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**DEVELOPMENT OF
ENTREPRENEURS FOR
COTTAGE, SMALL AND
MEDIUM INDUSTRIES**

PHI/86/018

20 February 1990
English

IMPACT STUDY
Subcontract No. 88/33

for the project
DEVELOPMENT OF ENTREPRENEURS FOR COTTAGE,
SMALL AND MEDIUM INDUSTRIES
PHI/86/018

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Institute for Small-scale Industries
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acting as implementing agency for the

United Nations Industrial Development Organization
acting as executing agency for the

United Nations Development Programme

THIS IS ONE OF THE SIX OUTPUTS OF THE PROJECT ENTITLED
"DEVELOPMENT OF ENTERPRISES FOR SMALL, COTTAGE, AND MEDIUM
INDUSTRIES" (PHI/86/018)

Purpose of the Project:

To assist the government in developing and improving institutions in enterprise and entrepreneurship development with beneficiaries provided with direct support.

Objectives: The development objective of the project is to promote employment through the establishment of cottage, small and medium-scale enterprises in rural and urban areas.

The immediate objectives are:

1. to establish a nationwide, coordinated and integrated and systematized long-term programme for entrepreneurship development;
2. to promote and develop entrepreneurship through the implementation of pilot programmes among selected subsectors in selected regions of the country;
3. to improve institutional linkages and mechanisms especially for sustained follow-up support services by appropriate government agencies.

Output: Consolidated report on validity of selection methodology and impact of the three pilot programmes on beneficiaries and institutions.

EXPLANATORY NOTES

Abbreviations

BCOD	-	Bureau of Cooperative Development
BSMBD	-	Bureau of Small and Medium Business Development
CSMI	-	Cottage, Small and Medium Industries
CSME	-	Cottage, Small and Medium Enterprises
CSPG	-	Camarines Sur Provincial Government
EDP	-	Entrepreneurship Development Programme
DECSMI	-	Development of Entrepreneur for Cottage, Small and Medium Industries
DTI	-	Department of Trade and Industry
IFI	-	Igorota Foundation, Incorporated
NCW	-	National Commission on Women
NEDA	-	National Economic and Development Authority
NMYC	-	National Manpower Youth Council
MSI	-	Management System International
MICSMEC	-	Micro, Cottage, Small and Medium Enterprises Council
MPDC	-	Mountain Province Development Center
SERDEF	-	Small Enterprises Research and Development Foundation, Incorporated
TLRC	-	Technology and Livelihood Resource Center
UP ISSI	-	University of the Philippines Institute for Small-scale Industries

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EXECUTIVE SUMMARY

The three pilot projects on entrepreneurship development under the "Development of Entrepreneurs for Cottage, Small and Medium Industries" (DECSMI) project were designed and implemented in order to show that:

- a. the CSMI sector can be developed more effectively through a scheme wherein specific target groups are identified, programs are designed responsive to their needs, and support mechanisms are provided to facilitate business formation among them,
- b. to be effective, the design of specific entrepreneurship development programs (EDPs) must differ, depending on target group, and stage of development of the enterprise (i.e., pre-investment, investment and post-investment stages) because various groups and/or entrepreneurs experience different types of performance barriers at each stage.
- c. the growth of the CSMI sector can be facilitated more if programs of government organizations (GOs) and non-government organizations ((NGOs) do not overlap or compete.

The following findings and conclusions were drawn from an assessment of the approaches and impact of activities.

Sabangan Program

1. Impact on the Beneficiaries

The impact of the Community-Based Entrepreneurship Development Program (EDP) for thirty two women in Sabangan, Mountain Province was evidenced by the following:

a. The women were organized and duly registered as a cooperative, a feat which, for other assistance agencies, has been difficult to attain in the past.

b. The women has shown increased self-reliance and management of their business affairs, as in marketing their products and dealing with suppliers and buyers. The various committees in charge of policies and operations in the cooperative have been fully functioning. Roles of officers and members throughout the cooperative have been clarified, leading to more harmonious and fruitful relationships among them. Conflicts are now resolved constructively.

c. Operations have become more effective and efficient. Records keeping, productivity and preventive maintenance systems have been installed and are now kept running by the women themselves. Collections are more efficient.

d. Products are more marketable with the women having learned new designs and new techniques of weaving.

e. The women are now able to seek and utilize

opportunities for a little home business such as piggeries, or buying and selling of thread.

f. They established a credit union in order to finance small scale business efforts among themselves.

g. All respondents reported increased incomes, mostly attributable to the establishment of and improvements within the cooperative in terms of increased production, piece rates and job orders coupled with decreased costs.

That the impact on the beneficiaries was significant as indicated by the fact that similar developments were not observed on another group of women in another municipality (Bontoc) which was not assisted in the same way the Sabangan women were. The Bontoc women improved very little during the time covered by the study. On the other hand, when compared with a group of women which had existed as a cooperative for nearly twenty years (in Carmona, Cavite), with heavy external assistance, the Sabangan group fared well. In other words, the new cooperative approximated the Carmona group closer than it did the Bontoc group.

2. Impact on the Institutions

The main impact of the project has been the building up of Igorota Foundation, Incorporated (IFI) as an institution to address the needs of community-based enterprises in the Cordillera region. The project has shown that self-reliance in

the management of community business affairs are best attained when the key persons on the frontline of delivery assistance are seen as "one" of the community members (i.e., speaking their language, living with them, working with them) and yet "not one" of them (i.e., coming from a center of assistance). IFI's effectiveness can be attributed to its meeting those criteria.

The project has also shown that a young and dynamic NGO like IFI (established about the same time as the launching of DECSMI) can deliver assistance by networking with agencies that have the mandate or the expertise to address specific needs of the target group. To assist the women weavers of Sabangan, IFI established an effective network with Mountain Province Development Center, the National Manpower & Youth Council Provincial Office, The Department of Trade and Industry Provincial Office, and the University of the Philippines Institute for Small Scale Industries for various training activities. They also tapped the good will and resources of private entities like JP Coats for thread supplies. For market linkages, IFI networked with the Philippine Business for Social Progress, Center for Community Services, Museo de Malacanang, Social Development Index, National Commission on Women, and Tahanang Walang Hagdan.

1. Impact on the Beneficiaries

During the survey, the impact of the Technology-Based Entrepreneurship Development Program (EDP) for twenty-one rural entrepreneurs, was shown by the following :

a. Thirteen out of twenty-one beneficiaries of the program had actualized their plans to start a business - twelve in ventures related to essential oils, and one in soap making. The soap making venture was in the operating stage and making profits, the others were still in the pre-operating stage.

b. Two other beneficiaries had business plans waiting to be actualized. The remaining six others had no business plans. Of these six beneficiaries, one had migrated to the USA, and another decided to pursue college education.

c. One of the fourteen beneficiaries who was already in business prior to the project reported improvements in his profit level from P1,000 to P5,000 (generated by sales from his new soap venture), and his workers increased from 1 to 3.

d. Their entrepreneurial competencies were developed as indicated by their setting up of two associations called Camarines Sur Agri-business Incorporated (CASABA, Inc.) and Essential Oil Producers of the Philippines, Inc. (ESOPHIL). These associations were established by the beneficiaries to deal with problems in the business of producing essential oils, such as the constant availability of raw materials to sustain the industry. The long term goal was to provide a nucleus of marketing activities of members who will be operating their own

individual soap, essential oil and nursery business activities.

e. To ensure the commercial viability of their ventures, critical information and facilities will be shared by the members among themselves. All activities done by the members of CASABA and ESOPHIL strongly show their competencies on networking, goal setting, risk taking, and self confidence.

2. Impact on the Institutions

The project has shown how a government organization like TLRC, which is based in Manila but whose mandate covers the whole country (making it a national GO), can actively promote CSMI and disseminate appropriate technology for business by networking with a local GO such as, in this case, the Camarines Sur Provincial Government (CSPG). Much of the impact of the project can be attributed to the coordinating ability of the CSPG to tap the resources of various GOs that can meet the needs of the project beneficiaries, such as the Department of Trade and Industry, National Economic and Development Authority, University of the Philippines at Los Banos, Bureau of Domestic Trade, and the Product Development and Design Center Philippines.

Since a GO like the CSPG is saddled with many other concerns on top of the DECSMI project, its strategy to encourage the beneficiaries to form an association in order for them to better identify their own problems and to network with appropriate GOs was proven effective.

NMYC PROGRAM

1. Impact on the Beneficiaries

Evidences of impact of assistance given by NMYC to a group of twenty-one young people (aged 18 to 30) from various sectors of the mass media industry around Metro Manila were shown by the following:

a. Nine new businesses were created out of twenty one beneficiaries of the programs. Three of these businesses were directly on video production, two others were dance studio ventures, while the other four were unrelated to the video industry. All ventures were reported as on-going and profitable, and were opportunities identified by the beneficiaries as a result of participation in the project.

b. Another nine out of the twenty-one beneficiaries had plans to set up new businesses, two of which are on video, four on mass media industries, and three others on unrelated ventures (e. retail, real estate, and marketing).

c. Only three out of twenty-one beneficiaries had no plans to put up a business at the moment. Two of them are currently employed, one has gone on a work contract abroad.

d. Beneficiaries attributed their confidence to start a business on their participation in the project. Particularly notable were their reported confidence in handling the camera, and to look at video production as a business opportunity. Beneficiaries as well as project staff perceived changes in the former's entrepreneurial competencies, particularly in terms of opportunity seeking and risk taking.

2. Impact on the Institutions

Of the three pilot programs under the DECSMI project, only the NMYC program had inputs which were delivered mostly by foreign experts. The main impact of the project therefore has been the exposure of NMYC itself to "new" training technologies in entrepreneurship and enterprise development as delivered by other agencies (notably the University of the Philippines Institute for Small Scale Industries). In particular, the NMYC staff's capability to infuse its various skills training programs with competency-based entrepreneurship development inputs (i.e., selection, training and extension services) was built up. The potential impact of NMYC's enrichment of its national skills training programs with new entrepreneurship development inputs will be most beneficial to the country.

PART I - INTRODUCTION

1. Objectives of the Impact Study

- 1.1. To validate the selection methodology used for the three pilot programmes
- 1.2. To evaluate the impact of interventions on the beneficiaries and implementing institutions

2. Methodology

2.1. Data-gathering Technique

Secondary data pertaining to progress of beneficiaries and project implementation were obtained using mission reports of project monitors, progress reports of collaborating agencies and technical reports of associate experts. These were used to analyze factors affecting effectivity of the different interventions that were implemented.

Primary data were also gathered thru a survey of beneficiaries and project implementors to validate the selection methodology and to assess the impact of the pilot programmes on beneficiaries and implementing institutions.

2.2. Respondents

Respondents to the survey were categorized into beneficiaries and non-beneficiaries. The non-beneficiaries were actually control group respondents (potential and existing entrepreneurs) who did not somehow make it to the program. The accepted trained

(AT), accepted not trained (AN) and rejected not trained (RN) were used for the NMYC Programme to reflect selection decisions made on beneficiaries and non-beneficiaries. In the case of Sabangan program where the beneficiaries were pre-selected or pre-identified, non-beneficiaries consisted of women similarly engaged in community-based income-generating activities.

2.3. Instruments Used

Mission report form, individual accomplishment report form and survey instruments were used to obtain data required of the study.

2.4. Sample Design

The following is the sample survey design (beneficiaries-respondents) followed for the study:

		Pool	Target	Actual
<u>NMYC</u>	AT	21	13	7
	AN	9	9	3
	RN	20	10	3
	Sub-total	50	32	13
<u>TLRC</u>	Applicants	42		
	Beneficiaries	21	16	11
	Non-beneficiaries	41	16	13
	Sub-total	61	32	24

<u>Sabangan</u>	32		
Beneficiaries		16	12
Non-Beneficiaries		16	16
Bontoc			8
Carmona			8
Sub-total	32	32	28
<hr/>			
GRAND TOTAL	143	96	65
<hr/>			

2.5. Indicators used to validate the findings on selection results and outcomes of the pilot programmes were as follow:

- i. Behavioral, measured in terms of
 - personal entrepreneurial competencies (PECs), identified, strengthened and applied to business

<u>PECs</u>	<u>INDICATORS</u>
Goal setting	Short- and long-term plans
Risk-taking	Personal cash investment
Demand for Efficiency & Quality	Unique selling features of products Production re-runs Rejects Raw material wastage

	Presence of production lay-out Capacity utilization
Persistence and Information Seeking	Knowledge about competitors
Persuasion and Networking	Manner of persuading people to buy own products How products are to be marketed Making use of other people to buy own products
Self-confidence	Reasons why business will succeed
Systematic Planning & Networking	Substitutes thought of Analysis of things needed for business Thought of market size and market share

ii. technical and management skills acquired
and applied/improved

- iii. business performance as indicated by
 - business plans formulated
 - New/additional businesses set up
 - status of new businesses
 - old businesses improved
 - assistance sought and applied

2.6. Analytical Scheme

Fisher's Exact Probability Test was used to determine whether MSI scores could actually predict entrepreneurial performance. The mean scores of the Sabangan respondents on Profile Sheet (PFS), Self-Rating Questionnaire (SRQ) and Focused Interview Technique (FIT) were used temporarily as the cut-off point to categorize the high and low scorers.

In view of limited data, descriptive analysis was employed to validate the findings on the impact study. In order to gauge whether the outcomes of the project will stand up over time, findings from the regular monitoring activities done throughout the year following the conduct of the training programs were studied. From this, it was hoped that conclusions regarding the sustainability of actions on the part of beneficiaries relative to the inputs given them under the project might be deduced.

In order to further assess whether the outcomes found on the beneficiaries could be attributed to the

program. those who were among the list of potential entrepreneurs (non-beneficiaries) who did not somehow make it to the program were interviewed. The findings on this group were supposed to reflect the possible outcomes on the beneficiaries had they not been given assistance under the project.

PART II - FINDINGS

SABANGAN REPORT

1. Impact on the Beneficiaries

1.1. Status prior to DECSMI Project

1.1.1 Organization Structure

a. The group consisted of thirty-two loosely organized women weavers under the general management of a religious entity in Sabangan, Mountain Province.

b. The weavery group was started in 1968 by a Belgian nun named Sister Irma Vanderbilt of the CICM Mission, and Father Omer Jonkhere, then parish priest of Sabangan. Both took on the mission of setting up the project in order to help the poorest of the poor families among upland farmers (i.e., those with little or no land to till) to augment their incomes.

c. Since the group started, the women were paid on piece rate basis. The Mission took care of marketing the woven products to Manila-based Tahanan Display Room. This is the marketing arm of Tahanang Walang Hagdan, another CICM supported organization running livelihood projects of the physically handicapped.

d. The group managed to survive despite threats to its existence. First came a fire which gutted the whole plant in 1973. The project resumed when the women responded to Sister Irma's condition that they each provide their own loom for weaving. In 1979, Sister Irma left and another Belgian nun took

her case. In this stage, the assistance of the Directorate of Mountain Provinces was sought in order to organize the women into a self-reliant and self-managing organization. All along, they had been visiting their own landlady at the site, with the mission of informing and managing the project.

e. The Vicariate sent Fr. Ben Guyonon, head of the Social Action Center, to coordinate the group in forming an association, and then electing organizational officers: vice-president, secretary, treasurer, public relations officer, and several alternates as well as honorary officers (advisors). These officers did not fully understand, much less perform, the responsibilities that their positions stood for. They remained dependent on the Vicariate for operations.

f. When Fr. Guyonon's involvement with the group was cut short in 1986, he referred the group to Sr. Teresa Dausan of Home Sweet Home in Iquillo City. She was then actively promoting the cause and well-being of the women in the Cordillera Region, and was later instrumental in the establishment of the Science Foundation Incorporated (SFI) in 1987. SFI was the agency funded by the USAID-assisted (SFI) Project to train and assist weavers of Sabangan.

g. At the time of assistance, the women weavers had not obtained self-industry, but remained dependent on outsiders for assistance. They knew not how to run the business of the weavery on their own.

1.1.2 Organization Development

a. The women refused to have a manager coming from their ranks. Having had experiences with elected officers during the time of the CIM Sisters, the members came to mistrust their officers. This negative attitude blocked the building of smooth working relationships among themselves.

b. While mistrusting the current officers, the members also resisted the idea of changing the leaders. They basically had low esteem of themselves. They did not believe that any one among them could manage the affairs of the weavery properly.

c. There was a lot of infighting among the women. They were divided into several cliques and factions. They demonstrated very little ability to resolve conflicts constructively.

d. The group resented the process of building them into a self-reliant group. They wanted a dole-out system of assistance. They expected an assisting agency to (1) give them monthly orders to keep them busy weaving and earning everyday of the month, (2) provide them thread whenever the group needs thread, (3) give them a loan for needs such as their children's tuition fees, and (4) pay for their unpaid labor from 1988 to 1989.

1.1.3 Product Development

a. Since the time the weavery began twenty years ago, there has been very little change in terms of type and design of products turned out by the women. For years, they kept up with placemats, coasters, table runners, vestments, "tabis", wall hangings, curtains and ribbons. Designs remained traditional, in the form of snakes, shields, human figures, landscape scenes, and flowers.

b. There was plenty of extra woven materials as well as threads on stock. The women could not and did not come up with other product ideas apart from the ones they were accustomed to weaving. There existed surplus cone threads of different colors and types (cannon, acrylic, and cotton) in many boxes and sacks, piled up one on top of the other in the store room, unutilized. Those woven materials and extra threads could have been developed into products and sold by the women to other buyers during the time when their only buyer placed no order.

1.1.4 Entrepreneurial and management skills

a. Entrepreneurial skills

No one among the women acted entrepreneurially for the group. They were all little more than laborers of the Sister in charge of the project at the Mission. The women did the weaving, and they were paid per piece of work

they finished. the Mission took charge of marketing and collecting.

b. Overall management

i. The women were not aware, much less believe that they had the ability to run the weavery like it was their own business. They did not know how to write a business letter, and they did not know how to go about contacting buyers or suppliers outside their area.

c. Marketing management

i. The group was solely dependent on Tabanan walang Hadden as market outlet. They produced based on orders place by this outlet alone. So, when the relationship with Tabanan turned sour in early 1989, the women had to stop weaving because the orders stopped coming. No one took the initiative of selling to another outlet, let alone promoting or advertising the products.

ii. The women did not realize the need to be clear and to put down in writing the terms and policies for relating with outsiders such as Tabanan walang Hadden, their only buyer. Sometime in 1985, Tabanan failed to follow the original agreement between the weavers and the Tabanan representatives regarding the supply of thread to weavery. Records were also inconsistent. The list Tabanan had of payments

made against deliveries did not tally with the list available at the weavery.

d. Production management

i. Weavers had limited knowledge and skill in utilizing design possibilities using their two-harness looms

ii. Weavers lacked knowledge and skill in designing products made of handwoven fabrics

iii. Available equipment and tools needed repairs and replacements

iv. Weavers lacked skills in quality and cost control. They were not cost efficient in terms of time, energy, and materials used in production. Their products were very poor in quality. Placemats supposedly 12" x 18" turned out 12" x 17.5"; table runners supposedly 12" x 54" turned out 12" x 51" (this was caused by the warp having been stretched hard on the loom - and which had shrunk back to normal length once taken out of the loom after weaving). Fringes of table linens were frayed and crooked, caused by the use of dull scissors during production.

v. There were no threads available to meet orders, nor money with which to buy the needed threads. However, there was so much thread on stock, but of the "wrong colors" since they were not appropriate to products specified by the orders. No inventory was done on threads available, neither was there any for work in process and finished products.

e. Financial management

i. Outstanding / unpaid accounts from deliveries to Tahanan from the second half of 1987 to the whole year of 1988 up to February of 1989 amounted to P590,000 (March 1989 Report). The women did not know how to go about collecting this money. Nobody knew how to write a business letter to Tahanan. Moreover, the women knew that Tahanan always paid by check through the parish priest. In the past it took about one to two months for the money to reach the weavers because the check had to wait at the vicariate waiting for the priest to have time to encash it.

ii. Records were not kept meticulously. On behalf of the Mission, one woman handled everything as bookkeeper, cashier, seller, treasurer, accountant and manager. The records she kept on sales and collections were incomplete

iii. Apart from the bookkeeper, the rest of the officers did not perform their duties. Nobody knew how much money was coming in from their sales, how/where the money was being spent, or how much money was still on hand.

iv. The result of all these was that salaries of weavers were delayed by three months. Since operational expenses such as rentals, electrical services, and wages for the supervisor and bookkeeper were constant costs even

during the lean months of production. They appeared excessive relative to the cash available on hand. Officers remained passive and members became increasingly indifferent to the whole set-up.

1.2 Interventions

1.2.1 **Organization Structure**

a. Formation of a cooperative

- i. The DSCSMF identified the Sabangan Group for intervening towards the formation of a community-based enterprise. To attain this objective, the women were first reorganized. The group leadership system was strengthened through a series of seminars for group building and organization development. The first to be given was the Group Awareness Seminar aimed to assist the group become aware of their dreams and aspirations as a group and to define their goals and objectives in their weaving endeavor.

- ii. The group was then allowed to go through a Pre-Cooperative Membership Seminar wherein they were educated on the principles, philosophies, practices and surivable benefits of a cooperative.

- iii. The seminar also served as venue for the members to be introduced to the meaning of management, and the qualities of a good leader or officer. They also learned that cooperation is one solution to alleviate poverty.

a. Legalizing the cooperative

The group was assisted in complying with paper requirements for registration with the Bureau of Cooperatives. Paper requirements included the Minutes of the Organizational Meeting, Board and Committee Meetings, Information Sheets of Officers elected and appointed, Certification of Treasurer as to paid up capital, and Certification by the Chairperson of Availability of the Group's bookkeeper and Supervisor. Fidelity bond was also filed with the Phil. American General Insurance Company.

b. Organization

The weavers elected their representatives to the board of Directors and to the various committees which will run the Cooperative. (See Figure 1)

1.2.2 Organization Development

a. Leadership Training

i. All elected and appointed officers who were to be responsible for the effective management of the coop were made to undergo a two-day (16 hours) leadership training program.

ii. To enable the officers to effectively manage the business of the group, they were given inputs on

leadership concepts (principles, qualities and styles of leadership) through lectures and role play. Also covered were leadership skills such as motivating people, managing conflicts, decision making, communication, planning, implementation, and evaluation.

iii. As part of the training inputs on organizational mechanics the officers were also given the chance to learn and practice skills in organizing, facilitating and directing meetings. They then reviewed the group's articles of incorporation and by-laws to ensure that everyone understood their roles and functions. In a workshop, they formulated procedures and policies to govern performance of their duties and responsibilities.

b. Series of discussions with leaders and members to clarify roles and expectations from assistance agency

c. Issues on cooperativism and team effort were explored through activities highlighting the dynamics of trust, collaboration and competition.

d. Christian Leadership Seminar

i. Both the IFI and the women as a group felt the need for the women to have additional inputs on faith and spirituality as well as organization development to improve relationships. A three day seminar-workshop entitled

"Christian Leadership" was held for all members, of which twenty four attended.

ii. The seminar first covered the topic of Personhood (emphasizing the uniqueness of oneself relative to others and how self relates to family, group, community), in order to activate their desire to serve. Group building inputs followed, leading to the concept of Christian leadership. Skills related to organizational mechanics were reinforced.

e. Reflection sessions to make them focus on the bigger community, the church, the Cordillera, and the nation, rather than themselves and their conflicts.

1.2.3 Product Development

a. A training program on product development was given, wherein participants were given technical courses in :

Operating A Two Harness Loom and Fabric Designing - May 1-7, 1989

Basic Hand Loom Weaving - June 15 to July 16, 1989

Standardization (Quality Control) - May 1989

Creation of New Designs Using Four Harness Looms - July-Sept 1989

b. The women were also trained the use of bamboo shuttle and textile stenciling.

c. Libraries were researched and ethnic designs were photocopied for the weavery. Copies were provided the women

to serve as sources of future designs (National Consultant's Report, Apr 1989).

d. An inventory of available threads was done in order to determine what designs and color schemes could be worked out with them. Eight color schemes for placemats, table runners and glass coasters were developed.

e. The prospective weavery seamstress was trained in patterning, cutting, sewing and costing of different sizes of bags.

f. To make sure that the women learn how to make and design new products using more advanced weaving techniques a national consultant was assigned for immersion with them. The consultant extensively trained a few key women who will in turn serve as "trainers" of the other women.

1.2.4 Entrepreneurial and management skills

a. Identification of entrepreneurial skills

Women with entrepreneurial potential were identified so that they could be given more responsibilities in running the group enterprise. The Focused Interview was used for assessment.

b. Entrepreneurial and management training

i. All thirty two weavers were made to undergo the Entrepreneurship Development Program / Business Planning Seminar from October 2 to 5, 1986. Through structured learning experiences designed to simulate a typical business situation, the weavers were given a chance to demonstrate and improve their personal entrepreneurial competencies. The Business Planning seminar was delivered through a lecture. The actual business plan preparation was done by the national consultant, with assistance from the officers.

ii. For purposes of obtaining assistance from outside (for example, additional training on weaving using new equipment, or for implementing its proposed productivity and preventive maintenance program), IFI assisted the group twice on project proposal making. The first was submitted to and approved for implementation by NAYC. The second was submitted to the DTI.

c. Marketing management

i. The IFI set up a display and marketing center to promote the product of the women to the visitors and friends of IFI in Baguio City.

ii. Marketing linkages were also done to display the woven products to various centers in Manila, namely, the Philippine Business for Social Progress, Center for Community Services, Museo de Nicanor, Social Development Index, National Commission on Women. Goods were replenished upon request of the display centers. IFI staff conducted monitoring activities to

control quality, and to provide feedback regarding the development of possible product items from woven materials such as gift items, Kimona, bathrobes, clothings, and curtains.

iii. The women were invited to exhibit their products during the IPI and DTI fair in Baguio, from which they realized some sales.

iv. To facilitate collection, the group has opened a bank account with Philippine National Bank in Sontoc.

v. The group was assisted to prepare a letter to Tananan so that the collectibles can be settled. Representations were made so that the terms and conditions for continuing the relationship are clarified.

vi. The women were given exposure trips to other weaveries and factories.

d. Production management

i. It was part of the national consultant's task to see to it that the women applied what they learned during the organizational mechanics training program to the setting up of their plant systems, policies, and procedures.

ii. A deal with JF Coats, a thread manufacturer in Manila, was worked so that the weavery can have the raw materials with one month grace period for payment.

iii. Shrinkage tests by sampling or handwoven materials were done to illustrate the importance of quality control.

iv. A preventive maintenance and productivity program was prepared in order to prepare the weavers in the attainment of goals for full production capacity. It was also meant to eventually help the weaver prevent delays and inefficiency in production and to develop highly marketable products.

e. Financial management

i. Financial loans were given for the group to purchase materials and equipment needed to set up their displays in Baguio City and elsewhere, and to put their office and stock room in order at the site (amounting to P10,000). Assistance was given for the repairs and upgrading of the weavery equipment. Other financial support were given from time to time to help the women cope with their financial difficulties. For example, IFI shouldered the travel and accommodation expenses of the women during their early exposure to Baguio and Manila at the start of the project.

ii. The group was given training on Bookkeeping by the DTI in Bontoc. Ten officers and committee chairpersons attended. The course included inputs in accounting equations, charting of accounts, internal control, accounting cycle, and practicum.

1.3 Impact

1.3.1 Organization Structure

a. Registration

The group has acquired a legal personality as the Sabangan Weaving Cooperative, Incorporated.

b. Reputation:

The Cooperative is now recognized in the Mountain Province as the only weavers cooperative with quality products.

c. Self reliance and self management

i. Weavers are now confident to join activities and training programs conducted for cooperatives training centers in the Mountain Province. For example, they have coordinated with the National Manpower and Youth Council for training young women (potential recruits) in weaving, and the Mountain Province Development Center for training in bookkeeping. The group has even taken the initiative of asking the assistance of their Congressman in the possible construction of their own building.

ii. The plant manager assigned has demonstrated the initiative to consult IFI staff regarding her role and to clarify administrative questions like physical set-up of the plant, workplace of members, salaries and benefits of weavers, operational expenses, budget and procedure.

iii. The members themselves have shown more active involvement and participation in activities of the cooperative (Table 10). This they have manifested by their

personal services of their products at the place and the public market, their continuous weaving even without orders but simply for inventory purposes indicating confidence in their ability to sell, taking the initiative to go out of Sabandan in search of new market outlets, and their loss of dependency for survival on Takonar alone (Table 1b). Members have been spending more time with the cooperative, now averaging 8.13 hours in one year (Table 1b), many of them on a continuous basis (Table 1f).

d. Roles are clarified

1. Everyone surveyed has adequately understood the roles and functions of the officers and the various committees. (Tables 2 and 3). Respondents were able to identify the activities and the persons responsible for activities in the cooperative. They were also able to correctly identify the persons responsible for taking actions to solve specific problems in running the cooperative (Table 4).

e. Key officers and committees are functioning

1. In the short time that the officers had served in the various committees, members already felt that they were accomplishing things for the cooperative. In summary, the contributions of the different committees were:

Board of Trustees - decision making, fund soliciting,

organizing of cooperative, and leading meetings

Education & Training Committee - coordinated training programs for weavers conducted by NMYC

Election Committee - conduct of election for new set of officers

Audit & Inventory Committee - quarterly audit of money, finished products and raw materials

Marketing Committee - looked for new outlets and buyers in Manila and Baguio, participated in trade fairs

Production Committee - new products and designs, assigning of work, supervision of work.

Almost all of the accomplishments mentioned by respondents were in line with the roles and functions of the various committees

ii. Not only are the committees doing their jobs, but key officers have been meeting their responsibilities adequately (Table 2). The President (Ms. Bellandi), and the manager (James Pacheco) were cited as the individuals with the most number of accomplishments, followed by the Production Chairwoman (Cecilia Padilla).

iii. Respondents' assessment of the accomplishments of the cooperative so far indicate their satisfaction with the way things have been running: the coop has been registered, relationships improved, a consultant has taught them new designs and ways of weaving, production increased,

costs decreased, incomes went up, needed funds and materials were sourced, plant conditions (stock room, work space, etc.) were improved. If the processes and systems installed by the project are continued, even more positive impacts should be manifest in the near future.

1.3.2 Organization Development

a. The women realized that their resistance to change had "the better" was hampering their development and they expressed their willingness to improve in this aspect.

b. Survey respondents noted only positive changes in interdepartmental relations since the cooperative was formed. They are now reportedly "coordinated with each other in carrying out all work - if one committee cannot decide, other committees are consulted," "more united", and have "improved relationships because everybody's work is more clearly delineated, "base decision making with the group". Due to the existence of the committees, there was a reported increase in production. (Table 1a)

c. In the interpersonal level, six out of ten respondents reported that working relationships were now "better", "improved," and "more harmonious", indicated by regular base on solving problems, and greater cooperation among members. Friction was reported to be more useful in solving problems. Four noted the same misunderstandings still happened within the group, and they attributed these misunderstandings

between members to do jobs, the organizational structures, unequal distribution of work, and absence of a system for job rotation. (Table 10). Despite these, they notes that on the whole, members have become closer, more helpful, and understanding of each other's needs, and initiatives and innovations prevailed.

d. The Leadership Training Program apparently did have an impact on the leaders. They reported to have gained knowledge in management knowledge, ability to lead, to be patient, to initiate change, and to attend meetings. (Table 11)

4.2.3 Product Development

a. As may be seen from Table 12 and Table 13, the women learned new designs, use of different threads or different colors and class design.

b. New and younger women were trained, so older women are now assured that others can take over their place in the future.

c. Even when the consultant was not around, the women were able to produce the quality to turn out 1000 designs, to help each other, to help each other, and to help each other.

d. They have been able to turn out 1000 designs and have learned to use different threads and colors and to use different threads and colors.

e. The women are now able to produce their own designs and different designs to produce their own designs.

1.3.4 Entrepreneurial and management skills

a. Entrepreneurial skills

i. The women who were identified as strong in the ten personal Entrepreneurial Competencies relative to the other women were initially chosen to be part of the core group of officers to run the weavers. There was some resentment from other women regarding the wisdom of this move. But judging from the performance of the officers and the various committees, they got along well in their responsibilities. Their performance also served as a challenge to the succeeding officers who were elected by the members during the election.

ii. On their own, the group demonstrated ability to seek opportunities when they decided to put up an internal cooperative credit scheme to provide for their other income generating activities at home like piggy, poultry, and other small-scale businesses, to buy and sell thread to part time weavers, to buy and sell foodstuffs like fruits and vegetables during market days and native delicacies during weekends.

iii. At the individual level, four out of twelve respondents in the survey indicated that they had previously started their own businesses. Three had plans to start their own, one wanted to do threads or threads, two of them were so with the idea as a result of the formation of the cooperative, three had never entertained the idea even before, in order to support their household weaving. Two of them have

already taken steps to set up the business, while the others have not, due to lack of funds. It is likely that they will be the first beneficiaries of the internal credit cooperative that the group has set up for the members.

iv. The officers of the cooperative improved in terms of the ten Personal Entrepreneurial Competencies (PECs) developed in the training for 30% Trainers. As Table 2a

shows, all those surveyed registered an average increase in ratings by 17.5 points. Based on responses to the survey questionnaire, the officers were judged strong on demand for quality and efficiency, commitment to work contract, persistence, and persuasion and networking competencies. These were areas of weakness prior to 30% Training. The ways in which the participants reportedly practiced the ten PECs may be seen in Tables 7-10.

v. In terms of business planning, the inputs given during the workshop were probably inadequate. In the follow up visit, only 2 out of 10 participants were able to absorb the concepts covered in the lecture. The national consultant had to provide more inputs, and in fact had to do most of the inputs to the workshop plan, in view of the workshop's inability to prepare the business plan. A low literacy level was very low, another scheme for teaching the task should be devised for the group before taking up the business plan.

vi. Overall, the management of the cooperative had now seen in a better light (as contrasted with the

lack of trust and faith in their leaders prior to the project. Officers are now seen as improved, indicated by increased production and marketing, and use of documents (Table 10). All respondents reported increased incomes during the last three months prior to the survey (Table 10). Reasons behind such increase were attributable to the establishment of the cooperative because production increased, piece rate increased, there were more job orders, costs were controlled, production was more controlled and there now existed new market outlets.

b. Marketing management

i. The weaver has reported increased sales in sales in the locality.

ii. Weavers can now go on their own, using their own financial resources, to Baguio City and Manila, to sell their woven products.

iii. A foreign buyer has gone directly to Sabangan to look for products that can be marketed overseas.

iv. Terms and conditions for deliveries, payments, and orders have been clarified with Iehanan. The tie up has been revived and the weaver is now busy meeting newly placed orders from Iehanan.

c. Financial management

i. The group is able to pay their loans from IFI through the goods or woven products that they deliver to the display centers on consignment.

ii. The books of accounts are updated and appropriate check and control system is in place (per feedback from I.II, June 1989)

d. Production management

i. The women are now able to work on two harness looms in all design possibilities.

ii. On their own, the women are now able to control the quality of their products.

iii. The plant layout is markedly improved

iv. Waste yarns, which used to occupy so much space in the store room, are now utilized and sold

v. Trainers have been trained by NIFCO and the national consultant, and continuous training of younger by older weavers is now assured, under the supervision of the Training and Education Committee.

vi. The women learned techniques for economizing costs (Table 6).

vii. The women are now assured of continuous supply of raw materials from I.P. Coats.

1.4 Variety of Impact findings

1.4.1 Analytical scheme

h. The preceding section presented the several positive outcomes of the DEOSMI Project on the Sabangan Weaving Cooperative based on primary and secondary data gathered. This section will present findings to show whether or not the outcomes found will probably stand up over time, i.e., indicating validity of conclusions on project impact.

i. It should be noted that this impact study was conducted in the last quarter of 1989, concurrent with the final project assistance / consultancy activities which ended in December 31, 1989. Ideally, some time should have been allowed to elapse before impact of the different interventions was assessed. By so doing, conclusions made would most probably be more valid than those based on studies done prematurely, i.e., before the effects on the beneficiaries have had a chance to become permanent habits or to dissipate as "ningas kaban" types of enthusiasm.

g. Without the time factor, validity indications for this study were based on how well the Sabangan group performed compared with other groups of women under similar economic and historical circumstances but who had not been similarly assisted. There were a few "women weaving groups" available around Mountain Province, but none was found suitably

comparable with the Sabangan Group. Deemed the "best" for comparison with Sabangan among these groups was the Bortoc Weavers Association, Inc. The group was similar to Sabangan in terms of the following: members were also poor, upland farming women, of same literacy level, producing the same product lines. However, they were different from the Sabangan women because, historically, they were not "Mission-based" i.e., did not go through many of the spirituality and group building sessions that religious affiliated groups like Sabangan had gone through. The association itself was just over a year old and was not yet even a cooperative.

d. A second comparison group was chosen, and one was found outside of the Mountain Province. It was the Embroidery Producers Association of General Mariano Alvarez (EPAGMA) in Carmona, Cavite. This group was historically similar to Sabangan (it was initiated by a Catholic nun, and was about as old as Sabangan in existence, having been established in the early 70's). This group of women was also poor, and just as low in terms of literacy. They differed from the Sabangan women in products (to Bortoc) and in types of products produced. This group has received much assistance from external sources.

e. In summary, the features of the three groups

are

	Socio-economic	Historical
	Circumstances	Circumstances
Bortoc	poor, low literacy	self initiated

	woven products	(not mission-based)
	Mountain based	little assistance
		established :1969
		cooperative :pending
Sabangan	poor, low literacy	Mission-initiated
	woven products	moderate assistance
	Mountain based	established :1968
		cooperative :1989
Carmona	poor, low literacy	Mission-initiated
	embroidered products	heavy assistance
	rural based, near Manila	established :1971
		as cooperative

f. It was expected that at the very least, the present status of the Sabangan weavers should be better than that of the Bontoc Group. If Sabangan should fare equally well with Carmona, which has existed longer, and has been assisted more heavily, then the moderate assistance given to Sabangan may be said to have had much impact. That would mean that the two year project was able to approximate the effects of almost twenty years of cooperative existence, given much more assistance. On the other hand, if Sabangan fares just equally well with Bontoc, which has existed for shorter time with little assistance, then the two year project can be said to have been a waste of time and resources.

1.4.2 Status of Comparison Groups Prior to DECSMI

a. Bontoc Group

i. History

(a) The Bontoc Weavers Association, Inc. consists of a group of producers engaged in the production of assorted native items such as blankets, tapis, wall decors and placemats for the local market (Mountain Province).

(b) Weaving is the major source of income for the women, next to farming.

(c) For weaving technique, the women used backstrap weaving. Products turned out were poor in quality, design, and standardization. Lack of capital limited their volume of production. Sales turnover was also low, since local consumption of the product was low and dependent more on job orders rather than mass production.

(d) The "association" was organized during the third quarter of 1988 (i.e., when the DECSMI Project was on its second year in Sabangan). A local weaver, who was also a part-time "entrepreneur" during the off-farming season, conceived the idea of converting the women weavers in Bontoc to major commercial town near Sabangan into an association. She had to go to the DFI for financial assistance and was told that without any collateral, she could only receive assistance when she would go into a group cooperative enterprise with other women.

ii. Assistancess received

The women sought the assistance of government and non-government agencies for the development of their weaving industry through the provision of training programs and product development, innovation, and marketing. They wanted to develop their association into a cooperative having a trading center or loom woven items in the municipality of Bantud. However, the only assistance received by them has been a Basic Skills Training Program in weaving by the Department of Trade and Industry. The same agency was in the process of assisting the group register with the Bureau of Cooperatives Development.

iii. Status at time of impact study

(a) Organization structure

(i) Registration

The group was organized in October 1988. One year later, they were still in the process of registering with the Securities and Exchange Commission. In the case of Subang, it took only seven months for the group to be registered as a Cooperative.

(ii) Organization

Seven women serve as officers: the President, Vice President, Secretary, Treasurer, Business Manager, Business Counselor and Auditor. Under the following structure:

 | President |
(Romana Engawa)

|
 |
 v

 | Vice - President |
(Julia Sete)

|

-----	-----	-----	-----	-----
Secretary	Treasurer	Business	Sergeant	Auditor
			at Arms	
(Magdalena)	(Pecita)	(Petra)	(Corazon)	(Martina)
-----	-----	-----	-----	-----

(11) Committees

No functioning committees similar to those in Bahaden have yet been formed. As may be seen in Table 16 (perceived activities), all functions are dependent on the president for accomplishments. Thus, responsibility for running the business is not shared among the members.

(iv) Leadership

Members were not satisfied with the way things are running for the association. The president was perceived as lacking in patience to disseminate information to members, and some members were reported not to agree with their leader's opinions.

(v) Self-reliance

The respondents themselves admitted that the association is not yet self-reliant. They opined that the cooperation should first be achieved before they can be independent.

(b) Organization Development

(i) Cooperation/team spirit

Although some amount of cooperation was achieved among the members as indicated by greater acquaintance with each other, improved relationships and careful attendance in meetings, the state of affairs was far from satisfactory. Members continued to go ahead with activities on their own independent of projects for the association, and to place association concerns lower in their priority concerns.

(ii) Product development

(a) The women interviewed for this study admitted that there was much room for improvement in their product activities.

(d) Entrepreneurial/business skills

development

(i) Entrepreneurial skills

As in Sabandian, many of the women in Bontor were also interested in putting up their own small business. The interest may have stemmed from their dissatisfaction over their present earnings since their incomes had not increased much during the past year. For many of them, their involvement in the association was their action to realize increase in income through business. As an association, they could not amount to the partners who entry into a small weaving industry. At the moment, the Bontor weavers were not yet as busy in weaving as were the women in Sabandian. The Bontor weavers spent only an average of 2 months on their looms on an irregular (i.e., not continuous) schedule in the past year, while in Sabandian the women spent an average of over 3 months weaving.

(ii) Marketing management

As an association, the women could now enter into bigger markets than before. In Sabandian, they and their buyers are both assured that the required volume of production can be met.

(iii) Production management

The group arrangement facilitated the members to concentrate on their increase in volume of production, and create the market for products.

(iv) Financial management

In the association, it was the president's task to provide the money for capital (to buy threads, to pay the women). The members just had to produce. Because somebody took care of the finances, the women was relieved of this worry and could concentrate on weaving.

b. Camuna Group

i. History

(a) The Camuna Resettlement Area was a desirable place filled with resettled squatters in 1962. The poverty-stricken families had to be assisted in order for them to cope with living. One of the first groups to do so was the Tahanan Foundation Inc., a private non-profit institution which helped develop the people for self-reliance through the identification and promotion of productive projects.

(b) In cooperation with the People's Homecraft and Handicraft Corporation (which provided a 4.5 hectare land parcel) and the Army Engineering Battalion, Tahanan developed the Camuna Social Development Center, a complex consisting of an administration building, embroidery and loom weaving building, woodcraft and furniture building, silk dyer, tinplate and printing building, plus an elevated water tank.

(c) Working hand in hand with Tahanan

were social, governmental, workers, religious, and other private voluntary organizations who regularly meet with the residents to help them identify their needs and problems. Community leaders were sponsored and developed so that they could take over the work indicated by the various development workers.

4. One of the first community workers at Merona was a female Liberian. Free for the hundreds of thousands of Sierra Leone women who continued the art of embroidery and other crafts started throughout their parents as a result of their slaves, the others became interested in working with their hands for their own benefit. Initially they had resisted institutions that asked them to work on embroideries. When enough number of women had come to work regularly, Sister Base encouraged them to form a cooperative.

ii. Assistances rendered

1. Lutheran Foundation. Through the pioneering work of Dr. Anthony Infante, provided the new cooperative the initial working capital amounting to P12,217. The sale of embroideries during the formation period between June 1970 to September 14 1971 amounted to P16,412. The direct labor cost of the P12,217 was 20% of the total. Some of the women workers during the formation period were not interested. Some were full-time workers.

2. Lutheran Foundation provided other financial and other administrative services, including accounting and other administrative services. The Lutheran Foundation provided some of the women workers with the following:

done, power sharing is undertaken, and regular research and development of new designs and products goes on. Accounting for all the cooperative's membership fees, outputs and earnings is still very strict.

iv. Status at time of impact study

(a) Organization Structure

(i) The organization chart of the cooperative is shown in Figure 2.

(ii) The officers assigned with responsibilities for running the cooperative are doing their functions. Overall management and leadership is positively assessed by the members.

(iii) Key functions and responsibilities are well distributed, thus not any one person is overloaded with running the business.

(iv) Opinions regarding the ability of the cooperative to be on its own without Sister Base vary. The pioneer worker has not yet left the cooperative since its inception. However, it is likely that the cooperative will be able to stand on its own because the operations do not depend on Sister Base alone. Members themselves pointed out that the key persons responsible for administrative and various problems in running their cooperatives were themselves and their partners. In the case of one member, only the lack of raw materials and money troubled him, but other members were never mentioned because for the

Key members in the area... that the cooperative will be able to operate on its own. It is also indicated by its not availing of any support or assistance from outside during the past year.

(v) Harmony: It is not all of the members... were reported as taking active participation in the affairs of the cooperative.

(b) Organization Development

(i) The group's smooth functioning as a cooperative is furthered by the very harmonious relationships, full cooperation, industriousness, and unity among members. Lines of communication are open between and among departments, and whenever misunderstandings exist, conciliatory rather than confrontational solutions are entertained.

(ii) Product Development

(a) The group reports no problems as far as turning out products of acceptable quality. They do face problems, however, in terms of design possibilities, or in manufacturing overleisure designs.

(b) Entrepreneurial / Managerial skills

(i) Entrepreneurial skills

Some of the members of the cooperative have started their own small enterprises. All of those who were previously interested to start their own small business... have... indicated that their... the development... only... from... their... their...
Some of the members of the cooperative have started their own small enterprises. All of those who were previously interested to start their own small business... have... indicated that their... the development... only... from... their... their...
Some of the members of the cooperative have started their own small enterprises. All of those who were previously interested to start their own small business... have... indicated that their... the development... only... from... their... their...

and income from their product or starting their own business in order to have a steady income from their own initiatives, to have additional income, and also to make use of opportunities they see around them. Yes, colleagues want to buy things but have no cash with which to do so. Two of the eight women who wanted to start a business have indeed taken steps to actualize their plans (one started cooking, one already obtained funds and is taking strong entrepreneurial drive).

(ii) marketing management

The cooperative has developed a regular market for their products at this stage. There does not seem to be much scope for further expanding its market.

(iii) production management

Here the workers help each other tackle the work process, and apparently they manage to do a good job because there reportedly are no rejects, and little room for improving their products.

(iv) financial management

There appears to be problems in costing and collection of amount receivables from buyers (17.8%).

(v) incomes

The most pervasive impact of the cooperative on the women surveyed has been the economic benefits they have derived from the co-op. They can now earn to send children to school, pay taxes, build a house, take emergency loans, and cover other necessities and pleasures. The cooperative

has therefore met the expectations of women from it -to provide secure or steady jobs for women and young people, as well as improve their living conditions in Zamboanga. In terms of incomes during the past year, all of those interviewed reported to have had increases, probably amounting to about P300 per week or P200 per month on the average, relatively high compared with the P100 per month average increase in Subanen. A significant proportion of the Zamboanga women were able to save some amount from their incomes, a feat which has not yet been attained by either the Bantoc or Subanen groups.

2. Impact on the Institutions

2.1. Background

2.1.1. The National Commission on Women (NCW) is the national machinery for enhancing women's affairs in the Philippines, with the mandate to review, evaluate and recommend measures including priorities, to ensure the full integration and equality of women in social, political, cultural and family life and development.

2.1.2. The NCW was identified as the collaborating agency to implement a pilot program for developing entrepreneurs for a community-based enterprise for rural women.

2.1.3. As the NCW does not directly implement projects in communities, it identified the Florida Foundation

Incc. (IFI) to design, implement and monitor the said pilot programme under the GEUBFI project.

2.1.4. IFI is a non-stock, non-profit, non-governmental organization whose objective is to work and service the Cordillera Region through the development of women. Its concerted efforts aim at providing the women with the tools to effectively participate in the overall development of their communities.

2.2. Implementation Strategy

2.2.1. Through a survey funded by the Royal Netherlands Embassy, IFI identified the group of women in Baguio as the most appropriate group to participate in the pilot program.

2.2.2. The women were assisted in establishing an industrial enterprise through:

a. Training programs in cooperative formation, technical skills (i.e., in design, production technology, and quality control), business planning and management, group building / leadership, and entrepreneurship.

b. Market linkages

c. Preparation of business plan

d. Scheduling and preventive maintenance of equipment

e. Follow-up assistance and support services, including the identification and mobilization of appropriate

resources from existing private and governmental institutions and/or agencies.

2.3. Notes on Implementation

2.3.1. Delays

a. time needed to prepare necessary papers for the application to organize into a cooperative turned out to be longer than expected (target : June 12 to 15, 1988, actual : July 1, 1989).

b. more time was needed to translate training materials from English to the local dialect, so actual training was moved from September to October.

c. registration of the cooperative took longer than expected firstly because of delays in the approval of the treasurer's bond by the cooperative, and secondly due to an unexpected strike of workers at the Phil American General Insurance Co., where the coop's fidelity bond was filed. The approval of the bond was needed for the group to open a bank account which was another requirement for the cooperative's registration.

2.3.2. Networking

a. with University of the Philippines Institute for Small Scale Industries for the design and conduct of entrepreneurship training courses

b. with Mountain Province Development Center and Department of Trade and Industry for the conduct of the pre-membership seminar on cooperatives

c. with Mountain Province Development Center for the seminar on bookkeeping for six women leaders. NPDC was also supposed to prepare training materials on financial aspects of a cooperative business but during the actual training, did not make it due to unforeseen circumstances. The weavers were therefore not given inputs on finance during the EIP Training

d. with National Manpower and Youth Council for training in loom weaving

e. with the Department of Trade and Industry, Philippine Business for Social Progress, Center for Community Services, Museo de Malacanang, Social Development Indec. and National Commission on Women for marketing linkages

2.3.3. Training Programs

a. What made the programs less effective for the participants were : the use of English, shyness and sleepiness of the women, lack of conveniences for venue like chairs and benches (Pre Loom Seminar June 2-7, 1988)

b. Resource persons for training programs should have come from the area in order to ensure that they spoke the dialect of the women. However, for programs like the EIP Training, since we are the local (DIL and DOWC) felt competent to serve as resource persons. Thus, the need to have them come

from Manila. Also to have extensive translations during the
process.

c. Reading materials had to be revised eliminating
them to too weekly business.

d. The 60% training was found helpful and
enjoyable but most could not link the topics to their day to day
operations (Nov. 83 Report). The business planning portion in
particular was not found very effective since only two of the
thirty weavers who attended understood what was taught.

e. The most appropriate and acceptable
method for training was practical on-the-job training.
Three to five-day programs of continuous training were found too
long. The women suggested spreading the programs to 1 hour a
day, three to five days, and conducted in the home or district.

2.3.4. Follow up assistance and support services

The survey showed that IPI did fairly well in
educating the cooperative in the identification and mobilization
of appropriate resources from existing private and governmental
institutions and/or agencies. One can see from Table 13 that all
respondents from the cooperative were aware of the various
support services available from cotton, sugar, tobacco and
domestic and export industries in their area. They identified
titles and names of such agencies, namely, the Department of Trade
and Commerce, Bureau of Education, Bureau of Fisheries and Aquaculture,
Bureau of Forests and Development, Bureau of Livestock and Poultry,
and the National Rice and Corn Council. They also identified the
local government officials who were responsible for the training.

Department of Finance, Services Division, Director, and the Director, Bureau of Administrative Development, General Services Administration, Philippine Business for Social Progress, President, Cebu Chamber of Commerce, the Philippine Information Agency, and IPI, entities (the national consultants). Table 18 shows that, as expected because of the networking limits of IPI, the Separated group has tapped these sources more than the Bonded and Carmona groups. (See Table 18 for assistance actually availed of).

b. It should also be noted that even in the period of the target groups (Separated, Bonded and Carmona), the different agencies performed about the same or overlapping support functions in the sector.

2.3.5. Summary

a. Distress in project implementation there was a handover of IPI staff responsible for the women. For a time, adjustment and communication problems hindered the building up of openness and trust between IPI and the new cooperative (New 88 Separated).

b. A non-aid consultant was hired to live with the women and perform a variety of tasks, teaching them how to run their business, and teach the women to do and not do and when to seek help outside the women group's technical inputs to improve their women's situation.

2.4. Impact

2.4.1. Staff / potential trainers from NCW and IFI were trained on the identification and selection methods

2.4.2. NCW/IFI staff were trained in Business Consultancy in order to prepare them to assist their beneficiaries.

2.4.3. When the project commenced in June, 1988, IFI staff assigned to the project found it hard to work more closely with the Sabangan weavers. The local women saw the staff as "one" of them, being also a native of the place. They may have thought that since they have seen the particular IFI staff grow (some of the women even grew together with her), she must be someone who could not give them much assistance. It seemed that any outsider would fare better, not because the outsider could in reality give more in terms of assistance but simply because, through the outsider, perhaps more help could come their way.

The project has proven that indeed the opposite is true. The local staffer turned out effective. What probably helped the credibility of IFI in the eyes of the local women may have been the linkages with Manila- or Baguio-based agencies like UNIDO/UNDP, NCW, DTI and others.

3. Validity of MSI Selection Process

3.1. Analytical Scheme

In an attempt to gauge the predictive validity of MSI selection scores, scores obtained by Sabangan women weavers were correlated to actual entrepreneurial performance as indicated by the following:

- a.. whether there was increase in income or none
- b. whether there were savings or none
- c. whether there was plan to set up own business or none
- d. whether the present coop leader was the same or different even before EDP
- e. whether plans were achieved or not
- f. whether production operation was done twice/more or once
- g. whether there were material wastages or none

The very small sample size did not warrant testing survey responses on the rest of entrepreneurial performance indicators.

3.2. Hypothesis

Hypothetically, high scorers tend to perform better on entrepreneurial activities than the low scorers. For this study, the null hypothesis (H_0) is: high scorers are as entrepreneurial as the low scorers. If Fisher's Exact Probability (p) is equal to or less than .10 (which is actually the rejection region) it means that chances are one out of 10 high scorers is as entrepreneurial as the low scorers.

3.3. Findings

Table 22 summarized results of Fisher's Exact Probability Test. Based on SRQ scores, the two groups were found to be different on three indicators. However, responses were contrary to what were actually expected:

- a. the low scorers apparently perform better in terms of increased income
- b. the low scorers perform better as indicated by its ability to predict positive change on present coop leader
- c. the low scorers turned out better as shown by their plans to own business

There was no indication of predictive validity of PFS and FIT scores. (See Tables 22-28 for distribution of survey responses)

The absence of predictive validity of scores on Sabangan group could be explained by a number of factors:

a. the Sabangan women were basically production-oriented hence scores obtained were low as expected; this probably explained lack of entrepreneurial tendencies among them;

b. in a number of instances, interviewers admitted disagreement on FIT ratings given the Sabangan women; in case of deadlock on decision, zero score was given; this pointed out the need to standardize selection decisions/judgment;

c. interviewers used dialects (Pilipino or English) which were not clearly understood by the women; and

d. the sample size was too small and this poses limitation regarding generating as many useful indices of entrepreneurial performance as possible.

TLRC/CSPG REPORT

1. Impact on Beneficiaries

1.1. Status Prior to DECSI Project

1.1.1. Situation of the Agro-Processing/Coco-Based Industry

a. Twenty-one percent or 111,363 hectares of total land area of Camarines Sur were planted to coconut. Still a greater part of provincial agricultural land can be utilized for other high valued and more profitable non-traditional commercial crops. The local government has been eyeing aromatic plants for processing into essential oil as among those with priority for development.

b. Despite the vast tract of land utilized for coconut, coconut processing is limited to copra production the price of which was highly vulnerable to fluctuation in the international market. Even coconut by-product processing is limited to home industry types like vinegar, nata de coco, coco-shellcraft products, etc.

1.1.2. Beneficiaries Background Information

a. Sixteen of the 21 beneficiaries were already in business while the remaining five were not before the training period. Of the 16 existing businessmen, 10 expressed intention to start-up additional new businesses. Three among those not in

business similarly revealed plans to do so.

b. A survey of the beneficiaries' resource capabilities clearly show readiness (in terms of available initial capital and equipment) and management capability (in view of their work and business experience and educational background as well) to start and run new projects. However, most of them recognized their limitations with respect to knowledge of new adoptable processes and new but potentially viable agro-based projects such as essential oil and soap making.

c. It is interesting to note that one participant had previous training on group organization or institutional development. Another one completed technical training on essential oil. Two participants were graduates of agronomy indicating presence of high level agricultural skills. The rest received technical training in poultry, electronics, computer, merchandising and agriculture. These information suggest that except for one, all the remaining beneficiaries show lack of training on agro-processing.

1.1.3. Development Assistance in the province

a. In a separate survey of potential and existing entrepreneurs in the province, it was found that support program for the cottage, small and medium industries and for the coco-based industry in particular, was lacking. This is shown by only three out of 12 respondents who were aware of support programs such as marketing, financing, training and

information. Only one actually availed of information assistance. Most of the respondents, however, indicated the need for other types of support. Of these, technical assistance in planning and/or sustaining business was most frequently mentioned.

1.2. Interventions

In response to the presence of opportunities for developing and promoting rural cottage and small-scale agro-based enterprises, entrepreneurship program through the transfer of technology was implemented in Camarines Sur to enable the beneficiaries to acquire the much needed technical skills, facilitate the planning and formation of such enterprises and assist them sustain their operations.

1.2.1. Soap Making (July 18-21, 1988)

Through classroom lectures and discussions, participants were taught about soap chemistry, how to identify and use different ingredients in soap making, how to formulate laundry and bath soap, how to make financial projections and how purchasing and marketing activities can be undertaken more efficiently.

1.2.2. Essential Oil (July 18-21, 1988)

The same methodology was applied in implementing the seminar on essential oil which taught the participants the

importance of essential oil, identification of promising essential oil-yielding plants in the Philippines and the technology applied in producing essential oil and compounding of perfumes and other fragrance products and scents.

1.2.3. Mini-Plant Operation on Soap Making
and Essential Oil Extraction (August 15-20,
1988 and August 18-20, 1988)

Through classroom discussion and workshop, beneficiaries were exposed to batch operation, problem-solving and were provided a chance to see and discuss plant lay-out, design, plant operation, management and safety operation. Hands-on group exercises on soap making were given during the workshop until the batch operation was almost perfected.

1.2.4. Basic Business Planning Seminar (September 6-
8, 1988)

The beneficiaries were given lectures on essentials of business organization and management, and were taught how to prepare their own pre-feasibility studies in anticipation of bank requirements in case of external sourcing of funds.

1.2.5. Follow-Up Training on Perfumes and
Other Fragrance Products (May 15-16, 1989)

The technology involved in the manufacture of perfumes and other fragrance products was discussed extensively. Preparation or compounding techniques were taught the beneficiaries thru hands-on training.

1.2.6. Support Activities

Support or follow-up activities were implemented from October, 1988 until the end of the subcontract in September, 1989. The project staff of CSPG, TLRC and the Associate Expert jointly monitored the status of beneficiaries' projects, identified the problems encountered and assisted them by recommending measures and solutions to their problems.

1.3. Impact

1.3.1. Improvement in Existing Operation

One participant, who was engaged in vinegar production (in partnership with a rich Chinese trader) had been experimenting on soap making just before he attended the training. Accordingly, the technical skills acquired from the technical and mini-plant operation seminar improved his previous know-how in soap formulation while the basic business planning seminar taught him simple cost and profit calculations. His participation to the programme enabled him to convince his partner to add soap in their product line. Shortly after training, he claimed improvement in profit level from P1,000 to P5,000 (with such an increase attributed largely to the sale of soap), and increased workers from one to three. A year later, however, he decided separating from partnership and registered his own business on soap making.

The rest of the participants signified no positive

effect of training on their existing businesses in view of irrelevance or inapplicability of technical skills learned to existing businesses.

1.3.2. Creation of New/Additional Business

As of September, 1989, status of business ventures of participants were as follow:

- 10 - still pursuing their new businesses
 - 1 - soap making
 - 1 - nursery
 - 8 - nursery and essential oil
- 2 - did not push anymore with new projects (one went abroad, the other pursued college career)
- 5 - dropped their original plan to go into business (two were disinterested, two sought employment in Manila and one found job abroad)
- 5 - still at planning stage

Among the ten newly established businesses, only one (soap making) was operating profitably while the rest were still at the pre-operating stage.

1.3.3. Acquisition and Application of Management Ideas/Technical Skills

New management ideas and skills were acquired and

applied as a result of the Basic Business Planning Seminar, to wit:

- task management
- market evaluation
- product pricing and costing procedure
- preparation of feasibility study

Technical skills learned and applied include:

- soap and essential oil formulation
- identifying and sourcing the right plant varieties for essential oil
- small-scale extraction and distillation

1.3.4. Personal Entrepreneurial Competencies (PECs)

Based on assessment of personal entrepreneurial competencies of beneficiaries (using the MSI selection instruments) at the start of the programme, goal-setting, commitment to the work contract, information seeking and systematic planning and monitoring, emerged as stronger PECs. On the other hand, risk-taking, self-confidence, and demand for efficiency and quality surfaced as the weaker PECs.

Survey results indicate improvements in some PECs. Personal cash investment ranging from a low P1,000 to a high of P30,000 for planting (nursery development) purposes is indicative of risks that had been taken by the beneficiaries. Some were expecting losses during the initial year of operation in view of huge amount of development costs involved. There was no market assurance. One beneficiary gave up his former business and opted

to concentrate on his nursery and essential oil project hence losing income opportunity in the process.

Apparently, demand for efficiency and quality had been enhanced as a result of the pilot programme. Beneficiaries indulged themselves to series of experiments on farming techniques and soil analysis, distillation of various plants like ilang-ilang, sampaguita, citronella, lemongrass, etc. to determine productive yields. Possible use of waste after the extraction process were being explored. Information regarding possible medicinal uses of essential oil was also one area of research activity. Some were preoccupied with laboratory testing of locally available aromatic plants. The lone producer of soap consulted the TLRC trainer regarding the possibility of integrating oil processing into his present soap production to minimize/reduce raw material costs. He found out, however, that oil processing involved high technology and therefore huge financial resources. Self-confidence seemed to have been strengthened among the beneficiaries. A number of them expressed optimism regarding success of their projects in view of the following reasons:

- strong cooperation among the beneficiaries
- big market for essential oil, both locally and abroad
- availability of own/expandable fa

1.3.5. Formation of Association

During the technical training, the merit of group enterprise was brought out by the trainer in one of the sessions. He reiterated the relevance and prospects of group enterprises in livelihood and community projects.

By September, 16 of the 21 original beneficiaries had decided to organize as a group. The form of organizational structure, however, was still unsettled at this time.

Before the end of 1988, the group had already formalized and registered as an association, i.e., Camarines Sur Agri-business, Inc. Mr. Ruben Martinez was elected President while Clarence Escobar, the Vice-President. These two individuals were both agronomists by profession. The latter was the one who had training experience on institutional development.

CASABA evolved from the need to share information and facilities among members. In the long-run, it is envisioned to serve as center for marketing the products of members while producing individually their own soap and essential oil products.

As of September, 1989, some of its major accomplishments include:

- coordination of the follow-up training (Perfumes and other Fragrance Products) with the Department of Agriculture Provincial Office and CSPG
- a grant of P11,000 from CSPG for planting and extraction on a trial basis.

1.3.6 Support

Support was provided mainly by CSPG, TLRC and the UNDP Associate Expert.

A market study on soap making was prepared by the CSPG staff for the beneficiaries. The study was particularly helpful to those planning to go into soap making. It made them realize the very tight competition (in view of over supply situation) potential soap producers has to reckon with. Also, the study gave a clearer idea of the total market for soap in the province and the share each of the 21 participant was likely to get.

Technical consultancy services were availed by the beneficiaries, to wit:

- a review by TLRC consultant of the feasibility study prepared by Mr. Ruben Martinez regarding water-system distillation plant
- a thorough discussion with TLRC consultant on the viability of Mr. Julian Lavadia's community development project for the youth on soap making
- feedback from TLRC as to the technical feasibility of paper products and mosquito coil which Mr. Ricardo Blancada derived from wastes of lemongrass after extraction
- the use of laboratory facilities of the Department of Agriculture for testing of aromatic plants for essential oil

Information assistance was obtained by the beneficiaries on the following matters:

- guidelines on the prevailing technical regulations (list of standards issued by the ISO, packaging, freight procedures, etc.) as gathered by the CSPG staff
- export trade statistics, i.e., volume and value of essential oil exports and country of destination from BTI main office

Financial support, i.e., P11,000 grants from the Office of the Governor, was obtained by the CASABA, Inc. purposely for seedling propagation.

Assistance in the formulation of feasibility study for lemongrass extraction, was extended to the CASABA members by the CSPG staff. The said study was submitted to NEDA for endorsement to UNDP.

2. Impact on the Institutions

2.1. Institutional Background Information

2.1.1. The implementation of the pilot programme to promote entrepreneurship through technology transfer was designated to Technology and Livelihood Resource Center (TLRC) in cognizance of its authority as a governmental organization that responds to the needs of households and communities for the information on appropriate technologies and their applications to livelihood and industrial activities.

2.1.2. Specifically, TLRC is charged with the functions of disseminating information on appropriate low-cost and indigenous technologies and their applications to livelihood and industrial activities, provision of technical and financial assistance to small and medium enterprises for modernization program purposes, and serves as a resource center for users of technology by pooling together the resources needed to apply the technology.

2.1.3. While TLRC has been very effective in its discharge of functions as a technology development institution, it lacks the resources and facilities to reach out the much bigger market for its services, i.e., the rural households and communities. In an interview with 12 prospective and existing entrepreneurs in Camarines Sur, two heard the name of TLRC but were unaware of their services it could offer to the CSMI sector. Four of them, however, had plans to set up new businesses: one, in soap making; two, essential oil and another two, in agribusiness. Definitely, these people need technical know-how in order to actualize their entrepreneurial plans. These findings suggest all the more the need for technological support in the rural sector, on one hand, and the needs for a local organization to which TLRC can network with to implement and follow-up its support service, on the other.

2.2. Implementation Strategy and Outcomes

2.2.1. Under the pilot programme, soap making and essential were particularly chosen as the technologies to be promoted. The project site was Camarines Sur, which is basically agriculture and a coconut producing province and yet a preponderance of traditional cottage and small agro-based processing industries were found.

2.2.2. Project support staff was drawn from Camarines Sur Provincial Government to coordinate the activities in the province and to monitor the implementation of the pilot programme. The pilot programme is consistent with the goal and aspiration of the local government to turn Camarines Sur into an industrialized province. The short-to-medium-term strategy currently adopted is to showcase a host of appropriate technologies using readily available indigenous materials, starting first from the most developed town to the least one if said technologies would be successful.

2.2.3. An Associate Expert was tapped to assist TLRC in the execution of the pilot programme.

2.2.4. The programme was promoted through radio and t.v. advertisements to create awareness and interest among the general public. At least, 100 were expected to be generated from the said promotion. Only 42, however, came and attended the Orientation Seminar.

2.2.5. From the 42 who came, 25 prospective

entrepreneurs were planned to be chosen using MSI selection instruments. However, only 31 came for the interview. Falling short of targeted number of beneficiaries, all those who came were accepted and trained.

2.2.6. Failure to achieve selection target was attributed by the CSPG staff to the very little time (nine days according to monitoring report) actually spent on the promotion. Delays in CSPG top management decision in relation to selection and promotion activities of CSPG rendered the promotion and selection ineffective.

2.2.7. The 21 participants were trained and supported through the following activities:

- technical training on soap making and essential oil and business planning
- post-training support/follow-up activities on the following areas of concern:
 - marketing, i.e. preparation of market study on soap making, export market information and procedures
 - technical consultancy
 - financial support, i.e., P11,000 grants from CSPG and P1.8 million pending UNDP's approval

2.2.8. Outcomes of the above-mentioned activities pointed to lack of direction and coordination among collaborating organizations

On Promotion:

- promotion period was cut short from the original three weeks to nine days due to delay in the release of funds

On selection and training targets:

- actual number of applicants and participants fell short of targets due to short promotion period

	<u>Targets</u>	<u>Actual</u>
Orientation Seminar	At least 100	42
Technical Training on soap making and	40	21
Mini-Plant Operation	25	16
Business planning seminar	25	16
Follow-Up Training on Fragrance Products	25	14

On training:

- curriculum of technical training on soap making and essential oil was revised by TLRC staff without advance notice to CSPG
- raw material preparation by the CSPG staff was not planned ahead of time resulting in delays
- venue for training was not conducive to a mini-plant operation, particularly soap production, which required continuous water supply

- equipment was inadequate to allow everybody to practise actual soap and essential oil extraction and to replace those which bogged down during operation
- lack of hand-outs and reference materials
- the Basic Business Planning Semina was handled by a resource speaker from TLRC and not by a local resource person from DTI as originally planned
- a seminar-workshop on perfumes and other fragrance products was added as part of the training activities in response to the request made by the beneficiaries

on project support staff:

- lack of support staff from CSPG (there were only two) dragged the monitoring and coordination activities
- the Associate Expert actually served as TLRC's support staff during the entire implementation period; she performed monitoring as well as coordinative functions to facilitate the training activities and follow-up activities of the said programme.
- lack of full time technical TLRC staff to assist the rural beneficiaries

2.2.9. The foundation for institutional networking had been laid down

TLRC:

The pilot programme was able to sustain beneficiaries' interest in business as indicated by continuous direct consultation of CASABA members with TLRC trainer on specific technical problems.

On financial support, TLRC linked with the CSPG (GO) and CASABA (NGO) and not directly with the beneficiaries. This was more economical and practical considering geographical distance between the beneficiaries (Camarines Sur) and TLRC (Manila)

TLRC did not gain much from networking with any local institution other than CSPG.

CSPG:

The pilot programme resulted in fruitful experiences for CSPG.

Networking was done at the national level with GOs namely: TLRC, Department of Agriculture, Camarines Sur Agricultural State College, and NEDA. Institutional linkage with NGOs, on the otherhand, was increased to a great extent specifically with Philippine Business for Social Progress as possible source of funds. CSPG failed, however, to link up with more local institutions e.g., DTI Provincial Office which is the

more relevant agency when it comes to support assistance for beneficiaries.

The programme enriched CSPG's experience in management of industrial projects with entrepreneurship component. Specifically its coordinative and monitoring capability expanded to management consultancy service.

Another significant offshoot of the project was the preparation and submission of a project proposal on "Technology-cum-Livelihood Program (Bicol Small-Scale Technology Demonstration Park)." another collaborative undertaking with TLRC.

NMYC REPORT

1. Impact on Beneficiaries

1.1. Status prior to DECSMI Project

1.1.1. Use of video within mass media industry

a. Audiences of the broadcast industry were small (in Western terms), hence advertising revenues were also small. This constrained financial resources available for local productions and new equipment purchases.

b. There were 52 video production companies in Metro Manila ranging from the large organizations with 3-5 camera crews and up to 6 edit suites, down to the small one-man operation that records weddings and parties.

c. Big video production companies specialize in production of tv and film commercials but non-availability of high-tech video equipment force them to finish productions requiring complex effects to be finished in Hong Kong or Japan.

d. Large companies (eg. San Miguel) were beginning to use video for promotional and training purposes, thus opening up a new market for production companies.

e. Based on recommendations of the media technologist assigned by UNP/UNIDO to the project, the five possible main uses of video in the mass media industry were :

i. promoting artists

ii. pop videos of local recording artists

- iii. recording of traditional Philippine music, dance, theater, craft and culture
- iv. videos to promote tourism
- v. video talent agencies

1.1.3. Business/employment activities of beneficiaries

a. When the project was launched in December 1987, the twenty-one beneficiaries were engaged in various sectors of the mass media industry. Six were in film, five in advertising and public relations, three in television, two in theater, and one each in dance, music, video art, artist management and broadcast management. Sixteen were aged below thirty, and five were above thirty, which was the age cutoff set for acceptance to the program.

b. Nine of the twenty-one beneficiaries were already in business prior to the project. Five were engaged in mass-media related ventures - graphic design/photography, talent management, dance studio, audio visual and music. The other four were in garments, house pets, sea foods, and canteen businesses. All nine had plans to set up either a new business or expand their existing operations. Six of the plans were related to the mass media industry, three were on export trading, laundry service, and garments.

c. Eleven were not yet in business. Out of these, ten had plans to venture into different mass-media outfits, such as advertising, talent agency, creative boutique,

tv programs, stage/theater/video production, and film production. One eyed putting up a ready-to-wear garments business.

1.2. Interventions

1.2.1. Entrepreneurship Workshop (EW)

a. The ten-day workshop was designed to enable the participants to develop a complete and frank assessment of their personal entrepreneurial potentials, and to strengthen their abilities to start and run an entrepreneurial venture by :

- . seeing opportunities for efficiency, innovation and profit in complex situations
- . determining and taking moderate risks
- . adjusting to rapid change and uncertainty
- . desiring to satisfy customers and produce high quality products
- . using multiple courses of information
- . being self-confident to initiate and sustain personal entrepreneurial decisions in the face of moderate risk, uncertainty, skepticism and opposition.
- . setting challenging goals, and expanding their personal powers, influences and abilities to mobilize people and resources necessary to achieve these goals.
- . preparing business plans and present them persuasively to potential investors and lenders

reinforcing and continuing to develop their personal entrepreneurial characteristics taught during the course.

1.2.2. Video Production Course

a. This was a five-day seminar run after the EW. It was aimed to give participants basic working knowledge of the process of television production.

b. The course covered scriptwriting, camerawork, sound and lighting, direction, editing, and post production. It also touched on different styles of production techniques from simple voice over narration to drama. The methodology included training tapes, lectures and practical demonstrations from a UN media technology expert, as well as demonstrations/testimonials from Filipino working professionals in the industry.

c. After the course, the participants were expected to prepare the plan and script for a video production which they will prepare eight weeks later. A resident adviser from the project was on hand to advise and help them if necessary.

1.2.3. Video Production Workshop

a. During the two-week workshop participants were expected to make video productions, with those working in the same sector working on one program.

b. Finished programs were supposed to be of 5 to 10 minute duration, made to a professional broadcast standard. These outputs would then be shown on the UN Hour transmitted

nationwide by Channel 4 each Saturday morning with possible interviews with the directors of the participating agencies, i.e., NMYC and UPISSI.

1.2.4. Support services

a. For twelve months after completion of the video workshop, NMYC provided business counseling services to the participants. The services included financial plan/analysis, task management, assessment of business viability, market / opportunity identification, sourcing of equipment, importation requirements, and sourcing of loans from NGOs. NMYC also provided their linkage with UNIDO investment specialists.

1.3. Impact

1.3.1. Use of video within mass media industry

a. As a result of participation in the Video Production Course and Video Production Workshop, four programs of ten-minute duration were produced, namely:

Please No Pity - a promotional program for the sale of cards made by handicapped artists. This program illustrates how video can be used to record a unique craft which can benefit the tourist industry (i.e. as a promotional tool), and also to help minority groups get absorbed into the mainstream of society (i.e., an educational tool).

The Way of the Cross - a visual record of the Lenten festivities in Palo, Leyte. It was meant to be a pilot project for more episodes about different provinces in the Philippines. This output also illustrates how video can be used

in recording traditional events for the benefit of future generations. Such use can support efforts to develop the growth of tourism in the Philippines.

Boracay Island - a promotion of a specific tourist destination, prepared in collaboration with Pacific Air. This illustrates how video can more vividly lure clients to benefit the tourist and airline industries. Video promotions such as this will greatly help the country. The Philippines has much natural beauty and it is reasonably accessible to Americans, Australians, and Southeast Asians. Videos of tourist destinations nationwide can be shown by Philippine Embassies, travel agents, and major hotels to encourage travel bookings around the world.

Philippine Educational Theatre Association - a production showing the performances of actors, theatre and dance groups, singers, and musicians to promote their talents and work overseas.

b. The production of the above-mentioned video programs illustrated that newcomers can enter this new area with a little training and exposure, and compare reasonably with the standard of more sophisticated and established production outfits.

1.3.2. Creation of new businesses/employment opportunities

a. Nine out of twenty-one beneficiaries started new projects at the time of the impact study. Two of them were

not in business prior to DECSMI, and the other seven set up the new business in addition to their existing ventures.

Of the nine new businesses set up five were related to the mass media industry (three video production outfits, and two dance studios). The other four were on trading of souvenir items, sea foods, real estate, and furniture.

b. Another set of nine beneficiaries had firm plans to set up a new business. Eight of these people had no business prior to the project, one was already in business.

Of the nine business plans, six were related to the mass media industry (two on video production and one each in theater, advertising, film and publishing). The other three were on retail, real estate, and marketing/consulting business.

c. On the remaining three other beneficiaries, no data were available on two of them, leaving one with no definite plans to go into business (he was currently employed).

1.3.3. Entrepreneurial competencies

a. The personal entrepreneurial competencies of potential beneficiaries were assessed using the focused interview technique developed by the Management Systems International (MSI). From the scores found on Table 30, it may be seen that sixteen out of a hundred ratings (16%) were zero, indicating absence or lack of evidence of a particular PEC in the applicant's responses. The rest of the scores ranged from five to twenty five.

b. It may be noted from the same table that a greater number of participants (8) appeared competent in goal setting (i.e., with scores greater than 15 points) compared to other FECs.

c. Persuasion and networking, and self-confidence also seemed to be strong competencies with three participants scoring high at 15.

d. Risk taking appeared to be the weakest competency, where none of the participants scored better than 10.

1.4. Validity of Impact Findings

1.4.1. Analytical Scheme

a. In order to gauge whether the outcomes of the project will stand up over time, findings from the regular monitoring activities done throughout the year following the conduct of the training programs were studied. From this, it was hoped that conclusions regarding the sustainability of actions on the part of beneficiaries relative to the inputs given to them under the project might be deduced.

b. In order to further assess whether the outcomes found on the beneficiaries could be attributed to the program, those who were among the list of potential participants who did not somehow make it to the program were interviewed. The findings on this group were supposed to reflect the possible outcomes on the beneficiaries had they not been given assistance under the project.

1.4.2. Findings on use of video

None in the non-beneficiary group was engaged in the use of video as a production or promotional tool.

1.4.3. Findings on business activities

a. During the first monitoring activity (right after the training programs), eleven (11) out of 21 beneficiaries were found active in production. They were all reported as interested in owning a business related to video and mass media (eg., recording, advertising, stage video, voice and talent management, MTV, magazine, tv/stage production, talent expert, dance studio, and audio visual production).

b. At the time of the second monitoring season (six months later), eight had set up new businesses (two on video, 3 in other mass media sectors, and 2 in seafoods and furniture). Nine others had plans to set up their own businesses as well. 3 in video production, one each in magazine publishing, craftshop, film, real estate., marketing and consultancy.

c. As was already pointed out, at the time of the survey, nine of the beneficiaries had set up new businesses. There was therefore, since the first monitoring activity, an increasing trend among the beneficiaries to establish businesses, i.e., to implement whatever plans they had regarding establishing a business.

d. Compared with the non-beneficiaries, both groups did not differ significantly from one another in terms of many of the performance indicators used in this study. However, they did differ on a few significant indicators. Specific

findings which indicated that the beneficiaries performed better than non-beneficiaries were the following :

From the survey, comparably more of the beneficiaries established a new business during the period under study than did non-beneficiaries (3 out of 7 as against one out of six). This indicated greater entrepreneurial activity among them.

They also tended to start businesses that were smaller in scale (about P50,000 to P100,000 start up capital) and which were still running profitably during the study while their counterparts started on a bigger scale (about P1.5 million) but which were running into difficulty at the time of the study. This indicated more sound business judgment among the beneficiaries. This may have been brought about by their reportedly starting their businesses based on perceived opportunities while the other group did so because of their previous knowledge or experience in the field.

Beneficiaries tended to concentrate more on the management and marketing side of the business while their counterparts had their eyes more on the production side, suggesting that they were doing more of the technician's rather than the entrepreneur's role in their business.

1.4.4. Findings on entrepreneurial competencies

a. Table 31 shows the assessment made on the evidence of PECs in the behavior of the beneficiaries 6 months after the program by the Associate Expert assigned to the project

by UNIDO. When outcomes on this assessment were compared with the outcomes on the interview by MSI (see Table 30), it was noted that fifty-one per cent (51%) of the ratings were positive, i.e., that the behaviors of the beneficiaries showed evidence of specific PECs. Forty-seven per cent of the observations made by the Associate Expert indicated that the behaviors of the participants correctly manifested the ratings given during the interview, i.e., those who were scored 5 or more by the MSI did show evidence of particular PECs and those who were scored zero or one a PEC indeed did not manifest such PEC in actual behavior.

b. From the same table, it may be seen that ten per cent of the ratings improved (i.e., from zero to +). Only seven per cent worsened (i.e., from a positive score to -). The rest of the scores (36%) could not be judged, as the observer noted he was not sure whether the beneficiary showed behavioral evidence on certain PECs.

c. From Table 31, one may note the changes in self-ratings of the beneficiaries regarding their PECs before and after training. In all the PECs, they perceived themselves to have improved from average to high.

d. It may also be noted that risk taking remained to be their weakest PECs but the post-training rating showed an improvement from their pre-training baseline (i.e., from 2.5 to 2.0). And compared with the non-beneficiaries, the beneficiary group took more risks in their businesses by putting in some equity share coming from their own cash savings.

e. Probably one of the reasons why the businesses of the beneficiaries were running more profitably than those of their counterparts was their PEC on persistence - they worked more than eight hours on their businesses every day. Non-beneficiaries worked less than eight hours.

2. Impact on Institutions

2.1. Background

2.1.1. One of the target groups identified for a pilot program under the DECSMI project was the urban youth. The objective was to develop the expertise of a select group of young people in Metro Manila in a technology and train them to see the many business possibilities they can embark on in that field, such as, for example, promoting entrepreneurial ideas and/or create new businesses and employment opportunities.

2.1.2. The mass media industry was identified as the area for intervention firstly because it was observed to be dominated mostly by relatively young people even in the Philippines. Secondly, it was an industry (particularly in the field of video production) that was considered a sunshine industry in the developed world, a market which talented young Filipinos can tap profitably.

2.1.3. The original concept was to develop entrepreneurial skills in the cottage, small and medium industries sector among out of school leavers. It was found, however, that this would have had not practical benefit for the

mass media industry. Thus the decision to choose young people from within the industry (Alan Joy Report 31.10.87).

2.1.4. It was felt that video production, as a mass media sector, could be put to good use in developing entrepreneurial skills among the youth in industry and commerce because if correctly used, video could be the most powerful training, information and communications tool man has at his disposal. As technology advances and the equipment becomes simpler, cheaper and more accessible, more and more people could benefit from the medium. The young people who would be trained under the project were expected to combine their strengthened capabilities in entrepreneurship and video technology to use the medium as a production or promotional tool to benefit the mass media industry.

2.1.5. The National Capital Region Office of the National Manpower and Youth Council (NMYC) was identified as the collaborating agency to implement the pilot program for young people in Metro Manila. NMYC is the agency given the mandate by the Philippine government to promote employability and productivity of workers through the conduct and coordination of skills training programmes; assist in employment creation and enhance the character of the Filipino as a worker.

2.2. Implementation Strategy

2.2.1. Through a study mission done by a media technologist from the UNDP/UNIDO, an assessment was made firstly of the current state of affairs in the mass media industry of the

country, and secondly of the potential use of video within the mass media industry and to see how it could develop and promote entrepreneurial skills within the industry especially for young people.

2.2.2. The target group was developed through the following : training in entrepreneurship through a ten-day Entrepreneurship Workshop,

training in video production through a Video Production Course and Video Production Workshop

technical assistance in video production through a national video production consultant

other support services as necessary.

2.3. Notes on implementation

2.3.1. Deviations from plan

a. Age of beneficiaries

i. It was originally planned to accept only applicants below 30 years of age. This could not be strictly adhered to because there was insufficient number of applications received, which was in turn caused by (1) the briefness of the time allotted for promotion and recruitment and (2) the fact that most applicants were gainfully employed and could not afford to participate in a program that was designed to last for five straight uninterrupted weeks. The result was that some people aged over thirty had to be accepted in order to increase the number of beneficiaries.

ii. Because several students were over 30 and had considerable experience in the television industry, they may have found the course too basic or elementary. Further, because they were also full time employed, they had to catch up on their normal work at the end of the day or skip parts of the course. This must have affected the overall morale of the group attending the course.

iii. Since the course was originally designed for young, inexperienced people, the selection strategy that starts with good and wide publicity in order to recruit from a large number of applicants the right type and mix of people should have been done. As was already mentioned, this could not be done for lack of time in promotion. Action could have proceeded faster if local authorities which received copies of the first Mission Report done by the UNIDO media technologist were given authority to act on the findings and recommendations it contained. Furthermore, time for promotion was cut because the course which was to be conducted by MSI had to be done based on the availability of the resource persons.

b. Dropouts from training

i. Out of the 21 participants who took part in the Video Production Course, only 4 ended up with firm projects, 2 with planned projects and 2 maybe projects. From the original 21 only 11 participated in making the 4 main programs.

ii. The reasons for only getting 40% continuing participating were given as:

- not enough enthusiasm created by the Video Production Course
- poor quality of the selection process
- inability of participants to spare the time after being away from work for 3 weeks
- there were no real opportunities for developing new business ideas in the mass media industry

c. Inability to meet training requirements

i. Not all of the participants submitted the required proposals for video production. The reason was that preparation took more time than expected

ii. The four firm projects could not be finished on time because of (1) lack of funds since all of them wanted to shoot outside the Metro Manila area, (2) participants' involvement in other activities outside of training, and (3) lack of commitment on the participants to meet their deadlines.

d. Lack of equipment

It was difficult to identify equipment to be used for the video workshop for free. Difficulties were encountered in soliciting support of organizations with existing facilities, namely, the Philippine Information Agency, Cultural Center of the Philippines, University of Life, Up Media Communications Center, and the Department of Tourism. As a result, equipment had to be rented, leading all the more to scarcity of project funds.

2.3.2. Training Programs

a. Entrepreneurship Workshop

i. Usefulness. Of the three training programs given to the beneficiaries, the Entrepreneurship Workshop appeared to be the most useful for the participants. They listed the following benefits from the program:

- Learned about self, own strengths and weaknesses, PECs
- Gained confidence, motivation to go to business
- Acquired skills in management
- Learned financial side of business
- Learned how to network, importance of talking to people
- Became more persistent regarding works, contracts, clients
- Became more systematic unlike before
- Opened a business : dance studio, division for a-v projects and tutorials for corporate executives

ii. Conduct - The participants found the course stimulating, interesting and fun. However, they also said it was too Western. They suggested it should be adapted to suit the Philippine socio-economic condition

b. Video Production Course

i. Usefulness - From the Video Production Course, beneficiaries learned to:

- Become aware of many possibilities of using video as a promotional tool
- Learned basics of a-v production

ii. Conduct - While they saw the course as bringing out the many possibilities of video, the participants

apparently did not find the way it was conducted effective.

Their comments:

- Should be re-examined, curriculum poorly designed
- Unable to sustain participants' attention and commitment
- Did not need the ABE's of video production, too basic
- Needed to have more freedom regarding projects
- Badly designed, objectives were vague, a disappointment, no set direction nor proper organization, done haphazardly, unsystematic
- Schedule of video production should be part of the course
- One-year workshop needed, workshop be made longer and instructions explained more thoroughly
- Video teachers of poor quality: suggest contact corporate companies for assistance: trainers should have more experience in preparing, conducting video training, video teachers insufficient
- Participants a mixture of amateurs and professionals, selection should have been done more carefully
- Equipment sometimes not functioning
- Budget changed the whole script
- An eye opener

c. Video Production Workshop

1. Usefulness - From the Video Production Workshop, the beneficiaries gained the following:

- Learned basic skills in video production
- Created interest in using audio visuals to promote business

- Learned how to handle camera and how to edit

ii. Conduct - The participants apparently found the conduct of the course wanting in the following:

- Expectations not clear before start
- A lot of flaws being new
- Goals of program not clear

2.3.3. Support Services

a. It was extremely difficult for the project staff to conduct follow up and extension services for the beneficiaries. They were seldom available, and only a few honored their appointments for follow up visits from the collaborating agency. Being in the mass media industry, the beneficiaries kept odd work schedules. They were also often out of town.

b. All video programs were supposed to have been aired on Television Channel 4's UN Hour. This would have been good promotion for the participants' "products". This service could not be done because the standard of the programs they made were not suitable for broadcasting.

c. From the survey, it was found that the non-beneficiaries were aware of more sources of assistance for both the **CSMI** sector in general and video production in particular. They have also applied for assistance and availed of such assistance from more agencies compared to the beneficiaries.

2.4. Impact

2.4.1. Staff Development

a. Five trainers of NMYC attended the "Trainers Training for Selection Criteria for Entrepreneurship Development" conducted by MSI for trainers of collaborating agencies at the UP ISSI

b. Two personnel involved in public information and curriculum standards development attended the "Video Production Course" conducted for the participants of the sub-contract.

2.4.2. Training Technology Transfer

a. As a result of the attendance of the NMYC trainers to the MSI training course, the following changes were made in the course design of the "Entrepreneurship Workshop" conducted by NMYC-NCR to its own clientele who are graduates of its various training centers :

. Module II. the Entrepreneurship Motivation Training (EMT) Module was patterned after the MSI approach, which strengthens the ten PECs of a potential entrepreneur in the areas of achievement, planning and power.

. Module III. which covers the four functional areas of small enterprise management was changed such that each lecture on financial, production, organization and financial management is immediately followed by a workshop. This is to enable the participants to immediately absorb and apply the theories they learn in the lectures. The PECs are also linked to the different aspects of planning and operating a business.

b. New methods and techniques were also introduced, including new games and exercises, cases and handouts. Handouts have been partially translated into Filipino.

c. A focused interview has been adapted to assess the entrepreneurial competencies of applicants to NMYC EDP training programs.

2.4.3. Networking

a. The pilot program provided NMYC first hand experience in coordinating training activities which were new and international by nature and applicability.

b. Implementation of the enriched local EDPs resulting from the pilot program's inputs remains to be a collaborative undertaking between ISSI and NMYC, with the former's resource persons complementing the latter's administrative, physical and training facilities and financial resources.

c. The follow-up activity phase of the pilot program expanded the scope of coordination between NMYC and UP ISSI, i.e., from development and management of training to extension of support services directly to the beneficiaries.

d. An attempt, through the intervention of the media technologist, was made to tap GOs and NGOs regarding the use of video facilities and equipment for video production projects of the participants. Unfortunately, instead of winning their cooperation in this regard, their resources were used on a competitive basis, i.e., by renting them out. This outcome

suggests that for a highly competitive and high-tech industry, possibility for areas of cooperation and coordination among GOs and NGOs may be limited. Thus, if a GO like NMYC would go into skills development in Video Production, it has to do so independently using its own resources.

PART III - DISCUSSION OF FINDINGS

1. Entrepreneurship Development Program (EDP) Model Scheme

1.1. Experiences on the three pilot programs were expected to examine whether the CSMI sector can be developed more effectively through a scheme wherein specific target groups are identified, programs are designed responsive to their needs, and support mechanisms are provided to facilitate business formation among them. See Figure 3 below:

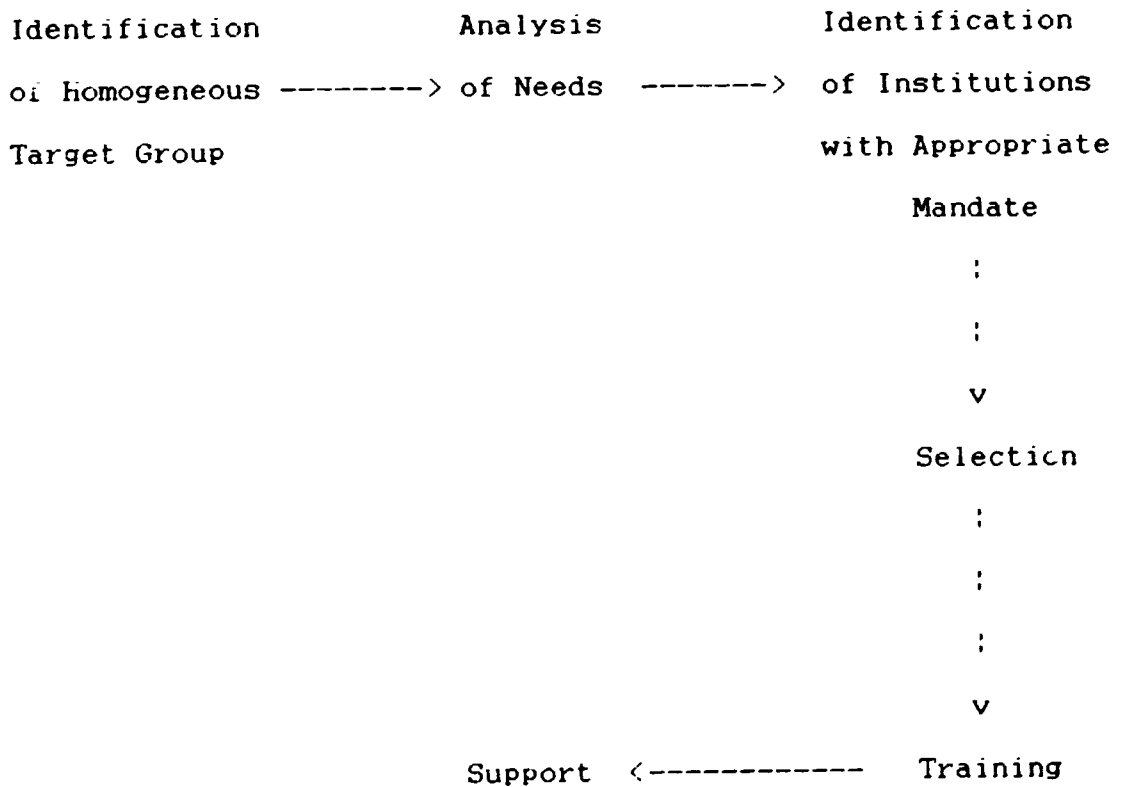


Figure 3

1.2. Identification of homogenous target group

1.2.1. This was done for the TLRC and Sabangan pilot programs. As a result, not only was there more positive impact reported for the two projects but there was considerably less negative outcomes during their implementation.

1.2.2. Contrast can be made of the NMYC program, where, in the course of implementation, there was a change in target group and the result was a set of heterogeneous individuals with varying degrees of expertise, interest, and commitment. It may be recalled that the original target group was identified as out-of-school leavers. What happened was that instead of studying the needs of this group in terms of starting enterprises in an urban area, a specific industry sector (the mass media) was identified for them to go into. It was then found that the industry will not benefit much from the development of out of school leavers as a target group. Instead, the target was changed to young people, because they dominated the industry (particularly in video production).

1.2.3. Care was not taken so that despite the shift in target group, their homogeneity in terms of critical factors such as, in this case, age and experience in handling video/related equipment. This outcome can be traced to the inadequacy of recruitment and promotion activities, which in turn was caused by untimeliness of action or coordination among concerned agencies.

1.3. Need-based program

1.3.1. The Sabangan program was found the most responsive to the needs of the target group. As a result, given the very brief gestation period for project impact to manifest, more positive results were reported from that program.

1.3.2. The TLRC program was designed to meet the needs of a basically agricultural and coconut-producing rural community to use appropriate technology in setting up new agro-based processing industries. Judging from survey results, the courses met the needs of participants as far as learning the technology and capitalizing business opportunities for them are concerned. In time, however, the beneficiaries realized that they could not implement their plans because of dearth in raw materials supply. The collaborating agency responsible for the project was flexible enough to respond to this need and applied the necessary assistance needed for the beneficiaries to accomplish their goals.

1.3.3. The NMYC program could not so easily adapt itself to the needs of the actual target group. Being a high-tech program, it was not so easy to obtain the necessary equipment and amount of funds required to meet the needs of the actual beneficiaries.

1.4. Support mechanisms

1.4.1. The more positive impacts of the Sabangan and TLRC programs were also brought about by the accessibility of support services to the beneficiaries. The collaborating agencies were located close to the group targeted for assistance, since they were all located in a relatively small community.

1.4.2. In the case of NMYC, however, the beneficiaries were dispersed throughout Metropolitan Manila, where support services to CSMI are not as abundant as in the countryside (there is currently a bias in favor of entrepreneurs establishing new ventures outside of Manila). It was more difficult for them to access the support services of NMYC, just as it was equally difficult for NMYC to monitor their activities for possible assistance. Thus, support mechanisms present in the two other pilot projects were not as strongly felt in this program.

1.4.3. The task of monitoring and assisting the beneficiaries was also easier in the Sabangan and TLRC projects because the beneficiaries themselves had attained a high degree of self reliance as a product of team building inputs during the project. The groups took the initiative of locating the sources of assistance identified by NCW/IFI and TLRC/CSPG.

1.4.4. With the NMYC group, it was very difficult for the project staff to get them organized and benefiting from one another's network. The nature of the industry where the beneficiaries belonged is such that they were required to work

at odd times in odd places on odd days (such as evenings, holidays, or week ends out of town).

2. Design of EDPs

2.1. Selection

2.1.1. The many problems encountered in implementing the NMYC and TLRC pilot programs could have been avoided if selection plans were properly executed so that the appropriate target groups were identified. The outcomes from the NMYC project particularly underscores the importance of proper selection.

2.1.2. For selection to be effective, as wide a base for screening potential beneficiaries must be achieved. This requires giving ample time for all potential applicants to decide whether to apply or not. Aggressive promotion and recruitment activities are a must.

2.1.3. None of the MSI selection instruments used were found to have predictive validity for entrepreneurial performance. This finding may have been caused by the following

- the sample of individuals whose scores were compared vis a vis entrepreneurial performance was too small (since not many applicants came up for the program) so that the possibility of having true high and low scores was also small. In other words, the small number of scores available for validation may have come from the same

population of scores.

- the instruments used were in English, and in some cases, were hastily translated to Filipino or the local dialect. It is not clear whether the items in the translations were real equivalents (i.e. semantically or psychologically) of those in the original instruments.
- those who administered the instruments, particularly the Focused Interview Technique (FIT), were neophytes in the method and may not have fully refined their scaling of responses to the questions. The reported variation in scores of interviewers suggests that judgment of responses is as yet to be standardized. A more accurate gradations in judgment, as opposed to a fixed scale of 0, 5, 10, 15, 20 and 25, is also necessary to reflect a more objective measure of selection variables.

2.2. Training

2.2.1. Content

In all the three pilot projects, contents of training which were responsive to the needs of the target group were perceived positively more often than negatively. Skills and concepts which were applied to the operation of new or old businesses came from both behavioral and technical training programs.

2.2.2. Method

In all cases, participants did not appreciate the lecture/theoretical approach. Practical, on the job, or hands on training methods were particularly appreciated. Games and simulations were found fun and enjoyable, as well as effective, especially among those who understood the lessons behind the games. But in cases where there was language problem (eg., as in Sabangan), the beneficiaries pointed out that while they enjoyed the games, they did not see their relevance to the day to day operations of the weaving business.

2.2.3. Resource Persons

Local resource persons, particularly those who spoke the same language as the beneficiaries were found more effective than "imported" speakers. Imported applied both to the foreigners who worked on the NMYC programs, as well as to Filipinos who came from Manila to work in the rural communities (i.e., in Sabangan and TLRC).

2.3. Support

2.3.1. Follow up and support services can be planned to some extent prior to execution of an EDP. However, the experience from the pilot programs show that flexibility and networking are the key to success in supporting EDP graduates. Flexibility is needed since the target group may have developed new needs as their enterprises progress (as in the case of TLRC). Networking is needed since not all of the services needed by the

client can be met by the EDP organization, and it is better to refer the person to the right agency or to mobilize outside resources in order to meet the emerging need.

2.3.2. The agency that must support a target group should be the one closest to them, regardless whether that agency is a government or non-government organization. The effectiveness of both the IFI and CSPG as subcontractors to NCW and TLRC, respectively, provides evidence to the equal potential of GOs and NGOs to develop the CSMI sector.

2.3.3. It is believed that the agency closest the beneficiary is one which understands his language and subculture. If networking therefore requires the tapping of an agency located outside the language and cultural boundaries of the target group, the collaborating agency's main objective must be to build up its own ability to deliver the necessary services as much as possible, such as in the case of training, marketing, or business counseling.

PART IV - CONCLUSIONS AND RECOMMENDATIONS

The following recommendations are based on lessons learned from the project.

1. Selection of Beneficiaries

a. An attempt was made to validate the MSI selection process. Sad to say, actual sample size was very small to warrant conclusions on the predictive validity of the selection process adopted for the Sabangan programme. Nevertheless, findings suggest important issues which call for future research. A true cut-off point for selection scores should be developed to distinguish more accurately the criterion groups (i.e., successful and failure cases) that can be used in predicting validity of selection methodology. It is recommended that ISSI use the MSI instruments to as many of its participants as can be to obtain empirical data on successful characteristics of criterion groups. These data could then be used as basis for determining a cut-off point which is necessary in establishing the predictive validity of scores. Nevertheless, the MSI selection instruments, particularly the FIT was found very effective as a training tool wherein the results formed the basis in deciding which competencies the trainor and the participants had reinforced and strengthened during the training period.

b. Time for recruitment and promotion should be extended.

It must be noted that the time allowed for recruitment and promotion was much too short for the various agencies to attract enough applicants to the programs. In the case of the NMYC program, which covered an area as big as Metro Manila, the time spent on promotion was less than a month. In the case of TLRC, the time spent was only 9 days. In view of these, there was actually no need to pursue the MSI selection process. The validation study was done on the scores of whoever came, rather than on carefully selected criterion groups.

2. Training

a. Designs of training programs should be made in close consultation with the beneficiaries themselves. The uniqueness of the DECSMI project, particularly in the case of Sabangan and TLRC, has been its flexibility in delivering the needed assistance which the beneficiaries themselves have identified. This has been made possible because the key agencies (IFI and CSPG) worked closely with the beneficiaries over an extended period of time, allowing the project staff to really get immersed with the people and get to know their needs. While the specifics of the interventions were being designed (or revised), the beneficiaries also learned skills for self reliance from the assisting agency.

In the case of the NMYC program, the different training inputs were designed before the beneficiaries were identified. It was also difficult for the staff to closely monitor them because they were well distributed throughout the big city and were pursuing flourishing careers in the entertainment field, demanding too much of their time. As a result, the training programs conducted for them were not as need-oriented as those for Sabangan and TLRC.

b. The methodology used must be very practical, action-oriented, and delivered in the local dialect. Sources of dissatisfaction among the beneficiaries have been the use of lectures, use of English or Tagalog with them, and very theoretical approaches to imparting skills or concepts.

c. The duration of training programs for groups which are concerned with earning for the family daily livelihood must not be over two days full time. Better yet, since they are also most likely to be of low literacy level, training sessions must not exceed three hours daily. This calls for willingness of the resource person to spend time living with the group. Since only local key persons (eg. from a local NGO) can afford to do this, it is important to continuously build up local NGO or GO capabilities to deliver important services to CSMI in the area. Experts from Manila do not only speak a different language and move in a different world, they can also seldom afford to stay with the beneficiaries longer than three days.

3. Networking

Projects to develop entrepreneurs or enterprises at the cottage, small and medium industry level can accomplish much in a short time if agencies charged with implementing them have a mechanism for networking so that agencies can make use of each other's expertise in the short term, and are building each other up in the long term.

GOs, which are normally overburdened and underfinanced, can benefit much if they capitalize on the initiatives of NGOs (as in the Sabangan case). As the local NGO capability is built up, the impact of GO assistance through that NGO is widened. With more capable NGOs, more communities are reached faster and better.

Where there are no NGOs around, the GO can organize the beneficiaries themselves towards becoming a self-help group (as in the case of the TLRC group). This is also capitalizing on private initiatives. Spurred by their own interests, members of such a self-help group can not but help in networking with the appropriate agencies to meet their needs. In this way, the GO circumvents the manpower and budget limitations that often characterize their support services.

F I G U R E S

AND

T A B L E S

FIGURE 1

ORGANIZATIONAL STRUCTURE OF THE SABANGAN
WEAVERS' COOPERATIVE, INCORPORATED

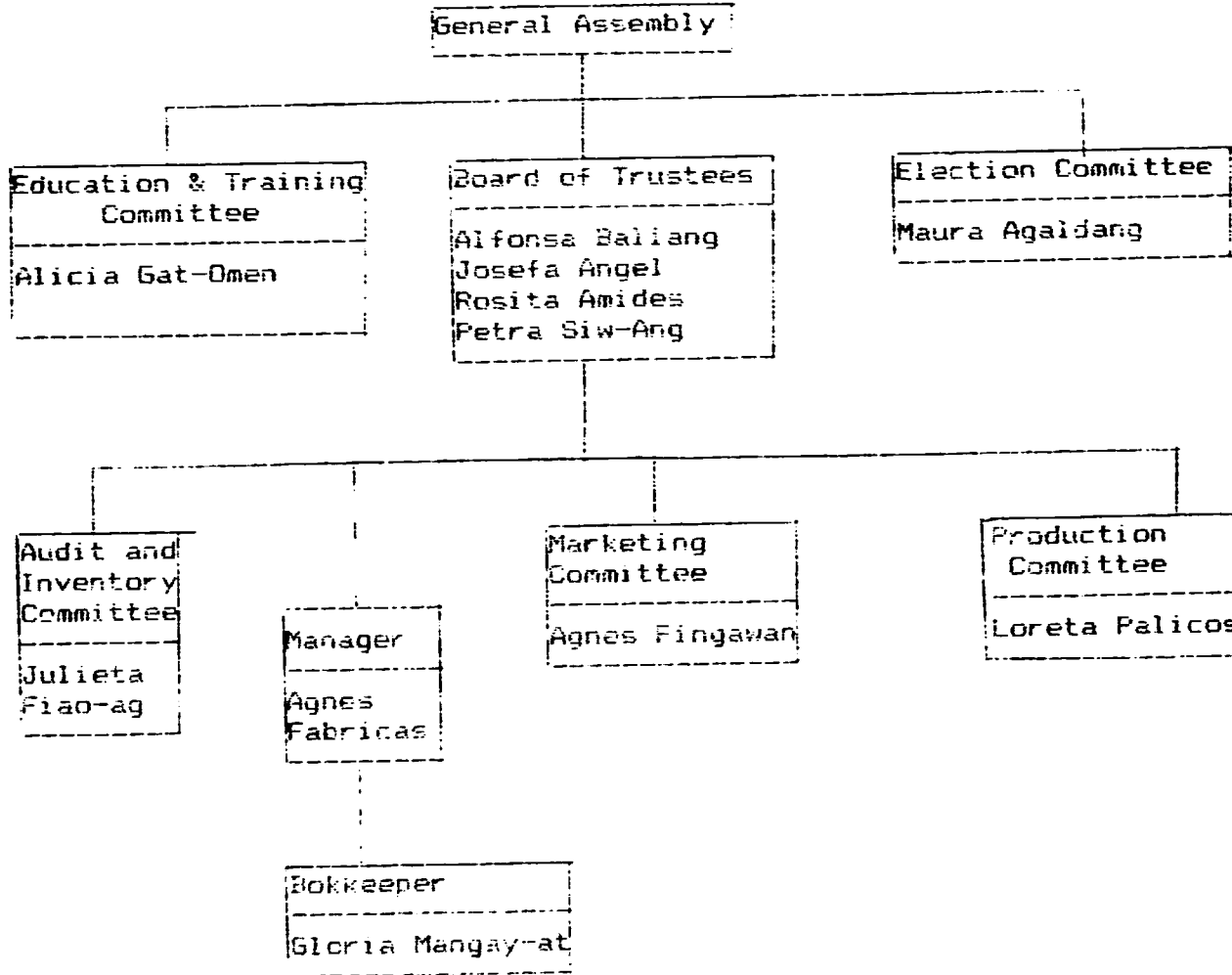


FIGURE 2 - ORGANIZATIONAL CHART OF EMBROIDERY PRODUCERS ASSOCIATION OF GMP

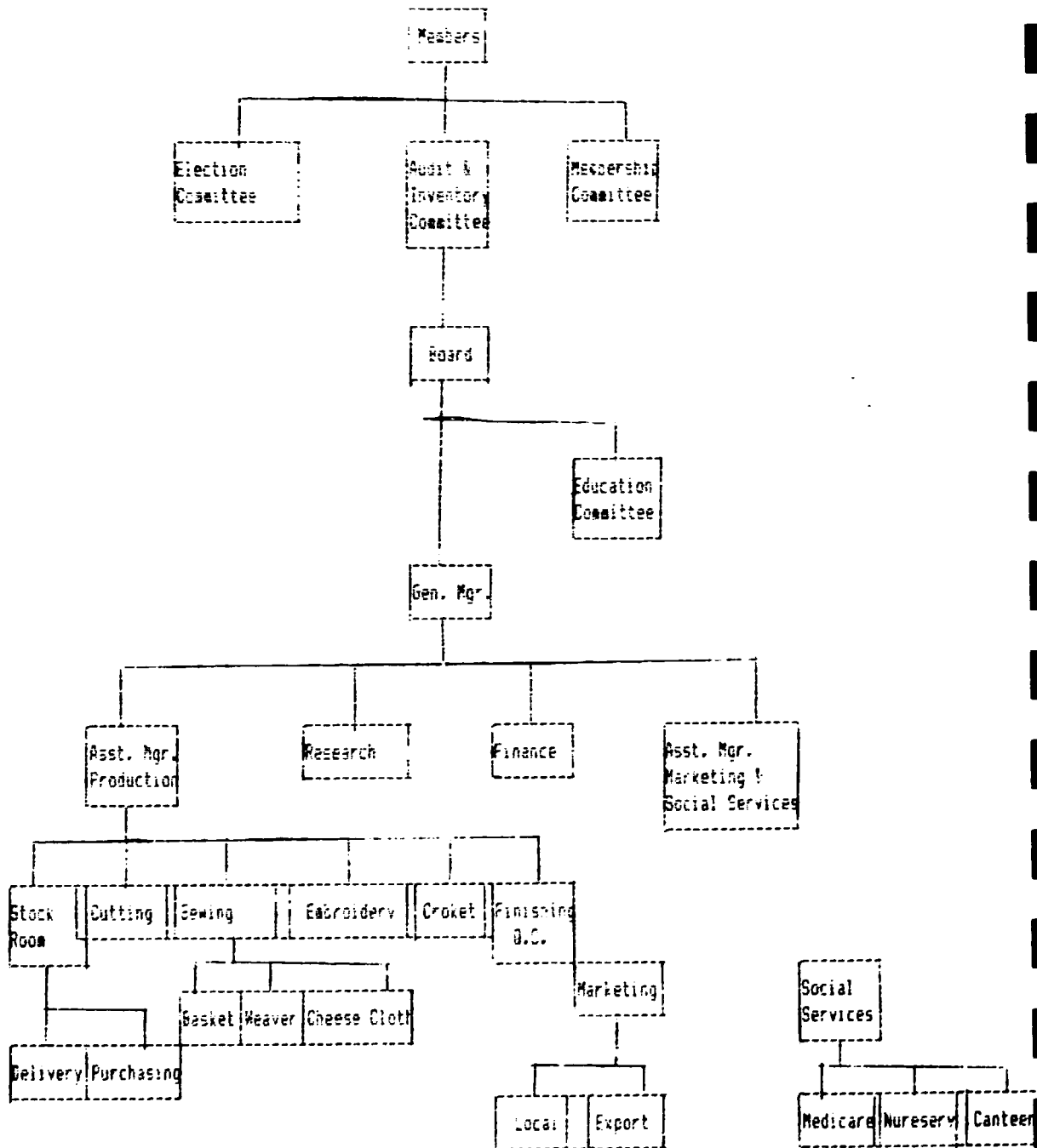


TABLE 1 - PERCEIVED CHANGES IN THE COOPERATIVE

PARTICULARS	
A. Working Relations	: Interdepartmental
	:-----
	: - Coodinated with each other in complying with jobs
	: orders and committee can't decide, consult it
	: with other committees.
	:
	: - Improved relationship because everybody's work
	: is more clearly delivered; decision making
	: lodged with the group
	:
	: - More united
	:
	: - Increased production due to unity of the
	: committees
	:
	: - Conduct meetings when the need arises
	:
	: Interpersonal
	:-----
	:
	: - Stonger working relationship.
	:
	: - Imporoved; problems are easiily solved
	:
	: - More cooperation among members
	:
	: - More harmonious relationship
	:
	: - Meetings were useful in thrasing out problems
	:
	: - Help each others
	:
	: - Closer to each other
	:
	: - Try to understand each other
	:
	: - Each has a role to play
	:
	: - Before intrigues prevailed

B. Self-Help or Self :- Involved in personal selling at the plaza
:
:- Weaved for inventory purposes or even w/o order
:
:- Takes upon oneself how to hook for outlets;
: before dependent in Tahanan only as a client
:
:- Sell their products directly to buyers at the
: public market
:
:- Has learned new skills, new design
:
:- Members realize they should advertise
:
:- Becoming to be self-reliant; became aware
: of ourselves thru the help of agencies

C. Management :- Improved management and leadership as
: indicated by increased production and marketing
:
:- Use of documents
:
:- Work is distributed well
:
:- More people leased bookkeeping

D. Participation of Members :- 6 1/2 months
:
:- 8 months
:
:- 3 weeks/month
:
:- 26 days/month
:
:- 14 days/month
:
:- 10 days/month
:
:- 10 hrs/day
:
:- fulltime
:
:- the same
:
:- can't tell

E. No. of Members :- All members
Who Took more :
Active Role :- 26 members
:
:- 8 members
:
:- more in marketing
:
:- Many are more concerned about work

F. Regularity of :- Continuous as per Mrs. Arribas instruction
Participation :
:- Continuous when there are orders
:
:- Regular in the case of officers
:
:- Irregular

G. Income :- Increase in income
:
:- Higher for daily rate members
:
:- From P700 to P1,000
:
:- From P500/roll to P700/roll
:
:- An average increase of P100/roll
:
:- P300
:
:- Less than P50/day

TABLE 2 - ROLE AND FUNCTIONS OF OFFICERS

PERCEIVED ACTIVITIES	KEY PERSONS RESPONSIBLE
ADMINISTRATION/PERSONNEL/ORGANIZING	- Mrs. Baliang
BOARD MEETINGS/ELECTION/DECISION-MAKING	- BOD
NEGOTIATION/LINKAGES' COMMUNICATION/ COORDINATION	- Manager and president - Mrs. Baliang
MARKETING	- Ines and Margarita
PRODUCTION	- Clarita and Gloria - Agnes Fiag-ao and - Loreta Palicos
AUDIT/BOOKKEEPING/INVENTORY	- Gloria Mangay-at
TRAINING/EDUCATION	- All members - Mrs. Josefa Angel & Presidente

TABLE 3 - PERCEIVED ACCOMPLISHMENTS OF THE COMMITTEES

COMMITTEE	ACCOMPLISHMENT
BOARD OF TRUSTEES	<ul style="list-style-type: none"> :- Help make group decisions :- Sourcing of funds to buy automatic looms from DTI :- Requesting funds for purchase of threads from MSS :- Registration of the cooperative :- Organized meetings and discussed policies and duties of officers and members :- Took charge of trainers training :- Decided on where to get assistance :- No idea
EDUCATION AND TRAINING COMMITTEE	<ul style="list-style-type: none"> :- Coordinate training with NMYC/DTI :- Training of potential weavers together with NMYC staff :- Training on operation of four-harness looms :- Training on bookkeeping, basic weaving
ELECTION COMMITTEE	<ul style="list-style-type: none"> :- The election of the new set of officers :- Supervise and election of officer :- None
AUDIT AND INVENTORY COMMITTEE	<ul style="list-style-type: none"> :- Audit threads and finished products :- Audit books and inventory :- Quarterly audit of money, finished products and raw materials
MANAGER	<ul style="list-style-type: none"> :- Supervised wrapping :- Contacted carpenters :- Obtain job orders from buyers; instruct weavers what to do under job received :- Helps in the production and marketing committees :- Received orders and instructed/made specification on nature of jobs :- Can't understand structure :- Not aware
BOOKKEEPER	<ul style="list-style-type: none"> :- Receiving cash payments; selling; coordinated with treasurer :- Recording of transactions :- Prepares payroll, transactions

MARKETING
COMMITTEE

- :- Went to Manila and Baguio to look for outlets and new buyers
- :- Designed products for display
- :- Decided on the need for DTI's financial assistance
- :- In-charge of display of products in the plaza
- :- New products were developed under Mrs. Arribas presence.
- :- Island fair

PRODUCTION
COMMITTEE

- :- Made designs and pattern for wrapping test
 - :- Sewing of handwoven products (bags, purse)
 - :- Supervise weaver's work
 - :- Assigning work to weavers; setting prices of products
 - :- Recording of orders
 - :- Also decided on the need to seek DTI's financial assistance; scheduling of production and distributing jobs among weavers
 - :- quality control inspection.
 - :- Recording of orders
-

TABLE 4 - PROBLEMS ENCOUNTERED, ACTIONS TAKEN AND PERSONS RESPONSIBLE FOR SOLVING PROBLEMS

PROBLEMS	ACTIONS / SOLUTIONS TAKEN	KEY PERSONS RESPONSIBLE FOR ACTIONS
MATERIALS		
Lack of colored thread	-- Requested assistance in sourcing threads	-- DTI staff
Inadequate variety of colors	-- Ordered from Manila	-- Gloria Mangay-at & Loreta Palic
Wrong color from what was ordered delay of orders	-- Communicate with Tahanan	-- Loreta Boliang
Saleable colors of threads are lacking	-- Vonnel yarn	-- Palicos
Shortage of some thread colors due to lack of money to buy	-- Requested assistance from DTI which in turn prepared proposal for loan.	-- Alfonsa & Agnes Fabrigas
Lack of supplies	-- Buy from suppliers	-- Production Manager/President
Desired colors not available	-- N/r	-- Ines
PRODUCTS		
Shrinkage	-- Ask help	-- Anoree
Need new products	-- Weavers were taught to make new products	-- Mrs. Arribas
Shrinkage; design not uniform	-- Inspect in-process and finished products	-- Mrs. Arribas, Pro Committee
Limited designs	-- Mrs. Arribas taught new designs	-- Mrs. Pingawan
Quality due to lack of new machines	-- Seeking funds from DTI	-- President
Same design	-- Use different kind of thread	-- Loreta
Limited product types	-- No action yet	-- N/A

PRODUCT DESIGNS	:	:	:
Producing the same design	:- Vary width of cloth	:- Mrs. Annibas	:
Need for new designs	:- Intro new designs	:- Mrs. Annibas	:
Inadequate	:- Requested for design training	:- Mrs. Annibas	:
BUYERS / OUTLETS	:	:	:
Permanent outlet/ market	:- Sought new outlets	:- IFI staff	:
One outlet only	:- Request help from Mrs. Annibas : DTI	:- Mrs. Baiyang	:
Tahanan not ordering anymore	:- Asked DTI/IFI to look for more : outlet	:- Marketing Committee	:
Limited and irregular orders	:- Looking for more outlets	:- Mrs. Falices	:
Uncollectibles from Tahanan	:- Bill collection	:- Mrs. Baliang	:
Prices not competitive	:- None	:- N/a	:
More orders	:- Look for display	:- No response	:
FINANCING	:	:	:
Not able to determine how much earned	:- To teach how to compute	:- Officers	:
Inadequate capital	:- Seek DTI's assistance	:- Petra Siwang	:
No money; rising of capital	:- Obtained loans from IFI	:- Board of Trustees & Committees	:
Lack of funds	:- No response	:- No response	:
Holding money	:- No response	:- No response	:

TABLE 5 - PERCEIVED KEY PKEY PERSONS AND ACCOMPLISHMENTS

PERCEIVED KEY PERSONS IN THE COOPERATIVE	JUSTIFICATIONS / ACCOMPLISHMENTS
Mrs. Baliang (Board of Trustees, President)	<ul style="list-style-type: none"> : - Gives direction : - All papers go through her : - Because she is the President : - TRained new weavers : - The group always consult with her : whenever there are problems : - Active and elected by the group : - Settles probiems
Loreta Palicos (Production Committee)	<ul style="list-style-type: none"> : - She assigns jobs and look for agencies : - Teach designs
Agnes Fabricas (Manager)	<ul style="list-style-type: none"> : - Because she is the manager : - Gives assignments/orders; : receives orders : - All problems go to her
Mrs. Baliang and Mrs. Fabricas	<ul style="list-style-type: none"> : - Do the overall management of the : cooperative coordinated with : institutions regarding the support/ : assistance given by them to develop : the weaving cooperative.

TABLE 5 - USEFULNESS OF TRAINING FOR THE COOPERATIVE AND ONESELF

TYPE OF TRAINING	COOPERATIVE	SELF
GROUP AWARENESS SEMINAR	: Useful :----- : :- Setting goals :- Fostered :- More active role; more cooperation : : : : : Not Useful :----- : :- How to keep records :- Can't remember :	: : :- Learned to aim for upliftment of : lifestyle :- Couldn't practice so forgotten :- More self-reliance :- Learned to set personal goals :- More active; learned to generate : ideas, to think : : :- Can't remember :
PRE-COOP SEMINAR	: Useful :----- : :- Registration and management of : a good cooperative :- Establishment of the coop :- Facilitated registration; fostered : cooperative spirit : : Not Useful :----- : :- Records keeping :- Did not attend :	: : :- Management know how :- Better decision-making ability :- Emphasized supervision : : : :- Can't tell :- Did not attend :
LEADERSHIP TRAINING	: Useful :----- : :- Management of cooperative :- Except mistakes to avoid problems : with coop leaders :- Members become more active : : : Not Useful :----- : :- Bookkeeping :	: : :- Management know how :- How to accept mistakes :- Able to know director's role : and responsibilities :- Learned how to be a better : leader; to become more patient :- Helped initiate changes : : : :- Have forgotten about it :

<p>PREVENTIVE MAINTENANCE</p> <p>Useful</p> <p>-----</p> <p>:- How to repair looms; conversion : of four harness looms</p> <p>:- Maintenance of equipment so that : it will have longer life span</p> <p>:- Taught us to check whether looms : need repair to maintain good quality</p> <p>:- Well maintained equipment; produce : good quality products; better edges</p> <p>:- Not everybody was taught due to : lack of time</p> <p>Not useful</p> <p>-----</p>	<p>:- How to repair looms; conversion : of four harness looms</p> <p>:- Learned how to maintain equipment</p> <p>:- Learned to operate sewing machines : properly to maximize its use</p> <p>:- Learned to check defective looms : improve designs</p> <p>:- Learned how to repair; how to : produce continuously without : delay; make more designs</p> <p>:- Have forgotten</p> <p>:- Not everybody was taught</p>	
<p>EDF AND BUSINESS PLANNING WORKSHOP</p> <p>Useful</p> <p>-----</p> <p>:- How to include miscellaneous expenses</p> <p>:- Officers applied skills learned</p> <p>:- Strengthened the cooperation</p> <p>:- Nice produce</p> <p>Not Useful</p> <p>-----</p> <p>:- Can't see now</p> <p>:- Did not understand because of the : dialect used</p>		<p>:- Fee younger with the introduction : of games</p> <p>:- How to include miscellaneous expenses</p> <p>:- Learned some business ideas</p> <p>:- Improved as bookkeeper</p> <p>:- Learned to be careful in speaking, : working and in everything; more alert</p> <p>:- Achieved goal</p>

OPERATIONS OF TWO-HARNESS LOOM
AND FABRIC DESIGNING

:Useful

- :- Introduction of new designs; uses of different threads and combination of colors; economic use of thread
- :- More color combinations; class design
- :- Increased and faster production
- :- Learned to weave loosely as this is more economical; learned to weave using four harness loom
- :- Conversion from 2 harness to 4 harness

- :- Introduction of new designs; uses of different threads and combination of colors; economic use of thread
- :- Learned new skills, experience
- :- More color combination class design
- :- Became personally more efficient
- :- Learned easier way of weaving
- :- Learned parts of the loom
- :- Conversion from two to four harness looms

BASIC WEAVING

:Useful

- :- New weavers acquired skills
- :- Assured that some other weavers will take over
- :- Basic weaving skills
- :- Has trained young new weavers for the cooperative
- :- Was able to use threads not previously used

- :- Received honorarium as trainer
- :- This coop will continue existing since the younger ones will learn
- :- Developed self into trainers
- :- Was able to teach child
- :- Learned to be a trainer
- :- Only the new weavers benefitted

:Not Useful

- :- Only potential of new weavers learned during the training

TABLE 64- RATING ON PERSONAL ENTREPRENUERIAL
COMPETENCIES

PG	PRE-TEST	POST-TEST	CHANGE
1	70	70	0
2	50	60	10
3	20	65	45
4	15	---	---
5	60	65	5
6	55	65	10
7	35	75	40
8	70	90	20
9	50	60	10
10	40	---	---
11	20	---	---
12	45	---	---
AVERAGE	51.25	68.75	17.5

TABLE 7 : WHAT HAD BEEN DONE TO SELL THE BEST IN QUALITY

- Adopt new designs learned
- Use of higher quality of thread
- Improve quality control
- Operated an automatic loom
- Exerted more time/effort to make it beautiful
- Follow specifications

TABLE 8 : UNIQUE SELLING FEATURES OF PRODUCTS

- Beautiful quality designs
- Use of higher quality of thread (color, sizes)
- Hand woven
- Customer specific
- Workmanship

TABLE 9 : WAYS OF ENSURING TIME OR COST EFFICIENCY IN OPERATIONS

- Produce more
- Work overtime to finish work
- Start work early/work faster but at the same time careful
- Check whether designs and color met specifications before removing from warp board
- Check during warping
- Check during beaming so little waste only
- Stick to order/instructions of management

TABLE 10 : KNOWLEDGE ABOUT COMPETITORS

(Sabangan Respondents)

COMPETITORS	PRICING	QUALITY	MARKETING STRATEGIES
SAGADA WEAVERS	:Higher :Almost the same :	:Better :Lower :	:Sells to tourists :Bring products to the market :Use Vonnel thread
BONTOC/SANOKI WEAVERS	:Lower :Cheaper	:Lower quality :	:Sells directly in the street :
NARDA'S	:Lower :More expensive :	:Better :Looks better but use: : different material:	:Don't know
EASTER SCHOOL	:Higher :	:Better :	:Targeted tourist; strategically :located
ATOK	:Don't know :	:Don't know :	:Located in Camp John Hay :
ANDREA	:Lower :	:Lower :	:Don't know :

TABLE 11 : REACTIONS TO DIFFICULTIES IN SETTING INFORMATION

- Get other people's assistance
- Study/Don't give up
- Persist
- Felt bad but did not get discourage

TABLE 12 : HOW PEOPLE WERE PERSUADED

- Show and emphasize quality of products
- Offered to bring products to them
- Displayed products to attract them to buy
- Price competitiveness of product
- Invite them to see the product
- Tell buyers that products are new
- Don't know

TABLE 13 : HOW PRODUCTS ARE MARKETED

- Goes to Bontoc and offer products to offices
- Tapped Tahanan and IFI as outlets
- Personal selling for walk-in clients
- Demonstration
- During weekends, entertain office workers
- Waiting for clients

TABLE 14 : HOW BUYERS WERE FOUND OUT

- Personally visit Mayor's office
- Thru other weavers
- Thru seminars
- Through DTI/IFI's own promotion
- They came over

TABLE 15 : HOW BUYERS WERE USEFUL

- Request from DTI/IFI for space to display products
- Ask the Mayor to help promote products
- Made use of products ordered as sample
- Bring samples

TABLE 16 - PERCEIVED ACTIVITIES OF BONTOC ASSOCIATION AND KEY PERSONS RESPONSIBLE

PERCEIVED ACTIVITIES IN THE ASSOCIATION	KEY PERSONS RESPONSIBLE
ORGANIZED MEETINGS	:Romana Angawa :Martina Patingan :Pacita Commichio :Julia Bete
MANAGEMENT	:President and Vice President
MARKETING	:Mrs. Romana Angawa :President :Members
PRODCUTION	:Mrs. Bete :Members
FINANCE/SOURCING OF FINANCIAL ASSISTANCE	:Mrs. Rcmana Angawa

TABLE 17 : PERCEIVED ACTIVITIES OF SARONA COOPERATIVE
KEY PERSONS RESPONSIBLE

PERCEIVED ACTIVITIES	KEY PERSONS RESPONSIBLE
Formulation and Implementation of rules, regulations and policies:	:Mrs. Yero, Mrs. Babubalan :
Seminars	:Sister Concepcion Basa :
Regular Meetings	:Board of Directors :
General Management	:Sister Concepcion Basa :
Marketing/Sales	:Lydia Salameo :Aling Saling :Linda David :Mrs. Buhain :
Production	:Elisa Adonis :
Purchasing	:Soledad Bolan :
Secretarial Work	:Conite Espiritu :

TABLE 18 - AWARENESS OF ASSISTANCE FOR CSMI

	AWARE	NOT AWARE
SABANGAN	12	0
BONTOC	8	0
CARMONA	4	4

TABLE 19 - APPLICATION FOR ASSISTANCE

	YES	NO
SABANGAN	11	0
BONTOC	7	
CARMONA	0	4

TABLE 20 - TYPE OF ASSISTANCE AWARDED OF

AGENCY	BONTOC					SABANGAN					CARMONA				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
DTI/SMED	0	4	4	1	0	0	4	4	3	2	2	0	0	0	0
IFI	1	0	1	0	0	2	5	2	0	0	1	1	0	0	0
NMYC	0	1	1	0	0	0	5	0	0	0	1	1	0	0	0
MPDC						0	6	0	0	0					
UP ISSI						0	0	3	0	0					
DOST						0	0	0	0	1					
DSWD	0	1	0	0	0										
UNIDO						0	0	1	0	0					
BA						1	0	0	0	0					
BUR. OF COOP											0	1	0	0	0
TAHANAN											1	0	0	1	0
PBSP											1	1	0	0	0
DCP											0	1	0	0	0

Type of Assistance

Respondents were Awared of:

Bontoc

Carmona

- 1- Cooperative
- 2- Training
- 3- Financing
- 4- Product Promotion

- 3- Technical
- 4- Building

table 21A - MARKETING ASSISTANCE AVAILED OFF

AGENCY	BONTOC											SABANGAN										
	1	2	3	4	5	6	7	8	9	10	11	1	2	3	4	5	6	7	8	9	10	11
DTI	0	0	0	1	0	0	0	0	0	2	1	1	0	1	0	0	0	0	0	0	2	1
IFI												0	0	0	0	1	0	0	0	0	3	2
MFDC												0	0	0	0	0	0	0	0	0	0	1
MRS. ARRIBAS												2	0	1	1	2	1	0	2	2	2	3

LEGENDS: MARKETING ASSISTANCE

- 1 - Identify potential customers
- 2 - Estimating market size
- 3 - Identifying market opportunities in the local areas
- 4 - Choosing distributors/retailers/agents
- 5 - Pricing the products
- 6 - Overcoming competition
- 7 - Identifying export opportunities
- 8 - Packaging of products
- 9 - Improving product design
- 10 - Promoting the products
- 11 - Selling the products
- 12 - Others

TABLE 21B - TECHNICAL ASSISTANCE

AGENCY	BONTOC									SABANGAN								
	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9
DTI	0	0	2	0	0	0	0	0	0	2	0	1	1	3	0	0	0	0
IFI										0	1	2	0	1	1	7	0	0
DOST										1	0	0	0	2	0	0	0	0
TAHANAN										1	0	0	0	0	0	1	0	0
NMYC										0	0	1	0	0	0	0	0	0
MRS. ARRIBAS										3	0	4	0	2	1	2	1	2

LEGEND:

- 1 - Locating raw materials
- 2 - Identifying alternative raw materials
- 3 - Improving/developing production process
- 4 - Purchase of machineries
- 5 - Designing of machineries
- 6 - Designing of plant lay-out
- 7 - Improving quality control
- 8 - Controlling inventories
- 9 - Reducing production cost
- 10 - Others

TABLE 21C - ASSISTANCE FOR OBTAINING LOAN

AGENCY	PONTOC		SABANGAN	
	1	2	1	2
DTI	1		2	0
IFI			1	0

legend:

- 1 - Preparation of detailed study
- 2 - Negotiating for a bank loan

TABLE 22 - SUMMARY OF FISHER'S EXACT PROBABILITY TEST

INDICATOR	FISHER'S EXACT PROBABILITY (p)	RESULT
Whether Income Increase or Not	SRQ = .09 PFS = .95 FIT = .38	: Reject : (Invalid Low Score) : Accept Ho : --do--
Whether has Savings or None	SRQ = .22 PFS = .29 FIT = .54	: Accept Ho : --do-- : --do--
Whether Present Cooperative leader was the same or not	SRQ = .09 PFS = .95 FIT = .38	: Reject : (Invalid low score) : Accept Ho : --do--
Whether has Planning or not to set up Weavers	SRQ = .09 PFS = .47 FIT = .38	: Reject : (Invalid low score) : Accept Ho : --do--
Has Achieved/Did not Achived Plans	SRQ = .50 PFS = .50 FIT = .50	: Accepts Ho : --do-- : --do--
Whether Production Operation was done twice/more or once	SRQ = .53 PFS = .42 FIT = .53	: Accepts Ho : --do-- : --do--
Whether there are Material Wastages or None	SRQ = .37 PFS = .27 FIT = .62	: Accepts Ho : --do-- : --do--

Table 23a - Whether Income Increased or Not (SRQ)

	YES	NO
Above Mean	5	3
Below Mean	4	0

F = .09

Table 23b - Whether Income Increased or Not (PFS)

	YES	NO
Above Mean	8	3
Below Mean	1	0

P = .95

Table 23c - Whether Income Increased or Not (FIT)

	YES	NO
Above Mean	7	2
Below Mean	2	1

P = .38

Table 24a - Whether Has Savings or None (SRQ)

	YES	NO
Above Mean	2	5
Below Mean	0	4

P = .22

Table 24b - Whether Has Savings or None (PFS)

	YES	NO
Above Mean	1	5
Below Mean	1	5

P = .29

Table 24c - Whether Has Savings or None (FIT)

	YES	NO
Above Mean	0	3
Below Mean	2	7

P = .54

Table 25a - Whether Present Cooperative Leader was the Same or Not Even Before EDP (SRQ)

	YES	NO
Above Mean	5	3
Below Mean	4	0

P = .09

Table 25b - Whether Present Cooperative Leader was the Same or Not Even Before EDP (PFS)

	YES	NO
Above Mean	8	3
Below Mean	1	0

P = .95

Table 25c - Whether Present Cooperative Leader was the Same or Not Even Before EDP (FIT)

	YES	NO
Above Mean	7	2
Below Mean	2	1

P = .38

Table 26a - Whether Planning To Set Up Business
or Not (SRQ)

	YES	NO
Above Mean	5	3
Below Mean	4	0

P = .09

Table 26b - Whether Planning To Set Up Business
or Not (PFS)

	YES	NO
Above Mean	8	3
Below Mean	1	0

P = .47

Table 26c - Whether Planning To Set Up Business
or Not (FIT)

	YES	NO
Above Mean	7	2
Below Mean	2	1

P = .38

Table 27a - Whether Plans Were Actually Achieved or Not (SRQ)

	YES	NO
Above Mean	3	1
Below Mean	1	0

P = .5

Table 27b - Whether Plans Were Actually Achieved or Not (PFS)

	YES	NO
Above Mean	3	1
Below Mean	0	0

P = .5

Table 27c - Whether Plans Were Actually Achieved or Not (FIT)

	YES	NO
Above Mean	2	1
Below Mean	1	0

P = .5

Table 28a - Whether Production Operation was Done
Twice/More or Once (SRQ)

	YES	NO
Above Mean	2	4
Below Mean	1	1

P = .53

Table 28b - Whether Production Operation was Done
Twice/More or Once (PFS)

	YES	NO
Above Mean	3	5
Below Mean	0	0

P = .42

Table 28c - Whether Production Operation was Done
Twice/More or Once (PFS)

	YES	NO
Above Mean	2	5
Below Mean	1	0

P = .53

Table 29a - Whether There Are Material Wastages
or None (SRQ)

	YES	NO
Above Mean	7	0
Below Mean	1	1

P = .37

Table 29b- Whether There Are Material Wastages
or None (PF3)

	YES	NO
Above Mean	7	1
Below Mean	0	0

P = .27

Table 29c- Whether There Are Material Wastages or None

	YES	NO
Above Mean	6	1
Below Mean	1	0

P = .62

Table 30: INDIVIDUAL SCORES FROM FOCUSED INTERVIEW (MSI)

Resp No	LAST NAME	FIRST NAME	OS	PRT	CWC	DEG	RT	GSI	GS	SP	PSN	SC	TOTAL SCORE
1	ARANETA	ROBERTO	0	10	0	10	0	15	10	0	5	5	55
2	ARSOLEDA	JUAN EDUARDO	0	0	0	0	10	5	5	0	0	0	20
3	CG	TEDDY	15	10	5	0	5	10	10	10	5	10	80
4	MONTIVEROS	MA. ALEXANDRA	5	5	5	10	0	20	5	10	15	15	90
5	LEGASPI	DIANA	25	10	10	5	10	25	5	5	10	10	115
6	MANAHAN	LILIA	0	5	15	5	5	10	5	10	15	15	85
7	PEREZ	PATRICIA	10	10	5	5	5	15	5	5	10	10	80
8	QUINTOS	JOHN	0	10	5	5	5	20	0	5	15	5	70
9	SANTOS	LEA	10	15	10	15	10	15	15	20	10	15	135
10	UMALI	AMPARO ADELINA	10	5	5	5	0	15	10	10	5	5	70

Legend:

OS - Opportunity Seeking	GS - Goal Information Setting
PRT - Persistence	GS - Goal Information Seeking
CWC - Commitment to Work Contract	SP - Systematic Planning
DEG - Demand for Efficiency & Quality	PSN - Persuasion Networking
RT - Risk-taking	SC - Self-confidence

Table 31: P.E.C. SCORING OF PARTICIPANTS *

Resp No	LAST NAME	OS	PPT	OWC	DEQ	PT	SET	SEE	SP	PNW	SC
1	ALTADAN, L	0	-	+	0	0	0	0	0	-	+
2	ARANETA, S	+	0	0	0	-	-	-	+	0	+
3	ARBOLEDA, J	-	0	0	-	0	-	0	0	+	0
4	BADANI, M	+	-	0	0	0	-	0	-	+	0
5	CO, J	+	+	-	+	+	+	-	0	+	0
6	MONTINEGRO, S	+	+	0	0	-	-	0	0	-	+
7	LEGASPI, D	+	0	0	+	0	-	0	0	0	+
8	MANAHAN, T	+	0	0	-	+	-	+	-	+	+
9	MANIPAY, J	0	+	0	0	0	+	0	0	+	0
10	PEREZ, P	0	+	0	0	0	+	+	+	-	+
11	QUINTOS, J	-	0	0	-	+	-	+	0	-	+
12	SANTOS, L	0	0	0	+	0	0	+	+	+	0
13	SAYONG, S	+	+	0	0	-	-	-	-	+	-
14	UMALI, S	+	0	0	0	+	+	+	+	+	0
15	VARELA, E	0	+	-	+	+	-	0	0	+	+
16	YAP, S	0	-	-	0	0	-	+	-	+	+

Legend:

OS	- Opportunity Seeking	SET	- Goal Information Setting
PPT	- Persistence	SEE	- Social Information Seeking
OWC	- Openness to Work Contract	SP	- Systematic Planning
DEQ	- Demand for Efficiency & Quality	PNW	- Persuasion Networking
PT	- Risk-taking	SC	- Self-confidence

- + Positive - Participant shows behavior of this PEC
- Negative - Participant shows absence of this PEC
- 0 Neutral - Not clear whether or not this participant shows the behavior of this PEC

* Assessment done by Daniel Plas, et al.

Table 32 RATING ON COMPETENCE : BEFORE AND AFTER PROGRAMME

P E C	PARTICIPANTS									
	BEFORE					AFTER				
	1	2	3	4	5	1	2	3	4	5
Risk-taking	2	2	-	3	-	1	5	1	-	-
Demand for Efficiency & Quality	3	2	1	1	-	3	4	-	-	-
Commitment to Work Contracts	2	2	1	2	-	4	2	1	-	-
Opportunity Seeking	1	2	2	2	-	3	2	2	-	-
Information Seeking	2	2	1	2	-	4	1	2	-	-
Persistence	1	1	2	3	-	3	3	1	-	-
Goal Setting	2	1	1	3	-	3	3	1	-	-
Systematic Planning	1	-	3	3	-	2	4	1	-	-
Persuasion & Networking	2	1	3	1	-	3	4	-	-	-
Self-confidence	3	1	1	2	-	5	1	-	1	-