able to buy their own needed tools and equipment materials for the business, a freezer for 50 bags of bangus, forceps, knives, cellophane bags, an electric sealer for P 1,200, tables and chairs for the processing of boneless bangus. They are planning to expand their work place.

Currently they are earning a net of P 2,600 per month.

They work at this business with a great deal of enthusiasm. Both Sherwin and Karen have day jobs selling other goods – bananas and health products, respectively.

But after work, they come home together and do their business. They work together taking turns. Karen buys the bangus from the market, Sherwin slices the fish, washes them and removes the big bones of the fish. Karen takes over by removing the smaller bones with tweezers. Sherwin then marinates the fish and then drains them. Karen takes over and packs them. Most of the time they are able complete their work only at 3 in the morning. Then they go to bed confident of their sales the next day. They have established a network of buyers to whom they supply bangus regularly. And there seems to be a growing demand for boneless bangus, even in super malls.

At present, the couple has all they need except a child. The fruit of their labor they have tasted. But the fruit of their marriage is what they want to see. They are hoping and praying that too will come in God’s time.
and threatened to have her head cut off. But her employer apologized for the behavior of his young relative.

Karen was angry and wanted to sue, but she was mollified by her employers. Out of respect for her employers, she decided not to press charges but she decided to return to the Philippines immediately. The employers pleaded for her to stay. But she was adamant. To appease her, she was given a month advance of her salary of Saudi Riyal 700 plus airfare by her employers. She also brought home about P 68,000 in savings.

She came home in 2008.

Meanwhile, Sherwin was working in Panabo and joined a Pentecostal church. He got so committed to the church that he even went to study in a Bible School in Mangagoy, Surigao del Sur for the ministry.

While attending the fellowship, he was invited to attend a livelihood seminar sponsored by one of the members who was from the BFAR (Bureau of Fisheries and Aquatic Resources). He learned a new trade as part of the mission of the Pentecostal church. He became part of a group who went into a month long training to prepare boneless bangus for business. He learned to cut, marinate and prepare boneless bangus for packaging and sale in the market.

While he was training for bangus packaging, Sherwin was already encouraging Karen through the internet to prepare for a business in bangus when she came home. Sherwin believed in his heart that this was the business, the Lord was leading him to.

Karen liked the idea of starting a business with her husband, remembering the thrill of preparing her product for sale, and selling them. She remembered how hard she worked in San Manuel Woodworks; but no matter how hard she worked, in the end she did not truly benefit from her labor. She got a measly salary for her hard labor.

The latest project she is involved in is the Bahay Silungan, a church based program that helps to feed shelter and educate street children in her hometown. Bahay Silungan also serves to give a home to the elderly.

Maria Fe has given a lot of time and money, to this organization – donating a computer set, a photo-copying machine, an electric guitar, a complete table tennis set. She has also helped set up a piggery to sustain the program. Her financial assistance to Bahay Silungan has reached P2 million.

Ma Fe mobilized these donations from family and friends, who are also OFWs in Europe. Some of her OFW friends pledged €5-10/month as donations to Bahay Silungan.

Maria Fe says that she has developed as a leader in the MSAI. She has found a skill in organizing people for MSAI, mobilizing friends, both Filipino and Dutch to invest in various programs. She has made her husband a consistent investor in many projects and to donate for charity work, such as in Bahay Silungan. She has also brought in her cousins and her brothers and sisters to join in.

But the greatest satisfaction she owns, is that she has been able to give her own friends a sense of corporate responsibility to give back a token of service to the country that has given generously to them.

That is what investing in livelihood programs is all about. It gives products, it creates jobs, it provides profit, and enables social mobility. And that is what helping others by addressing problems means to her as a social entrepreneur.

It is a different kind of business. Producing a different kind of business person.
Captain of your own Ship — Jaime Jandug

Jaime Jandug was a humble school teacher in Davao City who had a soft heart towards the underdogs, and who had a secret longing to become an entrepreneur.

His story as an entrepreneur begins in 2001 when a group of workers in a noodle factory, came to him and made a bold proposal. The company was producing the best wet noodles in the market but it was closing down because the Chinese owner was moving somewhere else.

The businessman was going. But the workers did not plan on moving away so they approached Jaime Jandug whose family was known to have potential capital because two brothers of Jaime were seafarers. The workers were willing to take lower wages if necessary just so the business would not die. Additionally they offered to personally repair and maintain all the machines in the old factory. They asked Jaime to take over the production, to revive the factory.

Convinced that the workers were skilled and sincere, Jaime committed himself to the enterprise. He bought the business, lock, stock and barrel.

Jaime’s motivation in reviving the noodle enterprise was not only to help the workers. The noodles business was a good income source for his family; it generates employment for others; it meets other growing needs, such as for the needs of his brothers and sisters working abroad.¹

Jaime did not need to start from zero either. The workers had already proved they were competitive in the noodle business in Davao.

¹ From UNLAD KABAYAN process documentation

Upon graduation in high school in 1994, Karen worked as a packer of chips in Toril. She worked in Bago Aplaya for 6 months before proceeding to Manila for college.

Karen took up mechanical engineering in Manila for a year but she returned to Davao to work in odd jobs. She found a job in San Manuel woodworks (previously Santa Clara) for a year and met her future husband there – Sherwin Gonzales, from Cotabato City who had migrated to Daliao in Toril. They got married in 1998. She was 20 years old.

Sherwin continued to work in San Manuel Woodworks until 2006 and went on to work in Stanfilco in Panabo for a P 170/day wage in 2007.

In 2006, Karen persuaded Sherwin to allow her to go abroad to work in Dammam, Saudi Arabia for two years 2006-2008. She wanted so much to help her parents and her sisters who were still in school and who were in dire need of support. Sherwin did not like the idea at first. But when she thought of starting a business of their own, Sherwin eventually was persuaded.

Karen found work as a domestic worker to an Arab couple in Saudi Arabia.

All went well for two years except for an accident in which she burned her face and her hair in a cooking accident in the kitchen. Fortunately, the employers were kind and did not fire her.

Karen was paid Saudi Riyal 700 a month. She was able to give money to her mother regularly and to send a sister to work in Dubai as well.

Karen intended to complete her contract in Dec. 2008 but in Sept. 2008, after Ramadhan, the family of her employer had a reunion in Dammam.

As reunions go, there were uncles and aunts and nephews and nieces who attended. Karen had confidence the family visitors were all as kind as the employer although Karen was overloaded with work cooking and keeping the house clean.

Among the visitors was a young Arab, who was a nephew of the employer, who spoke English and who befriended her. One morning as she was washing dishes, that nephew of her employer surprised her, coming from behind her and embracing her from behind. The Arab youth kissed her and touched her breasts.

Karen in surprise shouted and cried to alarm the family as she fought hard to get free from the young Arab. She struggled and kicked the boy in the groin as the family came to see what the commotion was about. Karen took a knife and held the young man at bay until the family arrived. The mother of the Arab boy, the sister-in-law of the employer, got angry at Karen for causing embarrassment to her family.
A will and a Way—Karen Claire Gonzales

“Where there is a will, there is a way.” This is the inspirational motto of Karen. Sherwin’s motto is – “to God be the glory.” It is a good mix – love and business – to have in a marriage relationship.

Karen Hangad was born in Toril, Davao City on Sept. 19, 1978 the eldest child of Artemio Hangad, a worker at the Santa Clara Plywood company in Toril and Nenita Hangad, a vendor of lunch meals to workers and security guards at the company gate. Karen learned to and enjoyed selling goods at an early age as she helped her mother sell cooked meals to Santa Clara workers. She went beyond helping her mother. When she was in the elementary grades she cooked her own “Yema” (milk nougats) and sold them to her classmates to supplement her “baon”. She continued this through high school.

In 1990, Santa Clara Plywood closed down, and Artemio lost his job. Subsequently he had a stroke and was incapacitated for work. Karen was forced to increase her production of Yema to sell to her classmates because her father could not give her transportation money anymore. It is as if God was preparing her since elementary days to become the main breadwinner of the family. She found extra work as a waitress in Valleys, a carinderia in Toril, on Saturdays and Sundays. She also worked nights at the canteen for P 50 a night. When she worked she had a free meal. The added benefit was that she could bring home unsold viands to her younger brothers and sisters after work.

Jaime christened the noodles with a new brandname – Best Choice Food -- but word got around who were producing it. Jaime encountered some marketing problems in the early going, but he overcame them. He also had to deal with price undercutting by other members of the Noodle Producers Association.

Jaime started with three workers producing fresh (wet) noodles and using two sacks of flour a day, which he sold mainly to the wet markets in Bangkerohan and Agdao. Eventually, production would go up to 40 sacks per day.

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Jaime is a stalwart of Unlad Kabayan and was an active promoter for five years. Though his involvement in seminars has decreased in recent years, he continues to do his part in encouraging others to be good in business.

He tells would-be entrepreneurs to be guided and driven by a clear understanding of your interest. “Be a palaban, or true advocate of your beliefs. As the adage goes, be the captain of your own ship, leading men and women who believe in you.”

He encourages them to have a total commitment to their goals and faith that they can achieve their goals. He tells them to be sure to be “hands on” from the beginning; not to do something half-heartedly; not to go unsupported and un-prepared. Go all out for your business. Be guided by your clear interests. Don’t be swayed away from your goals.

Jaime now supplies noodles to most of the supermarkets and chain stores in Davao City and Tagum.

Jaime realizes that customers look for reliable supply of products. He believes that a good businessman must meet the quality, volume and regularity of delivery, standards and other requirements set by customers. He spends time talking to customers too, asking them about their special requirements, if any.

Jaime also tries to meet all requirements of various regulatory agencies like the BFAD, DTI, City Health Office and the BIR. Doing business means one must be ready to do the documentation and paperwork as well. For this he receives commendation and awards by these bodies, which in turn give credibility to his products.

Dried noodles have a shelf life of 2-3 months compared to 3 days for wet noodles. While continuing to produce wet noodles, Jaime now produces more dried noodles which he is able to market at greater distances without fear it would be spoiled. He has also diversified his business to include fruit preserves. He has put up an eatery along the Matina highway that serves halo-halo with ingredients from his factory. Its name is Jandug Food and Dine Inn.

Jaime’s two sea-faring brothers were inspired to put up their own businesses. One of them has two units of lechon manok outlets in Toril managed by his wife.

Recently, Jaime has been thinking of producing ready-packed noodles, easy to prepare. He is looking at the challenges of this upscale production prospect.

Entrepreneurship is a mix of good management, ideal flow of opportunities along with a feel and love for the enterprise. It is something you need to fulfill, rather than a choice you have to meet or work for. The mind set of a social entrepreneur is not simply to love the underdog, but to love your business, your workers, your customers, with heart and soul.

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From UNLAD KABAYAN Process documentation on Jaime Jandug.