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**Small Enterprises
Research and Development
Foundation**

18275

e Igorota Foundation



**Virata Hall, Jacinto Street, Diliman
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The Igorota Foundation Inc.

18275

DEVELOPMENT OF ENTREPRENEURS FOR
COTTAGE, SMALL AND MEDIUM INDUSTRIES

(VII/86/015)

PACKAGING OF EXPERIENCES

Part II-A: CASES

*Institution -

Igorota Foundation Inc.

*Beneficiary

Sabaugan Weavers Cooperative

THIS IS ONE OF THE OUTPUTS OF THE "PACKAGING OF EXPERIENCES" SUBCONTRACT UNDER THE PROJECT ENTITLED "DEVELOPMENT OF ENTREPRENEURS FOR SMALL, COTTAGE AND MEDIUM INDUSTRIES" (PHI/85/018)

Purpose of the Project:

To assist the government in developing and building up institutions involved in enterprise and entrepreneurship development through the provision of 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 subectors 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: Case studies documenting the innovative approaches of the institutions tasked to pilot target-specific entrepreneurship development programmes as well as the experiences of the individual beneficiaries of such pilot programmes.

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EXPLANATORY NOTES

Abbreviations

| | | |
|---------|---|---|
| BCOD | - | Bureau of Cooperatives Development |
| CSMI | - | Cottage, Small and Medium Industries |
| DECSMI | - | Development of Entrepreneurs for Cottage, Small and Medium Industries |
| DS | - | Data Sheet |
| DTI | - | Department of Trade and Industry |
| EDP | - | Entrepreneurship Development Programme |
| FIT | - | Focused Interview Technique |
| IFI | - | Igorota Foundation Incorporated |
| MPDC | - | Mountain Province Development Center |
| MSI | - | Management Systems International |
| NEDA | - | National Economic Development Authority |
| NCW | - | National Commission on Women |
| NMYC | - | National Manpower and Youth Council |
| PEC | - | Personal Entrepreneurial Competencies or Characteristics |
| SRQ | - | Self Rating Questionnaire |
| UP-ISSI | - | University of the Philippines Institute for Small Scale Industries |
| UNIDO | - | United Nations Industrial Development Organization |
| UNDP | - | United Nations Development Programme |

THE CASE OF THE IGOROTA FOUNDATION INCORPORATED
(THE DECSMI PROJECT)*

THE DEVELOPMENT OF ENTREPRENEURS FOR COTTAGE, SMALL AND MEDIUM
INDUSTRIES (DECSMI) PROJECT

A. BACKGROUND INFORMATION

The promotion of cottage, small and medium enterprises is one of the main concerns of the government. The viability and performance of cottage, small and medium scale industries is viewed to be of crucial importance for any economically sound and socially balanced industrialization process. CSMI's are expected to continue to make a positive impact on economic growth and towards improving the people's standard of living specially in rural areas.

It is in this context that the Development of Entrepreneurs for Cottage, Small and Medium Scale Industries was formulated to assist the government in its rationalization of programmes for the development of CSMI's and to provide direct assistance to CSMI's in three selected areas through three pilot projects. These areas are Metro Manila (youth in the mass media sector), Pili, Camarines Sur (technology-based industry) and Sabangan, Mt.

*Written by Celia R. Pascual of the UP Institute for Small Scale Industries for the "Packaging of Experiences" component of the "Development of Enterprises for the Cottage, Small and Medium Cottage, Small and Medium Industries" (DECSMI) Project sponsored by the United National Development Programme (UNDP) and United Nations Industrial Development Organization (UNIDO) implemented in 1988-1989.

Province (women in an industry in the rural area). The DECSMI project as it is called is executed by the United Nations Industrial Development Organization (UNIDO) with the University of the Philippines Institute for Small-Scale Industries as the government implementing agency.

Three collaborating agencies are tasked to implement each pilot project, in which entrepreneurship will be stimulated through training programmes. The agency in charge of the pilot project on women is the National Commission on Women (NCW). The NCW, however, does not implement directly projects in communities. Thus, it chose a non-governmental organization, the Igorota Foundation, Inc., to conduct the pilot program in Sabangan.

B. GENERAL OBJECTIVE OF THE PROJECT

The project in Sabangan is aimed at assisting the women weavers of Sabangan in the Mountain Province to attain managerial and technical skills and entrepreneurial capabilities needed to efficiently operate a cooperative on their own.

C. SPECIFIC OBJECTIVES OF THE PROJECT

1. To have the business legally registered as a cooperative.
2. To develop/train the members of the cooperative in business management such that they will be able to run the cooperative by themselves.
3. To have a cooperative that is able to respond to its market in terms of production with the best possible combination of raw materials, design, weaving techniques, quality and price specification by using existing expertise in the country.
4. To assess the members entrepreneurial skills and enhance these through their behavior and attitude and foster effective working relationship as a cooperative.

D. THE AGENCIES INVOLVED

1. The National Commission on Women

The National Commission on Women, the main sponsor of the pilot project in Sabangan, is the national machinery for enhancing women's affairs in the Philippines, and it focuses its

activities on influencing policy formulation of line agencies and other governmental instrumentalities and the monitoring of its implementation. Its mandate is 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. The Igorota Foundation. Incorporated

The Igorota Foundation Incorporated is a non-government organization tasked to design, implement and monitor the pilot project for women in a rural area since NCW does not directly implement projects in communities.

History

IFI was established with the breakaway of two of its founding members, Sr. Teresa Dagdag and Tess Godio, from the Montanosa Social Action Center (MSAC). MSAC was a private voluntary organization that was into programs intended to benefit the Cordillera Communities. Sr. Teresa Dagdag was then handling the women's program of MSAC while Tess Godio was looking after the health programs of the said PVO. It was, however, decided to separate the women and the health programs. This decision of MSAC posed a challenge to Sr. Teresa and Tess to continue the programs outside of MSAC. Together with friends, they conceived the idea of having a foundation whose primary concern is the Cordillera

women's upliftment and well-being. This led to the birth of the Igorota Foundation, Incorporated.

Formally started in June 1987, IFI was registered as a non-profit, non-stock corporation with the Securities Exchange Commission (SEC) in September 1987. This gave IFI a legal recognition and status that facilitated transactions with other legal entities and agencies.

Objective

The objective of IFI is to bring about significant changes that would bridge the gap between the marginal and mainstream development in the region. IFI focuses on the needs of women in the Cordillera so that they can participate more effectively in the overall development of their communities and the region at large.

Programs

In effecting a movement towards the holistic development of people in the Cordillera region, IFI has formulated the following programs:

1. Community development - which will enable women to effectively participate in decision-making processes affecting themselves, the family, the community, the Cordillera Region, and

the country:

2. Spirituality - which facilitates the articulation of life-giving values within the culture, and the dialogue between the indigenous culture and the Christian faith:

3. Publication and Media - which provides a forum for the expression and exchange of ideas and experiences. This is to assist in the development of a collective Cordillera consciousness and identity from the women's perspective. To complement this is a library of books, papers, researchers, and other publications from different sources;

4. Socio-Economic - which provides women with opportunities to make them effective in addressing their social and economic concerns such as those related to health, development education, and income generation. To complement this are management and technical skills development and a marketing strategy.

Specific programs pursued by the Foundation include the following:

1. Community-based Programs

The Foundation works with women towards community awareness and problem solving, core group formation, and development of

projects appropriate to people's needs. Basis of these thrusts was a research conducted in nine areas that had initially requested for assistance.

Following are the current community-based programs of IFI:

(a) Sabangan Weavers Cooperative: This is composed of loom weavers who for 20 years prior to the involvement of Igorota Foundation Inc. was just an association heavily dependent on the assistance of the church.

(b) Bila Potters Cooperative: This is composed of women potters who were initially assisted by a different group but at a certain time experienced community problems. IFI extended a hand in resolving their problems. The women potters have made a resolution to improve their lot which is indicated by their resoluteness to continue whatever they have started in spite of the obstacles that have come their way.

(c) Antamok and Baguio Livelihood groups: This is composed of women from Antamok mines, Apugan and Quirino Hill. The priorities of these women are their livelihood. In response, the marketing center tried to promote and sell the items that were woven.

2. Socio-Economic Programs

To help the Cordillera women promote their products and help them in their income-generating projects. IFI has put up a display room in their offices. On display is a mixture of products made of woven materials, pottery, cards and publications. The products come from different tribes assisted by the IFI. Assistance given by IFI range from raw materials procurement, improvement of the products' quality, marketing and promotion. When the products are brought to the display center, they are analyzed according to their design, quality, saleability and pricing. IFI assists the different groups in bringing their products to market encounters in different places. This way, the products are promoted locally.

As far as the health program is concerned, lectures on nutrition and health are conducted with the assistance of concerned agencies.

Role of IFI in the Project

In this project, IFI is assisting the Sabangan weavers to acquire managerial and technical skills and entrepreneurial competencies needed to efficiently operate the business on their own so as to provide for the socio-economic needs of the members. To help IFI meet the objectives of the project, there is an Associate Expert assigned by UNIDO who renders technical

assistance to the women weavers.

Activities

To attain the objectives of the project, IFI implemented the following activities with the assistance of the National Consultant, Mrs. Lydia Arribas:

1. The revision of legal structure and registration of the Association as a cooperative with the Bureau of Cooperatives.
2. The identification of potential buyers/markets.
3. The upgrading of the working equipment being used.
4. Workshop on the organizational development of the Sabangan weavery.
5. The use of existing local institutions for technical, financial, marketing assistance whenever needed.
6. The assessment of technical skills available in the Sabangan Weavers Association and design of technical training program according to needs.

7. Based on the assessment made, skills training workshops in the following areas:

- raw materials
- design (colors and patterns)
- weaving techniques
- quality control system

8. Cooperative development programs

- Group building/leadership
- Entrepreneurship Development Program
- Cooperative Management

Expected Outputs

The following are the project's expected outputs from IFI:

1. The registration of the Sabangan Weavers Association as a cooperative;
2. Increased orders/sales;
3. Upgraded equipment in good working condition;
4. Regular use of gathered data for the calculation of production costs, cash flow projection and planning

(production sales. purchase of raw materials, maintenance of equipment. etc.):

5. Report on the various attempts to obtain financial and technical assistance and advisory services from existing institutions;
6. Better quality self designed and/or new products;
7. Effective communication and efficient working relationship among the members of the Association;
8. Dynamic business behavior of the women weavers.

Preparations for the Project

IFI has at present 11 staff composed of community organizers, technical officers and administrative staff. From this pool, three staff were initially assigned to the project. These were a Technical Officer-Trainer, Income Generating Staff and a Community Development Officer. The qualifications of these three staff as well as their duties and responsibilities in the project are shown in Appendix 1.

Being new in the field of entrepreneurship, IFI sent its project staff for training at UP ISSI to prepare them in handling the project. This was a precaution on the part of the DECSMI project so that the project will be a success. People involved

in the project who are not yet well-versed in the field of entrepreneurship were to be trained in this field in time for the project.

There were three kinds of training programs attended by the IFI staff along with the rest of the people to be involved in the DECSMI project. These were the Selection Techniques for Identifying Entrepreneurs, Entrepreneurship Development Workshop, and the Training of Trainers. The first two programs were conducted by the Management Systems International of Washington D.C. while the third program was handled by the UP Institute for Small-Scale Industries. All these trainings were conducted at the UP ISSI in Diliman, Quezon City.

The first training, the Selection Techniques for Identifying Entrepreneurs, was aimed at teaching the participants the systematic way to identify potential entrepreneurs so that only those with predisposition towards entrepreneurship would be accepted in an entrepreneurship training. This is expected to result in greater success since those without entrepreneurial leanings are already weeded out.

The Entrepreneurship Development Workshop, on the other hand, is an approach that regards entrepreneurship as a set of behaviors and practices which can be observed and acquired. It is an intensive program for identifying and expanding participants' potential to initiate or improve a small business or other entrepreneurial activities. It is an opportunity for individuals to become more familiar with the behavioral characteristics of successful entrepreneurs.

In the Training of Trainers program conducted by UP ISSI, the participants were trained on the four functional areas of management, business planning, design and conduct of training programs and project formulation so that the trainees would be familiar on how a business is managed. In turn, it is expected, that once they were in the field, they could impart to the women weavers their newly acquired knowledge.

All these programs were conducted so that the participants who were staff of different agencies involved in the conduct of the DECSMI project would know what it takes to be an entrepreneur. If they are to train people to be self-reliant, then they have to be exposed as well as be in a position to identify the traits of an entrepreneur.

Staff Involved

From the original members composed of a Technical Officer-Trainer, Income Generating Staff and Community Development Organizer, the staff assigned by the IFI in Sabangan has changed thrice during the entire length of the one-year project. First, Noella Zunega, the Technical Officer-Trainer, who as lead IFI staff in Sabangan was the one who was directly responsible for the project in Sabangan. As soon as the community has been organized and given some kind of direction as a community by Mary Foy-os, then the rest of the job will be done by Noella Zunega with the assistance of Andrea Cadiogan who was to teach them additional technical skills. Mrs. Cadiogan used to work with Narda's, an outfit involved in the same line of weaving. After the first quarter of the project, however, Mrs. Zunega resigned from IFI, leaving the project to Ms. Foy-os. Foy-os was however, saddled with other IFI projects. For this reason, Tess Godio was asked to step into the project. After sometime, however, Tess Godio resigned from IFI. This prompted Foy-os to go back to the project which originally she should have left months ago after the community has already been organized. Towards the end of the project, another Community Development Organizer, is taking care of the project.

The expectations set by IFI in choosing the lead staff to be assigned to the project were twofold: (1) she should stay in Sabangan when needed or as initially set, the greater part of the month, say three weeks: (2) although she need not speak the language, be an Igorot or share culture, she should give direct assistance to the weavers. The second expectation gives relevance to the first.

THE SABANGAN WEAVERS COOPERATIVE - THE FOCUS OF THE PILOT PROJECT

History

The Sabangan Weavers Cooperative started as an association in 1968 when a CICM missionary, Sr. Irma Vanderbilt and a parish priest, Fr. Omer Jonkhere decided to help the people of Sabangan in improving their lot. They observed that although the main occupation of the people in Sabangan was farming, there was not enough land to farm nor was the produce enough to supply the needs of Sabangan. It was thus decided to introduce a new means of livelihood for the womenfolk so that they could earn additional income. To be given priority in the association were those women belonging to families with very minimal riceland or no riceland at all.

With the initiative of Sr. Irma, market outlets were established and materials to be woven were provided. Two weaving looms from Lagawe arrived and the services of one weaving expert from the place, Ms. Bertha Haya, was hired. She served as mentor and supervisor of the women weavers until 1980. As additional weavers were taken in, more looms were required. Local carpenters were utilized to make these looms. Four looms were, however, donated by Saint Louis University in Baguio City.

The Weavers

Poor economic status was the primary criterion used by Sr. Irma in choosing the first wave of weavers to be trained. First to be accepted were Alfonsa Baliang, Inez Pingawan and Agnes Federico. In 1969, additional weavers were taken in. These were Loreta Palicos, Basilia Omero, Constancia Bondad, Virginia Bondad, Lea Wigwigan, Florence Peningeo and Rose Casape. From this original number, the weavers had increased to and maintained its present number of 32.

Appendix 2 gives the profile of Sabangan weavers.

The Weavery

The mission acted as the owner of the weavery since the weavers received wages on the basis of the volume of products they finished. This was the case until 1979 when Sr. Irma retired from missionary work and left the place.

From 1979 to 1982, Sr. Jane Pardou, another Belgian sister took over the place vacated by Sr. Irma. It was at this time that the help of the Vicariate of the Mountain Province was sought. Under the guidance of Fr. Pat Guyguyon of the Vicariate, the weavers were advised to organize themselves and learn how to run the business by themselves. Fr. Pat who was at the same time the head of the Montanosa Social Action Center (MSAC) was able to ask some of his staff to assist the association. Assistance was cut short, leaving the women still unable to run the business by themselves. In 1986, Fr. Pat referred the group to Sr. Teresa Dagdag of IFI who was then active in working for the cause of women.

At the time that the Sabangan weavers were referred to Sr. Teresa and IFI, they have been operating as a group for 20 years but they have not been directly involved in the management of the association. They have also been depending on one single market outlet (TAHANAN). Thus, when the weavers approached Sr. Teresa and IFI, they were hoping to gain managerial, financial, new technical (design, patterns, techniques, quality control, etc.) and marketing skills.

The organizational structure of the association in 1988 is shown in Appendix 3 while Appendix 4 shows the list of officers.

Interventions

From the start, the Sabangan Weavers group has been the recipient of assistance coming from the missionary group. They were taught a new means of livelihood thru weaving and how to organize themselves into a functioning group. It was clear to the weavers, however, that they were paid workers. This was the case for nearly 20 years.

When IFI decided to help the women weavers of Sabangan, they were made part of the DECSMI project and through this project, other interventions were given. First, there were several training programs conducted for their benefit. Second, there was technical support given in the person of the National Consultant, Mrs. Lydia Arribas and before her, a foreign Associate Expert, Ms. Adele Jibidar. Marketing assistance was also rendered.

Seminars:

First among the seminars given was the Pre-Coop Seminar where the history of the group from Sr. Irma's time to the time of Sr. Teresa was traced. The needs and problems of the association were identified while the short-term and long-term plans of the group were discussed. The training program also taught the women the concept and mechanics of a cooperative making them aware of their duties and responsibilities as members

of a cooperative as well as the corresponding rights and privileges they can expect from the cooperative.

The main output of this training program was the constitution and by-laws which the women themselves with the assistance of the Associate Expert formulated and later on ratified. Documents needed to register the group with the Securities and Exchange Commission as a cooperative were also prepared by the women after this first training.

Details of this first seminar are shown in Appendix 5.

Second seminar attended by the group was the Leadership Seminar where the group identified its present group values and behavioral patterns. The strengths and weaknesses as a group and as individuals were also pointed out.

Appendix 6 shows the coverage of the Leadership Seminar.

Entrepreneurship Development Program and the Business Planning Seminar were done at the same time with all members of the group attending.

Please refer to Appendix 7 for the process of the program and its coverage.

It was before the conduct of the Entrepreneurship Development Program/Business Plan that the selection process techniques was undergone by the participants. Although they have been preselected even before the first seminar, these techniques were employed more to validate the scheme of selection than anything else. The scores the weavers got served as bases for the IFI staff in selecting the leaders and chairmen of the various committees.

The Profile Sheet is in Appendix 8 while the rating the weavers got in the Self-Rating Questionnaire is in Appendix 9 and the scores they got for the Focused Interview Technique are shown in Appendix 10. The SRQ had to be translated into their local dialect for easier understanding and this is shown in Appendix 11.

Skills Training:

The weavers learned new technology in weaving non-traditional designs. With the help of the National Consultant who is an expert in weaving, they learned how to do ikat-weaving, clasp weaving, and other designs. Hands-on training in various aspects of weaving were also conducted. A trainors training was also conducted where the weavers acted as the trainors to pass on the trade to their daughters, nieces, young friends and other family members as they (the weavers) were getting very old.

The conversion of the traditional loom the weavers have been using all their weaving life into a two-harness and four-harness operation was also done with the intervention of the Associate Expert.

NMYC was the lead institution that handled some of these skills training seminars with the assistance of the National Consultant.

Marketing Assistance:

IFI helped the weavers sell by carrying their products in the IFI display and sales outlets in Baguio City. It also encouraged the weavers to be more aggressive in promoting and selling their products. In October 1988, the women participated in a sales exhibit in Baguio City during IFI's anniversary celebration. They also put up a sales exhibit in April 1989 in the Northern Luzon Island Fair, a DTI-sponsored activity, as well as in the Igorota Congress and Fair, both held in Baguio City.

Financial Assistance:

IFI sent several weavers to Bontoc in September 1988 to attend a bookkeeping seminar for new cooperatives conducted by the Mountain Province Development Center (MPDC). Likewise, it arranged for a bookkeeping consultant from MPPDC to help Gloria Mangay-at, the bookkeeper, streamline the cooperative's financial records and records keeping system. As of September 1989, they

are in the process of studying and rationalizing the books.

IFI, together with the National Consultant, also provided guidance to the weavers in proper costing and pricing.

Problems Encountered

Basically, the core of the problems in Sabangan was on human behavior and relationship. Since the people involved in the project come from different cultures, relationship with one another was a problem that each culture had to contend with.

1. Staff turn-over in IFI - The IFI staff assigned to the Sabangan project was changed thrice during the entire duration of the project. The limited number of staff at IFI did not allow for the assignment of one staff whose sole responsibility is Sabangan for the duration of the project.

2. The Associate Expert initially assigned to Sabangan was not able to adapt herself to the demands of the project nor the culture of the place. She was replaced a few months after the start of the subcontract.

3. After the EDP training conducted for the weavers, the weavers who scored high in the selection scheme were appointed as leaders. Since the weavers did not initiate this step, there was initial resentment directed to the appointed officers.

4. There were initial differences in opinion between IFI and the National Consultant as to how to treat or deal with the weavers. This was because the role of the National Consultant was not clearly specified.

5. High cost and difficulty in sourcing of raw materials was a problem encountered by the weavers.

6. Low volume of sales because of dependence on one buyer. For so long a time, the Sabangan weavers have been dependent on just one market outlet.

7. There was need for new production process and design that will make the products more competitive in the market.

Solutions to Problems:

1. IFI staff assignment - When the staff originally assigned to Sabangan left IFI, another staff was chosen as replacement. Considering, however, the load of the IFI staff, it was not possible to adhere to the original plan of IFI to make this staff stay in Sabangan for the required number of weeks. Instead, what happened was that the staff went to Sabangan sparingly.

2. Replacing the first Associate Expert - Originally, an Associate Expert from Togo was chosen for Sabangan. Because of cultural differences plus the fact that the Expert could not adapt herself to the conditions required of the job (working with the women group in Sabangan, on one hand, and the women group of IFI, on the other hand), she had to be replaced. The replacement was a Filipina who knew the technical aspects of the job. Again, there were differences which had to be ironed out sometime in the middle of the assignment. The differences, this time, was mainly due to unclear roles in the project. A dialogue between IFI, and the Consultant with ISSI staff was resorted to thresh out the problem.

3. Choosing the leaders - What was intended as an eye opener for the weavers so that they later on could select their own leaders was immediately used as The Method. Instead of letting the suggestion emanate from the weavers themselves as to who should lead them, the questionnaires used in the selection were used with IFI taking the lead. As a result, the leaders chosen or selected were not immediately accepted by the group. First there were cultural differences (one leader selected was an "outsider" and thus, was not acceptable at first to the group). IFI had to change the nomenclature and used the word "leaders" instead of "managers."

4. Role of the National Consultant - Resentment arose between the National Consultant and IFI. This was because her role was not immediately explained to the National Consultant when she assumed her duties and responsibilities relative to the project. This was resolved with a dialogue between the IFI and the Associate Expert in the presence of ISSI.

5. Sourcing of raw materials - There is only one source of raw materials for the Sabangan weavers, the JP Coats which the weavers do not deal directly with. Always, it was coursed through Tahanan which usually provided the weavers the raw materials required in the job order. The weavers were introduced to JP Coats so they could order materials from them directly for jobs other than Tahanan's.

6. Additional market outlets - With the assistance of the National Consultant, new markets were tapped by the weavers. For the first time, they were introduced to DTI and its market encounters and island fair where the weavers were able to send samples of their products. This resulted to orders coming from DTI.

7. New production process and design - Again, with the assistance of the Associate Expert and IFI, the weavers were introduced to a new production process, that of using the four harness loom which enable them to make more competitive designs and new designs like the ikat design and clasp. These designs are new to the weavers who for years, have been relying on their traditional designs.

Appendix 1

IFI STAFF INVOLVED IN THE SABANGAN WEAVERS PROJECT
(Qualification, Duties and Responsibilities)

NOELLA PAREDES-ZUNEGA

Finished Bachelor's Degree in Social Work at St. Louis University in Baguio City in 1977 as Cum Laude.

Took up Masteral units in Business Administration in the same school.

- o Technical Officer-Trainer of the project
- o As regular staff at Sabangan based in Sabangan 3 weeks a month
 - prepared the design of the "Pre-Coop Training Program" and acts as one facilitator of the same
 - responsible for the completion and submission of documents needed for coop registration
 - accompanied women in search of markets and in tapping of local institutions for assistance
 - assisted UNIDO expert and community development worker in the conduct of the "Workshop on Organization Development"
 - assisted the Community Development Worker prepare the design for the Entrepreneurship Development Program
 - prepared the design of the "Cooperative Management Training"
 - monitored the development of the group in various activities and prepares Progress Reports that are required for the pilot project.

ANDREA N. CADIOGAN

Finished Bachelor's Degree in Elementary Education at Baguio Central University

- o Income Generating Staff of the project
 - acted as the resource person for the upgrading of equipment
 - assisted in other activities like in market identification and product design.

MARY FOY-OS

Finished Bachelor's Degree in Education at St. Louis University in Baguio City

- o Community Development Worker of the project
 - assisted the regular staff in the preparation of activities for the "Pre-Coop Training" program and acts as one resource person/facilitator of the same
 - assisted the regular staff and UNIDO expert in the conduct of the "Workshop on Organizational Development"
 - prepared the design and acts as one resource person for the "Entrepreneurship Development Program"
 - assisted the regular staff like in market identification and networking with local institutions for assistance.

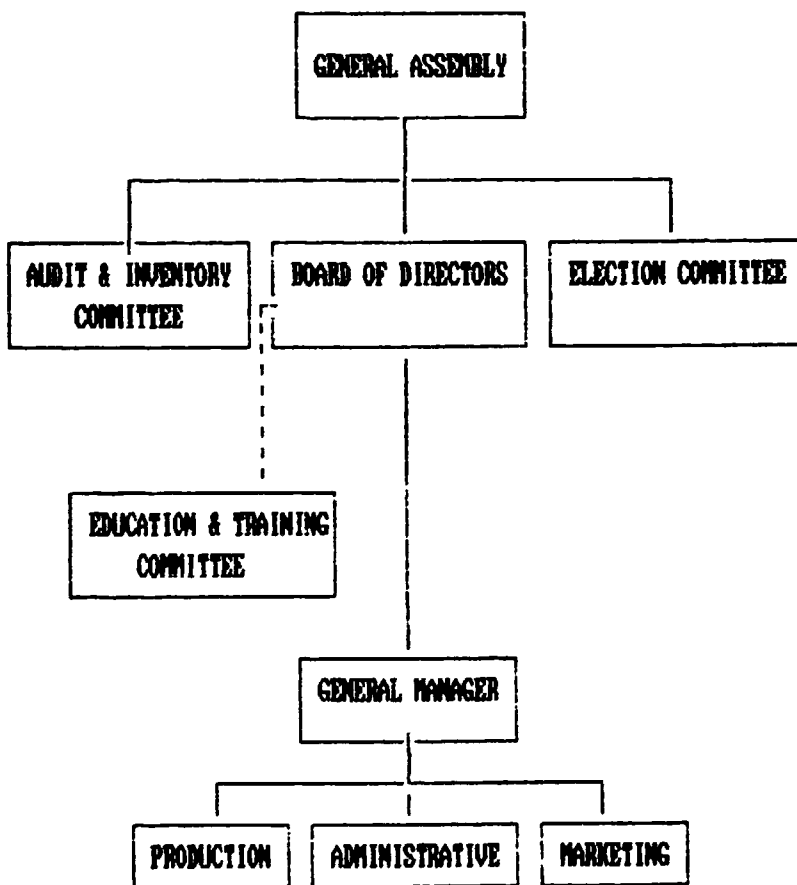
Appendix 2

PROFILE OF SABANGAN WEAVERS

| <u>Name</u> | <u>Age</u> | <u>Education</u> | <u>Yrs. with the Weavery</u> |
|------------------------|------------|------------------|------------------------------|
| 1. Agapita Abibico | 40 | Grade 5 | 35 |
| 2. Florentina Adangla | 46 | | 17 |
| 3. Maura Agaldang | 40 | HS 2nd yr | 17 |
| 4. Rosita Amides | 44 | Grade 6 | 17 |
| 5. Josefa Angel | 43 | Grade 6 | 16 |
| 6. Lucia Angel | 49 | Grade 3 | 13 |
| 7. Alfonsa Baliang | 51 | Grade 6 | 20 |
| 8. Margarita Bang-ayan | 45 | Grade 4 | 19 |
| 9. Vicenta Barbosa | 52 | none | 18 |
| 10. Simona Begman | 51 | Grade 3 | 17 |
| 11. Constanacia Bondad | 47 | Grade 5 | 19 |
| 12. Presentacion Calag | 35 | HS 4th yr | 15 |
| 13. Godoliva Comelit | 46 | Grade 3 | 17 |
| 14. Irma Dampao | 53 | none | 19 |
| 15. Rose Da-o | 35 | HS 1st yr | 17 |
| 16. Clarita Degay | 32 | HS 4th yr | 11 |
| 17. Agnes Fabricas | 40 | HS 2nd yr | 17 |
| 18. Agnes Federico | | none | 20 |
| 19. Julieta Fiao-ag | 36 | HS 1st yr | 16 |
| 20. Martha Flomen | 62 | none | 18 |
| 21. Guadalupe Galutan | 53 | Grade 2 | 16 |
| 22. Filomina Gonzaga | 42 | Grade 4 | 16 |
| 23. Alicia Gut-omen | 44 | Grade 2 | 17 |
| 24. Martina Lidaco | 56 | none | 19 |
| 25. Gloria Mangay-at | 33 | HS 4th yr | 8 |
| 26. Saturnina Nape-ek | 49 | none | 18 |
| 27. Basilia Omero | 55 | none | 19 |
| 28. Loreta Palicos | 46 | HS 2nd yr. | 20 |
| 29. Julia Peningao | 46 | Grade 5 | 18 |
| 30. Inez Pingawan | 49 | Grade 6 | 20 |
| 31. Linda Sito | 38 | Grade 6 | 15 |
| 32. Petra Siw-ang | 49 | Grade 6 | 18 |

All of the above are married with children

ORGANIZATION STRUCTURE



Appendix 4

LIST OF OFFICERS OF THE SABANGAN WEAVERY COOPERATIVE

Board of Directors

| | |
|------------------|---------------|
| Alfonsa Baliang | Chairman |
| Inez Pingawan | Vice Chairman |
| Petra Siw-ang | Treasurer |
| Rosita Amides | Secretary |
| Gloria Mangay-at | Member |

Audit and Inventory Committee

| | |
|--------------------|-----------|
| Loreta Palicosl | Chairman |
| Julieta Fiao-ag | Secretary |
| Presentacion Calag | Member |

Election Committee

| | |
|----------------|-----------|
| Maura Agaldang | Chairman |
| Agnes Fabricas | Secretary |
| Josefa Angei | Member |

Education and Training Committee

| | |
|---------------------|---------------------|
| Inez Pingawan | Ex-officio Chairman |
| Margarita Bangay-an | Secretary |

PRE MEMBERSHIP SEMINAR FOR COOPERATIVES

(Session Titles, Coverage and Process)

Session I: Nature and Scope of Cooperation

Objectives: To enable the trainees to identify the different forms of cooperation.

To enable the trainees to describe the characteristics of cooperation.

- Process:
1. Class is divided into groups of five or six members each.
 2. Each group is given sticks, paper, paste and thread and then given the following instructions:
 - build something that has meaning out of the materials given
 - work in silence without communicating or writing of notes
 - a prize is given to a group that build the most creative and clear thing
 3. After 15 minutes, the exercise is stopped. Everyone is asked to go around and look at each other's work and then judge its creativity. Vote by clapping is done. No group is allowed to clap at its own production. The group that gets the loudest clapping wins the prize.

Session II: History and Antecedents of Cooperation

Objectives: To enable the participants to describe and explain the origin and historical development of cooperation.

- Process:
1. Explain to the trainees that in order to best understand cooperative development, it is important to have an understanding and knowledge of the roots of these cooperatives. Emphasize to the trainees that some of the

particular needs of the developing countries were the same which resulted in the organization of these cooperatives.

2. Give a short resume of the historical development of cooperatives from England, Germany, North America, France, Belgium, Israel, Taiwan, Japan, Philippines.
3. After the short resume, ask the participants to cite some of the constraints encountered in the development of such cooperatives.
4. Elicit from the participants some of the solutions which resolved such constraints.

Session III: Cooperative Philosophies, Principles and Practices

Objectives: To familiarize the participants with the principles, philosophies and practices of cooperation.

- Process:
1. Participants are asked to choose between 2 things they like or prefer. A specific place is designated for those who chose a particular thing.
 2. Participants gathered in a particular place of their choice are asked to share with their co-partners the reason for their choice.
 3. Cooperative principles are then given to the group.

LEADERSHIP TRAINING SEMINAR
(AUG. 2-3, 1988)

I. Basic Concepts of Leadership

Definition of Leadership
Principles of Leadership
Qualities of a Good Leader
Types/Styles of Leadership
Roles and Functions of a Leader

II. Leadership Skills

Decision Making
Problem Solving
Communication Skills
Conducting Meetings

III. Review of Organizational Structure

IV. Introduction to Policy Making

Appendix

EDP TRAINING FOR THE SABANGAN WEAVERS

| <u>Time</u> | <u>Topic</u> | <u>Game/Means</u> |
|--------------------|--|---|
| FIRST DAY, OCT. 2 | | |
| 8:30-9:00 | Introduction to Training Program | |
| 9:00-10:30 | Levelling of Expectations | |
| 10:30-10:45 | BREAK | |
| 10:45-12:00 | Rationale of Cooperative | |
| 12:00-1:00 | LUNCH | |
| 1:00-3:00 | Self and Other Awareness | Coat of Arms |
| | (Focus: Leaders' traits) | |
| 3:00-5:15 | Life Goal Inventory | |
| | Why join the cooperative? | |
| | What do you want in life? | |
| | Where will the coop fit? | |
| | Identify possible areas of conflict. | |
| | Identify possible areas for growth. | |
| SECOND DAY, OCT. 3 | | |
| 8:30-10:30 | Risk Taking | Ring Toss/Darts |
| | (Focus: Competencies as they affect the group) | |
| 10:30-10:45 | BREAK | |
| 10:45-12:00 | Systematic Planning & Monitoring | Flag-Making |
| | (Focus: Planners & operators | |
| | Intro.to Business Planning) | |
| 12:00-1:00 | LUNCH BREAK | |
| 1:00-2:00 | .Organizational Plan | |
| 2:00-3:00 | Environmental Scanning | Creativity, Opportunities in the Community |

3:00-4:00 .Marketing Plan
4:00-4:15 BREAK
4:15-5:00 Intro.to Business Simulation Jot Pad

THIRD DAY, OCT.4

8:30-9:00 Business Simulation
9:00-10:00 .Production Plan
10:00-10:15 BREAK
10:15-11:15 .Financial Plan
11:15-12:00 Integration of Business Plan
12:00-1:00 LUNCH BREAK
1:00-1:30 Organizational Plan
1:30-2:00 Marketing Plan
2:30-3:00 Production Plan
3:00-3:30 Financial Plan
3:30-3:45 BREAK
3:45-5:00 Presentation of Bus. Plan
(Focus: Persuasion & Networking;
Feedback)

FOURTH DAY, OCT. 5

8:30-10:00 Finalization of Bus. Plan
10:00-10:15 BREAK
10:15-11:15 Life Goals Contract-making
Given the expectations
of the coop., can you
commit yourself?
11:15-12:00 Select leaders

OBJECTIVES AND PROCESS OF THE SESSIONS

INTRODUCTION TO TRAINING PROGRAM

Obj.: To make the participants aware of what they will be undergoing during the next four days.

Process: Emphasize to the participants that this training program is necessary after the pre-coop training and the leadership seminar that they had. In this program, they will be taught how to manage a business since they will be expected to get the cooperative going. Besides the management part, they will also be undergoing a training where their entrepreneurial competencies will surface. The surfacing of their entrepreneurial competencies, however, will be geared towards group efforts and not individual efforts since it is a cooperative that will be created and not individual enterprises.

LEVELLING OF EXPECTATIONS

Obj.: To level off the expectations of the participants to the objectives and goals of the program.

Process: Ask the participants what they expect to learn from the four-day seminar. The session leader then will tell them if what they expect to learn could really be learned during the four-day or if what they expect to learn could not be done during the seminar.

RATIONALE OF COOPERATIVE

Obj.: To emphasize the relevance and advantages of a cooperative over that of any other form of organization.

Process: A lecture on the rationale of a cooperative, its advantages and benefits that members could get from a cooperative.

SELF AND OTHER AWARENESS (COAT OF ARMS)

Obj.: To enhance the participants' self awareness. At the end of the exercise, he would see in concrete form an expression of his self-reflections.

Process: The participants are instructed to answer each of the following questions by drawing in the appropriate area on his coat of arms, a picture, design or symbol.

1. What things have you done which you are most proud of?
2. What achievements of your family are you most proud of?
3. What one thing can other people do to make you happy?
4. What things have you done which you regret most?
5. What would you do if you had one year to live and were guaranteed success in whatever you attempted?
6. What three things would you most like to be said of you if you died today?

LIFE GOAL INVENTORY

Obj.: To give an outline for the participants to look at their life goals systematically.

Process: The participants are asked to describe as fully as possible their aims and goals in the areas mentioned. They consider the goals that are important to them, whether they are relatively easy or difficult to attain and whether these are in conflict with their other goals.

The following format is filled out:

I. Career Satisfaction

| Particular Goals | Importance (H,M,L) | Ease of Attainment (H,M,L) | Conflict w/other goals(y/n) |
|------------------|-----------------------|----------------------------------|-----------------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |

II. Family Life

| Particular Goals | Importance (H,M,L) | Ease of Attainment (H,M,L) | Conflict w/other goals(y/n) |
|------------------|-----------------------|----------------------------------|-----------------------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |

Directions for Rating Goals

Goal Importance: After completing the inventory, rate the importance of each goal according to the following scheme.

- H: Compared to my other goals, this goal is very important.
- M: Moderately important.
- L: A lot of other goals is more important than this one.

Ease of Goal Attainment: Rate each goal on the probability that you will reach and/or maintain the satisfaction derived from it.

- H: Compared to my other goals, I easily reach and maintain this goal.
- M: I reach and maintain this goal with moderate difficulty.
- L: It would be very difficult to reach this goal.

RISK TAKING (RING TOSS)

Obj.: To stimulate participants to discover two of the action characteristics of high Nach people: taking moderate risks and using concrete feedback to improve performance.

- Process:
1. Groups of 4 are formed.
 2. Distances from one foot to 15 feet are marked on the floor.
 3. Game is played in three rounds. Each group has to pay a certain amount before they could join in the round. If a group wants to be the banker, then it is allowed.
 4. In Round I, participants can choose their distance. If a ringer is made, then money is given the shooter. The number of ringers done by each group is counted to determine the winner for that round. Each ringer is equivalent to a certain amount of money.
 5. Round II is played the same way except that each distance is equaled with a certain amount of money. The nearer the distance, the higher the amount of money earned.
 6. Round III is played in reverse. The nearer the distance, the less amount of money is earned.

SYSTEMATIC PLANNING AND MONITORING (FLAG MAKING)

Obj.: To show to the participants the importance of listening and understanding of instructions and what harm may happen if one did not listen well or understand the instructions given.

- Process:
1. The participants will be grouped into groups of four or five. In each grouping, the members will choose their leader.
 2. The leaders will be met by the facilitator and will be shown a sample of a flag. All materials in making a flag will also be given at this time. The groups should turn out an exact copy of the flag shown.
 3. The leaders will come back to their groups and explain the task that lies ahead.
 4. The flag will be made by the group.
 5. The group that turns out the flag that resembles best the flag shown to the leaders will be declared the winner.

ORGANIZATIONAL PLAN (LECTURE)

Focus: The type of organizational set-up that could work best for the group. In this case, a cooperative: choosing the right people for the right job- basis for doing so. importance of doing so.

ENVIRONMENTAL SCANNING (CREATIVITY-look for uses of scrap cloth. OPPORTUNITIES/PROBLEMS IN THE COMMUNITY)

Obj.: For participants to exercise potentials for creativity; widen their horizons beyond present limitations; explore helping and hindering factors for encouraging creativity in a person; illustrate how creativity and innovativeness contribute to success of a venture.

Process: For Creativity

1. Participants are grouped (4 each).
2. Scrap cloth is given each group and they are asked to list down as many uses they could think of that could be made out of the scrap cloth.
3. Each group chooses a representative who will

report their listing to the entire body.

For Opportunities/Problems in the Community

1. Participants maintain their previous grouping.
2. Considering their present product lines (table cloth, bags, coasters, place mats, etc.), participants are asked to identify the opportunities that their community could offer in support of their products/occupation. Problems are also identified.

MARKETING PLAN (LECTURE)

Focus: The four P's and their importance will be discussed. After this has been discussed, the here and now situation as against what they want of the future will be focused. Strengths, weaknesses, opportunities and threats in the environment will also be discussed.

INTRODUCTION TO BUSINESS SIMULATION (JOT PAD)

Obj.: This exercise integrates the managerial competencies. It simulates forecasting, planning and control in a small organization. The participants are provided opportunities for insights into aspects of organization, leadership and even elementary finance.

- Process:
1. The participants are divided into small groups of from six to eight members each.
 2. One or two observers are assigned for each group.
 3. Each group is allowed to experiment, formulate their plans and discuss how best they could achieve their goals. Forty-five minutes are allotted for this planning stage. At the end of this period, the participants must have completed their order forms and submitted them to the trainer who will fill out their orders. The groups should also fill out the planning half of their planning/log sheet.
 4. First Round of Production should be carefully timed to last exactly for an hour. Arrangements for checking quantity and quality of production need to be made so that

the final acceptable production figure can be worked out for each group. The Go-N-Go Gauge will help out with this.

The checking of production and marketing takes place after the one-hour production is over.

Each group completes paperwork (calculating profit and loss) and conducts small group discussion to ascertain lessons learned. Around thirty minutes can be allocated for this.

5. The entire group is gathered in the training room for more processing. Observers report on what they observed. More questions can be asked from the participants.
6. Second Round of Production is played exactly like the first round of production.

PRODUCTION PLAN (LECTURE)

Focus: The M's of production will be discussed: method, money, materials, manpower.

FINANCIAL PLAN (LECTURE)

Focus: The basic principles of accounting and financial management will be discussed.

INTEGRATION OF BUSINESS PLAN

Obj.: For participants to put together a plan of action for their cooperative covering the following functional areas: organization, marketing, production and finance.

Process: Participants are asked to write down their plan of action for the cooperative covering the four functional areas of management.

PRESENTATION OF BUSINESS PLAN

Obj.: To demand participants to practice their persuasive and networking techniques.

Process: The groups will select a spokesman for their group who will present their business plan. The rest of the group, however, is free to express any thoughts to help out the

spokesman in selling his plan to a panel.

FINALIZATION OF THE BUSINESS PLAN

After the critiquing of their business plans, the participants will work on a final plan of action.

LIFE GOAL (CONTRACT MAKING)

A contract will be signed by the participants committing themselves to the attainment of the cooperative's objectives and goals.

PROFILE SHEET SCORES

| | <u>Name</u> | <u>Score</u> |
|-----|---------------------|--------------|
| 1. | Agapita Alibico | 42 |
| 2. | Josefa Angel | 50 |
| 3. | Lucia Angel | 46 |
| 4. | Maura Agaidang | 57 |
| 5. | Rosita Amides | 71 |
| 6. | Alfensa Baliang | 58 |
| 7. | Margarita Bang-ayan | 55 |
| 8. | Vicenta Barbosa | 49 |
| 9. | Simona Bigawan | 48 |
| 10. | Constancia Bondad | 49 |
| 11. | Presentacion Calag | 85 |
| 12. | Godaliva Comelit | 45 |
| 13. | Irma Dampao | 46 |
| 14. | Rose Dato | 53 |
| 15. | Clarita Degay | 48 |
| 16. | Agnes Fabricas | 79 |
| 17. | Agnes Federico | 43 |
| 18. | Violeta Fiao-ag | 52 |
| 19. | Guadalupe Galutan | 46 |
| 20. | Filomena Gonzaga | 48 |
| 21. | Alicia Gut-omen | 67 |
| 22. | Martina Lidaco | 65 |
| 23. | Gloria Mang-ayat | 83 |
| 24. | Saturnina Napenek | 47 |
| 25. | Basilis Omero | 57 |
| 26. | Loreta Palicos | 79 |
| 27. | Ines Pingawan | 80 |
| 28. | Martha Flomen | 42 |
| 29. | Julia Peningsoc | 48 |
| 30. | Petie Siwong | 52 |
| 31. | Linda Soto | 45 |

One member of the cooperative, Florencia Adangla did not take the profile sheet questionnaire.

Appendix 9

SELF-RATING QUESTIONNAIRE SCORES

| Name | DNC Score | | | | | | | | | | Total |
|---------------------|-----------|----|----|----|----|----|----|----|----|----|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| Agapita Abibico | 17 | 13 | 16 | 13 | 13 | 13 | 18 | 16 | 15 | 16 | 149 |
| Florentina Adangla | 18 | 20 | 20 | 15 | 18 | 24 | 17 | 18 | 17 | 14 | 181 |
| Maura Agaldang | 15 | 16 | 23 | 18 | 12 | 17 | 19 | 19 | 19 | 16 | 157 |
| Rosita Amides | 18 | 15 | 17 | 18 | 16 | 15 | 19 | 16 | 13 | 18 | 111 |
| Josefa Angel | 19 | 17 | 20 | 19 | 17 | 19 | 19 | 20 | 17 | 15 | 178 |
| Lucia Angel | 17 | 14 | 15 | 16 | 10 | 20 | 16 | 16 | 15 | 20 | 140 |
| Alfonsa Bahang | 20 | 21 | 19 | 16 | 12 | 17 | 13 | 15 | 17 | 16 | 171 |
| Margarita Bang-ayan | 15 | 16 | 13 | 17 | 15 | 19 | 19 | 18 | 18 | 11 | 166 |
| Vicenta Barbosa | 15 | 20 | 22 | 18 | 14 | 21 | 21 | 19 | 15 | 14 | 179 |
| Simona Begawan | 14 | 13 | 12 | 20 | 15 | 17 | 11 | 10 | 10 | 13 | 135 |
| Constancia Bondad | 10 | 20 | 13 | 17 | 12 | 17 | 19 | 19 | 13 | 16 | 159 |
| Presentacion Calag | 12 | 14 | 16 | 14 | 13 | 13 | 15 | 15 | 17 | 13 | 142 |
| Godaliva Comelit | 17 | 16 | 22 | 16 | 12 | 17 | 16 | 16 | 12 | 16 | 160 |
| Irma Dampac | 12 | 8 | 12 | 6 | 7 | 12 | 10 | 10 | 10 | 12 | 99 |
| Rose Da-o | 21 | 12 | 17 | 18 | 11 | 16 | 12 | 13 | 12 | 14 | 146 |
| Agnes Fabricas | 16 | 25 | 19 | 19 | 19 | 18 | 17 | 21 | 21 | 19 | 194 |
| Agnes Federico | 14 | 17 | 18 | 17 | 17 | 11 | 16 | 16 | 14 | 11 | 151 |
| Violeta Fiao-ag | 15 | 14 | 16 | 15 | 14 | 16 | 17 | 18 | 14 | 14 | 142 |
| Martha Flomen | 14 | 15 | 18 | 15 | 15 | 18 | 21 | 17 | 17 | 16 | 166 |
| Guadalupe Calutan | 15 | 23 | 21 | 21 | 12 | 20 | 16 | 18 | 16 | 20 | 181 |
| Filomena Gonzaga | 15 | 21 | 14 | 16 | 11 | 16 | 20 | 19 | 16 | 14 | 162 |
| Alicia Gut-omer | 15 | 16 | 20 | 19 | 19 | 19 | 17 | 19 | 16 | 23 | 160 |
| Martina Lidaco | 19 | 15 | 24 | 17 | 12 | 21 | 19 | 17 | 14 | 12 | 155 |
| Gloria Mangay-at | 18 | 13 | 24 | 16 | 13 | 19 | 20 | 14 | 20 | 17 | 179 |
| Saturnina Napenek | 17 | 13 | 13 | 19 | 13 | 16 | 20 | 20 | 19 | 21 | 176 |
| Basilia Omero | 17 | 22 | 18 | 16 | 15 | 17 | 19 | 15 | 16 | 17 | 172 |
| Loreta Palicos | 20 | 13 | 21 | 17 | 13 | 21 | 17 | 18 | 16 | 14 | 175 |
| Julia Peningeo | 12 | 18 | 18 | 14 | 16 | 20 | 17 | 12 | 13 | 15 | 155 |
| Ines Pingawat | 17 | 19 | 13 | 12 | 15 | 18 | 19 | 16 | 15 | 15 | 165 |
| Linda Sito | 17 | 17 | 14 | 14 | 13 | 14 | 11 | 19 | 13 | 14 | 146 |
| Petra Siw-ang | 22 | 16 | 23 | 18 | 14 | 22 | 20 | 18 | 13 | 13 | 179 |

Legend:

PEC Personal Entrepreneurial Competencies

- 1 Opportunity Seeking
- 2 Persistence
- 3 Commitment to the Work Contract
- 4 Demand for Quality and Efficiency
- 5 Risk Taking
- 6 Goal Setting
- 7 Information Seeking
- 8 Systematic Planning and Monitoring
- 9 Persuasion and Networking
- 10 Self-Confidence

Total PEC Score

Appendix 10

FOCUSED INTERVIEW TECHNIQUE SCORES

| Name | PER Score | | | | | | | | | | Total |
|---------------------|-----------|----|---|---|----|----|----|----|----|----|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| Agapita Abibico | | | | | 5 | 5 | 5 | | | | 15 |
| Florentina Adangla | 5 | 5 | | | | 5 | | | 5 | | 20 |
| Maura Agaldang | 10 | 5 | | | 5 | | 5 | 10 | 10 | 10 | 55 |
| Rosita Amides | 5 | | 5 | | 5 | | | | 5 | | 20 |
| Josefa Angel | 5 | | 5 | | 5 | 5 | | | | | 20 |
| Lucia Angel | | | | | 5 | 5 | 5 | | | | 15 |
| Alfonsa Baliang | 5 | 5 | | | 5 | 20 | 5 | 5 | 10 | | 55 |
| Margarita Bang-ayan | 5 | | 5 | | | | | | 10 | | 20 |
| Vicenta Barbosa | 5 | | | | 5 | | | | 10 | | 20 |
| Simona Begawan | 5 | | | | 5 | 5 | | | | | 15 |
| Constancia Bondad | | | | | | 5 | | | 5 | | 10 |
| Presentacion Caiag | 5 | 5 | 5 | | | | 10 | 5 | 5 | 10 | 45 |
| Godaliva Comelit | | | | | | | | | | | |
| Irma Dampao | | | | | | | | | | | |
| Agnes Fabricas | 10 | 10 | 5 | | 5 | | 10 | 5 | 10 | | 55 |
| Agnes Federico | 5 | | | | 5 | 5 | | 5 | | | 20 |
| Violeta Fiao-ag | 5 | 10 | 5 | | 10 | 5 | 10 | | 5 | 5 | 55 |
| Martha Flomen | 10 | 15 | | | | | 10 | | | | 40 |
| Guadalupe Galutan | | 10 | | | | 5 | 5 | | | | 20 |
| Filomena Gonzaga | | 5 | 5 | | 5 | | | | 10 | | 25 |
| Alicia Gut-omen | | 5 | | | | 5 | | | | | 10 |
| Martina Lidaco | 5 | 10 | 5 | 5 | | | | | | | 25 |
| Gloria Mangay-at | 5 | 10 | 5 | | | | | | 5 | 5 | 30 |
| Saturnina Nape-ek | 5 | 5 | | | | | | | 5 | | 15 |
| Basilisa Omero | | 5 | | | | | | | | | 5 |
| Loreta Palicos | 10 | 5 | 5 | | | 5 | 15 | 5 | 10 | | 55 |
| Julia Peningec | 5 | 5 | 5 | | 5 | 5 | 5 | 10 | 5 | | 45 |
| Ines Pingawan | 10 | 5 | 5 | | 5 | 15 | 10 | 10 | 5 | 5 | 70 |
| Linda Sito | | | | | | | | | | | |
| Petra Siw-ang | 5 | 5 | | | 5 | 15 | | | 5 | | 35 |

Legend:

PEC Personal Entrepreneurial Competency

- 1 Opportunity Seeking
- 2 Persistence
- 3 Commitment to the Work Contract
- 4 Demand for Quality and Efficiency
- 5 Risk Taking
- 6 Goal Setting
- 7 Information Seeking
- 8 Systematic Planning and Monitoring
- 9 Persuasion and Networking
- 10 Self-Confidence

Total Total PEC Score

PEC SELF RATING QUESTIONNAIRE

INSTRUCTIONS:

1. Dagitoy masungbatan ket agdagup limapulo ket lima (55) nga abbaba nga pagsasao (sarita). Basaenyo a nalsing to kada saao ket desisyonanyo no kasano iti panangiladawanyo ito bagiyo. Sidupudno kayo coma iti bagiyo. Lagipenyo, awan siasinoman nga makaaramid iti maysa a banag iti kasta a kapintas unay, wenno ketdi ta saan nga mayat met nga masapulap napintas ti panakaaramid ti amin.

2. Agpili kayo iti maysa a numero iti baba a mangipakita no kasano ti panangiladawanyo iti bagiyo.

5 - dancanayon 3 - segpaminsan 1 - saan a pulos
4 - gagangay 2 - man-mano

3. Isurat ti numero a piniliyo iti linya iti makanawan ti pagsasao. Daytoy ti ejemplo.

Sicacalma-ak iti tiempo ti didigna (stressed situation) _____

4. Siguro adda kasla agpada nga pagsasao ngem awan itidua man nga agparehas unay.

5. Pangngarasiyo koma ta sungbatanyo amin nga saludsod/wenno paghsasao.

1. Birckek dagiti banag a kasapulap nga matrabaho _____

2. No maisango ak iti narigat wenno nadagsen nga problema, adu nga oras ti magpadobadasak nga pangibirak iti solusyonna _____

3. Ileppasko ti trabanok iti masapa wenno iti naituding nga oras _____

4. Madanagannak no saan nga napintas ti panakaaramid ti maysa a banag _____

5. Mas cayatko ti sitwasyon nga matenngel ko ti pagbalinanna no mabalina _____

6. Paga-ayatko nga mangpan-panunot iti masakbayan _____

7. No agrugiak iti baro nga trabaho wenna proyekto, agkolekta-ak iti adu nga informasyon sakbay nga irugik _____
8. Iplanok ti dakkel nga proyekto babaen ti panang-bingay-bingayko iti babassit nga trabaho daytoy _____
9. Aiaek ti suportan ti dadduma kadagiti reiomendasyon ko _____
10. Napigsa ti namnamak nga agballigiak iti aniaman nga ipadasko nga aramiden _____
11. Uray siasinoman ti makipatengak (makisa-okak), napasnekak nga agdengngeg _____
12. Aramidek dagiti banag nga kasapulan nga matrabaho sakbay nga adda mangibaga kaniak _____
13. Manin-adu nga ipadasko nga mang-alulukoy kadagiti tattao nga mangaramid iti kayatko nga aramidenda _____
14. Takderak wenna sipupudnoak kadagiti inkarik nga aramiden _____
15. Napinpintas ti trabahok ngem dagiti katrabahoak _____
16. Saanko nga ipadas nga aramiden ti baro a banag no saanko pay nga siguradoen nga agballigiak it daytoy _____
17. Sayang laeng ti oras nga pakadandanagan no ania iti aramiden iti biag mo _____
18. Birokek ti pamagbaga dagiti tattao nga adu ti ammoda maipapan iti trabaho nga ar-aramidek _____
19. Panunotek dagiti pagsava-atan ken pagdaksan wenna dagiti nadumaduma a wagas nga mangleppas wenna manggun-od iti maysa a banag _____
20. Awan iti adu nga oras ti mangpanpanunotak no kasano nga ma-swis ko ti dadduma nga tao _____
21. Baliwak ti panunotko no napigsa ti panang-contra ti dadduma iti kapanunotak _____
22. Marurodak/wenna masuronak no saanko nga maala ti kayatko _____
23. No adda mangserra iti padpadasek nga aramiden, ipadasko latta nga mangleppas wenna manggun-od iti kayatko _____

24. Kayatko dagiti karit wenno bano nga gundaway iti biag _____
25. Si-aavatak nga mangaramid iti trabaho ti sabali nga tao no kasapulan iti panatallipas na iti nailuding nga oras _____
26. Madanagannaak no na-ayudakano ti oras a _____
27. Timbangek ti tsangsak nga agballigi wenno maupay sakbay nga desisyonek nga aramiden ti maysa a banag _____
28. Dakdakkel ti tsangsak nga matungpal ti panggep ko ti biag no nas ammok ken nalawlawag ti kayat ko nga aramiden _____
29. Agtignayak nga saanko nga savangen ti orasako nga agkolekta iti informasyon _____
30. Padasek nga panunoten amin nga problema a mabaln nga umapay kaniak ken iplanok ti aramidek no kada problema ket mapasamak _____
31. Agpatulongak kadagiti importante nga tattao iti panakatungpal dagiti panggep ko _____
32. No adda padasek a narigat wenno kasla maysa a karit nga banag, napigsa ti namnamak nga agballigi _____
33. Iti nabalabas, adda dagiti naka-up-upayak _____
34. Mas kayatko dagiti banag wenno trabaho nga ammok unay wenno naka-iruamak _____
35. No maisangoak iti pakarigatak unay, dagus nga mapanak iti dadduma nga banag _____
36. No adda ar-aramidek nga trabaho para iti maysa a tao, ikanigatak nga mangisigurado iti pakaragsayan dayta nga tao iti trabaho _____
37. Saan a pulos nga kontento ti nagsaklo iti panakararamid dagiti banbanag; Panayon nga pampanunotak nga adda mas napinintas nga panaka-aramidek _____
38. Aramidek dagiti batag nga kabuchuteng _____
39. Adda nalawag nga planok para iti biag ko _____
40. No adda ar-aramidek nga proyekto para iti maysa a tao, adu ti saludsod ko tapno magsiguradok nga naawatak ti kayat dayta _____

- nga tao _____
41. Bangkok dagiti problema no kinsua da, a saanko
metdi nga padasen nga mangpaddapadan kadagito. _____
 42. Tapno magaw-atak dagiti amin panggepko, agpanunotak
kadagiti solusyon nga pakainarudan dagiti amin
nga mainanig iti problema _____
 43. Nagintas ti trabahok _____
 44. Adda dagiti ocasyon nga inusanko para iti pagsaya-
atak ti maysa nga tao _____
 45. Ipadasko nga aramidem dagiti baro wenno nair-
supsupaci nga banag kadagit inar-aramidko
iti napalabas _____
 46. Adu nga wagas ti ipadasko nga mangsolbar kadagiti
banag nga mangtiped iti panakatungpal dagiti
panggepko _____
 47. Ti panilyak ken personal a biagko ti mas
importante kaniak ngem dagiti panakatungpal
dagiti trabahok iti oras nga inkeddengko iti
bagik _____
 48. Ihinokko ti panakalampas a feras dagiti trabahok
iti pagtrabahaok ken iti balay _____
 49. Aramidek dagiti banag nga kunsen dagiti dadduma
a kabutbuteng _____
 50. Ti panagdanagko iti panakatungpal ti linawas nga
panggepko ket kas met iti danagko iti tinawen
nga panggepko wenno arapa-apko _____
 51. Napanak kadagiti naderaduma nga paggabuan ti
informasyon tapno maka-alalak iti tulona para
kadagiti trabaho wenno proyekto _____
 52. No saan nga akurri ti maysa a solusyon iti
problema, agpanunotak iti sabali pa nga
solusyon _____
 53. Mabalinko nga nalawan ti paggisa nos kapanunotan
wenno opinionon dagiti dadduma nga tao _____
 54. Saanko nga mabaliwan ti desisionko unay no saan
nga unannugot ti daaduan kenak _____
 55. No adda iti saanko nga ammo, saanko nga
panpanunotan ti panang-amin ko iti daytoy _____

CASE STORY:

SABANGAN WEAVERS COOPERATIVE*

The Sabangan Weavers Cooperative, Inc. is a group composed of 32 women engaged in the ethnic craft of loomweaving in Sabangan, Mountain Province. Formally registered in January 1989, the cooperative evolved from an informal group of nine women organized, supported and closely supervised by Belgian missionaries more than 20 years ago. From such shaky, dependent beginnings, the cooperative today eyes full self-reliance as well as greater productivity and profitability in its operations, in line with its new "personality" as a producers cooperative.

How it began

The Sabangan Weavers Cooperative began in 1968 as a project of the Belgian CIM Mission to help the poorest of the poor in Sabangan.

* Written by Myrna R. Co of the U.P. Institute for Small-Scale Industries for the "Packaging of Experiences" component of the "Development of Cottage, Small and Medium Industries (DECSMI)" project sponsored by the United Nations Development Programme (UNDP) and the United Nations Industrial Development Organization (UNIDO) and implemented in 1988-89.

Sr. Erma Vandervilt and Fr. Omer Jonkhere, then parish priest of Sabangan, observed that most of the townspeople lived on subsistence farming. Most of them were tenants: those who owned land had very small parcels; others were engaged in kaingin farming. By and large, economic needs were hardly met. The situation prompted the two missionaries to think of ways to uplift economic conditions in the community.

The offshoot was a community weaving project for women--envisioned not only as a livelihood program but also as a means of fostering Christian unity and community spirit.

Sr. Erma screened and selected the first group of weavers. There were nine women, most of them young mothers, who composed the pioneer group of weavers -- Alfonsa Ballang, Ines Pingawan, Agnes Federico, Loreta Palicos, Basilia Omero, Constanca Bondad, Virginia Bondag, Lea Wigwigan and Florence Peningeo. To teach the women weaving skills, a young but experienced weaver named Bertha Haya was summoned from Lagawe, capital town of nearby Ifugao province. Sixteen-year-old Bertha was to serve as mentor and supervisor to the women from then until 1960 when she decided to go back to her hometown to set up her own business.

By November 1968, the weaving project was in progress. Two weaving looms were brought in from Lagawe and installed at a room inside the Mission compound where the weavers temporarily set up shop. The women turned out placemats, table runners, coasters

and ribbons and were paid on a piecework basis. As production increased, more women joined in and more looms were required. The need for additional looms was filled by local carpenters who were able to reproduce the Iagawa originals.

Sr. Erma made the initial arrangements to sell the woven products to Manila-based Tahanan Display Room. This is the marketing arm of Tahanang Walang Haptanan, another POCW supported organization, which runs livelihood projects for the physically handicapped. Tahanan turned out to be the first and to this day still the only major market outlet for the weavers. Tahanan provided the weavers with the threads which they in turn sent back as woven products -- an arrangement which has been sustained to this day.

In November 1973, a fire gutted down the weaving site, along with all the equipment, putting all weaving activity to a halt. Weaving operations resumed the following year after the women pleaded with Sr. Erma to let them continue weaving. The nun assented but only on the condition that each weaver provided her own loom.

By about this time, a "Weavers Day" was declared by Sister Erma to be observed every August 15 to coincide with the Feast of the Blessed Mother's Assumption. The day was chosen in the hope that like the Blessed Mother -- herself known to be an excellent weaver, the weaving project would one day "go up" and succeed. Weavers Day is traditionally observed with a special mass or

other religious activity, followed by folkdancing and general merry making. A mini product fair is also usually held.

Another tradition was begun by still another Belgian nun, called Sr. Levi. Every month, the nun would gather the weavers to go on a spiritual recollection. This practice has endured to this day, but no longer as a regular activity.

Early Attempts toward Self-Reliance

In 1979, Sister Erma, who began it all, retired from active missionary work. At this point, the Vicariate of the Mountain Province took interest in the project. Fr. Pat Guyguyon, head of the Montanosa Social Action Center (MSAC), was sent by the Vicar to help the weavers organize themselves into a self-managing organization. It used to be understood that the Mission owned and managed the project and the weavers themselves were merely workers.

With an eye towards self-reliance, a weavers association was formed in 1979. A president, a vice president, a secretary and other officers as well as an overall production supervisor were elected. Alfonsa Baliang, one of the pioneer weavers, was elected founding president while Bertha Haya was chosen overall supervisor. When Bertha left Sabangan in 1980, Alfonsa took over the supervisory function until 1986.

Fr. Cuyguyon's involvement with the group, however, was cut short before the goal of self-reliance was achieved. In the words of some of the women, they still did not know how to manage the project as a business enterprise. Many of the women holding offices did not exactly know what responsibilities their positions entailed. In other words, in spite of the attempts at organizing themselves to be able to self-manage the project, they actually felt themselves not much more than the laborers that they have always been.

From the time of the 1973 fire until 1985 the weaving site moved from one rented private house to another. Finally, in April 1986, the weavers occupied a building which used to house the phased-out elementary school. Rented at P400 a month, spacious and located near the main road and the Catholic Church, it was a most suitable site for the weavery. To this day, the weavers remain here although their lease expired in December 1987. When the lease ended, there was some talk about acquiring a building and lot but they could not raise the money for it.

Status of the project as of 1987

From their early days of weaving until 1987, the weavers saw little change in the products they turn out, the methods and equipment they use and the ways they market their products.

As of old, the weavers still made placemats, coasters, table runners, religious vestments and ribbons. Over time, a number of items were gradually added to the product line, including wall hangings, curtain materials, traditional tapis (a woman's wear similar to the modern-day wrap-around skirt) and other wearing apparel, belts as well as purses and bags made of handwoven fabric and sewn using sewing machines.

Ethnic patterns of lizards, shield and human figures as well as landscape scenes and flower designs were largely retained in the products. Nipa hut designs and seasonal Christmas designs were among the innovations made through the years.

The weavers were adept in plain weaving -- first using backstrap* (single-harness) looms and later two-harness rooms. They have specialized in plain weave as well as variations it. Each weaver owns a double-harness floor loom. Most of these, however, eventually showed traces of wear and tear and required repair. Over time, the group was able to acquire four automatic wide looms, a donation from St. Louis University (another ICM-supported institution in Baguio City) and eight small looms as well as two sewing machines, donated by the ICM sisters. Still, the equipment available allowed the weavers to produce only plain-weave fabrics and some variations of these and little else. Moreover, very few weavers knew how to create innovative designs.

*Backstrap weaving is traditional weaving wherein the back of the weaver serves as a second harness.

Aside from the main outlet (Tahanan Display Room), sales were made from walk-in buyers. There was very little done by way of aggressively promoting and advertising the products.

For the year 1987, gross sales amounted to P417 thousand. Records show that from 1985, sales figures were on the decline. Asked about reasons for the downward trend, Gloria Mangayat, the bookkeeper opined that this was possibly because of the limited orders being placed by Tahanan and the delays that sometimes take place in the delivery of threads.

Because of the limited market, production did not go on at full capacity. Weavers generally worked on a rotation basis. When not weaving, the women would often work in the farms. On the average, a woman weaver worked only half of the time. When working, she earned an average of P40-50 a day. To augment their income some women raised pigs, accepted tailoring/sewing jobs at home or sold foodstuffs.

By 1988, there was very little money in the organization's account. However, they have total collectables from Tahanan in the amount of more than P300 thousand and an inventory of yarns worth P340 thousand.

As to organization, the group was then organized into sewing, weaving and warping units, with an overall supervisor at the top.

A bookkeeper takes charge of all accounts. In addition, the group elected a set of officers on a yearly term. Generally speaking, however, the officers functioned only nominally; many of them had no clear idea regarding the responsibilities of their position. Decision-making responsibilities had not been clearly delineated and members were often at a loss as to who to approach when action is needed.

1988: The Entry of IFI

The Igorota Foundation, Inc. (IFI) first visited the weavery early in 1988. The plight of the Sabangan weavers was brought to the attention of IFI by Fr. Guyguyin of the MSAC. Since one of the foundation's primary concerns is the promotion of income generation activities as well as the development of women in the Cordilleras, IFI decided to help the women.

Under the terms of the project which it forged with the United Nations Industrial Development Organization and the National Commission on Women, the IFI aimed to provide the women weavers of Sabangan with the managerial and technical skills, as well as the entrepreneurial capabilities needed to efficiently operate the business on their own.

To this end, IFI sought to restructure the group into a self-reliant cooperative which will be able to develop leadership from within, orient the women to entrepreneurial values, identify new markets, create new products and use new and better technologies.

Organizational and Leadership Development

One of the first activities conducted by the IFI for the women was a pre-cooperative education seminar, where the women were taught about the concept and mechanics of a cooperative. Held in June, 1988, the workshop mainly sought to inculcate the value of self-reliance among the women and to enable the women to redefine their goals as individuals and as a group.

During the seminar, the women recognized that they have formed a bond of dependency with the religious mission (ICM), especially Sr. Erma, and agreed to begin taking a self-reliant approach in working for the progress and success of their weavery.

After the workshop, the group formulated and ratified a new constitution and by-laws. Shortly, they started to prepare the documents needed to register the group with the Securities and Exchange Corporation as a cooperative.

A leadership training seminar for the officers was next conducted in early August with the assistance of the Mountain Province Development Center of Bontoc, the program identified and discussed leadership qualities and behavior. In turn, the women tried to look for these qualities in themselves. According to some of the officers who attended the leadership program, the training was useful in improving their relationships with other members. Mrs. Baliang, president, asserted that she learned to be more patient. At the same time, she said: "I wish I were younger because then I would have learned and developed leadership qualities better." Mrs. Loreta Palicos, production chairman, felt that she was able to accept mistakes graciously and learn from them after the training. Another officer thought that it was quite useful in reorganizing the weavers into a cooperative. Overall, the officers felt that the training was useful, although some couldn't exactly say why nor how.

The leadership training was followed by an entrepreneurship development program (EDP) conducted in October by the IFI with the assistance of a team from the U.P. Institute for Small-Scale Industries. In preparation for the EDP, the members were asked to accomplish profile sheets to gauge entrepreneurial orientation of the women. In addition, some of the women underwent focused interviews, another instrument intended to measure the personal entrepreneurial competencies (PECs). Several women got moderately high scores in the personal profile and focused interview instruments.

During the EDP training itself, the women were made aware of those personal qualities and competencies generally associated with successful entrepreneurs. They were asked to examine themselves in terms of these qualities and competencies and then urged to develop and maximize these qualities in their business and personal lives. The EDP training was supplemented by a business planning workshop. Efforts were taken to adopt both training programs to the cultural and literacy level of the participants.

When later asked about their opinions regarding these training programs, most of the women said they found them useful (although many couldn't explain how nor why) although they found the business planning concepts difficult to understand. Both trainings were conducted in English-Pilipino by the UP ISSI resource persons with Ilocano translations being provided by staff from IFI.

After the EDP training, a new set of officers were appointed by the IFI officer based on the women's performance in the entrepreneurship selection instruments as well as during training. They were: Alfonsa Baliang, president; Josefa Angel, vice president; Rosita Amides, secretary; Petra Saw-ang, treasurer. Committees were likewise set up. Josefa Angel was head of education and training; Maura Agoldong, election; Julieta Fiac-ag, audit and inventory; Loreta Palicos, production. Agnes Fabrica was named of the weavery project and

Gloria Mangay-at, bookkeeper. Most of the designates were acceptable to the members, except Agnes, a relative newcomer and "outsider" (she does not belong to the majority tribe). Her designation as manager created considerable resentment at first, but IFI was convinced of Agnes' ability. Later on, the members came to terms with the decision, although still with reluctance for some.

By January 1989, the weavers group was formally registered with the Securities and Exchange Commission as the "Sabangan Weaver's Cooperative."

Technical Assistance

By April, 1989, IFI and UNIDO fielded a technical consultant to the cooperative to identify technical and other production-related problems and put in place appropriate measures to solve the problems and improve production in general.

Under the guidance of the consultant, the weavers upgraded their skills in two-harness loom operations. They were able to learn how to do ikat weaving* as well as make and execute new designs such as Inkle and clasp designs as well as chambray, stripes, checks, plaids, border designs, etc.

*A weaving technique characterized by tie-dyeing. Ikat-woven products have been popularized by Baguio-based commercial weavers and are gaining wide markets abroad. Hands-on training in various aspects of weaving was conducted.

This includes proper treading, picking, warp tension, spacing of cloth, combining colors in yarns, forming of straight selvages, etc. In addition, the weavers learned to weave light fabrics which can be processed into new products.

By August 15 -- Weaver's Day -- the cooperative was able to put up a mini fair featuring new products -- including ikat-woven bags and assorted items using the clasp design and other designs.

By May that year, too, the weavers knew how to read and write weaving instructions/manuals as well as compute production and sales cost of their products.

Training in preventive maintenance taught the weavers to take proper care of their equipment and to check them for defects before starting weaving operations. This was also useful in controlling quality, in which the weavers underwent some training as well.

One loom was converted into a four-harness loom and its capability was demonstrated to the weavers.

Other improvements which took place were the improvement of plant layout and the streamlining of stockroom and inventory system and facilities.

Sometime in May, 16 of the women took a trainer's training course, under the auspices of the National Manpower and Youth Council (NMYC) and with guidance from the technical consultant, for the purpose of transferring the skill to the younger generation. Subsequently, a two-week program was held where the new trainers had a chance to teach weaving to young women of Sabangan. Thirty women were trained, many of whom were the weaver-trainers' own daughters and relatives. Many of the weavers felt a sense of achievement in having passed on the craft to others and in having realized that they can be trainers, too. Some also felt that the training provided a bigger reservoir of skills to be tapped in case the cooperative expands.

In June, through the intercession of IFI, a team from the Department of Trade Industry (DTI) regional office based in Bontoc visited the cooperative. In a dialogue with the weavers, the DTI explored ways of assisting the cooperative. Subsequently, the DTI gave a grant for the purchase of raw materials and equipment. Likewise, it promised to send selected weavers on study visits to similar weaveries and cooperatives. It was also through the assistance of DTI that another agency, the Department of Science and Technology (DOST) donated lumber for the conversion of some two-harness looms into four-harness ones.

As of September, 1989, conversion of looms was in progress. Repair of old and defective looms was also being undertaken.

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Marketing Assistance

One of the first things the IFI did to assist the cooperative in improving its market was to carry its products in the IFI display and sales outlet in Baguio City. The outlet carried as well other items produced by other livelihood groups being assisted by the Foundation.

The Sabangan women were likewise encouraged to be more aggressive in promoting and selling their products. In October, 1988, during IFI's anniversary celebration, for instance, the women put up a sales exhibit in Baguio City. Again, in April 1989, they participated in the Northern Luzon Island Fair, a DTI-sponsored activity as well as in the Igorote Congress and Fair-- both held in Baguio City.

Whereas the women used to rely only on fishman orders and walk-in sales, they eventually learned to take more active marketing initiatives. The weavers took turns putting up stalls during "tiangge" (market day) of neighboring municipalities, like Bontoc and Sagada.

With the encouragement of the consultant, the women began to approach offices to offer their products. These efforts met with some success: the DFI office in Bontoc, for example, placed a sizable order for woven tabards to be used as office uniform.

Financial Management Assistance

Another area in which IFI sought to extend assistance to the weavery is financial management, including recordskeeping, pricing and collection of receivables.

First of all, in September, 1988, several weavers were sent to Bontoc to attend a bookkeeping seminar for new cooperatives conducted by the Mountain Province Development Center (MPDC).

Later, the IFI arranged for a bookkeeping consultant from MPDC to spend time with Gloria Mangayat, the bookkeeper, in order to streamline the cooperative's financial records and recordskeeping system. The books as of September, 1989, are in the process of being studied and rationalized.

Assistance was also provided in the aspect of costing and pricing. When the IFI first came to the weavery, they discovered that items being sold to Tahanan were being priced in such a way that cost of threads was still being inputted even though Tahanan has been supplying the threads. This case of "double accounting" has since been rectified. Guidance in other costing problems is also extended.

One of the weavers' most urgently-felt problems has to do with their inability to collect receivables from Tahanan, their major outlet. In fact, the cooperative owes the members some money in backages and bonus pay. IIF and the technical consultant and sometimes, some of the officers have followed up the Tahanan accounts. In line with the goal of self-reliance, the officers are encouraged to go to Manila to dialogue with representatives of Tahanan in behalf of the cooperative. As of September, Tahanan has been remitting partial payments to the cooperative--but not in amounts satisfactory to the members.

Tahanan used to send remittances to the weavery through the Provincial Vicariate. With the setting up of the cooperative, payments have begun to be sent to their own account with the Philippine National Bank.

Systems of determining inventory and work-in-process are also being set up.

Forthcoming activities

In the next few months, other improvement and assistance programs are expected to be laid in place or implemented.

These include training of weavers on running and executing designs on a four-harness loom, remedial teaching of knowledge and skills previously reported, training on product development, drawing up concepts for product packaging, research on product

concepts for handwoven fabrics, guidance on quality control and standardization. Development of new markets is also a priority.

Post-IFI outlook

As early as November 1989, IFI has drawn up a document setting guidelines that will enable the cooperative to survive and prosper long after the IFI disengages itself from the project. The document identifies duties and responsibilities as well as specifies officers who will assume such duties.

More than technical, financial or marketing problems, the primary concern of IFI is to develop managerial and entrepreneurial qualities as well as team spirit among the women in order for them to achieve, at last, the goal of self-reliance. The women themselves seem to lack a full grasp of the importance of this aspect. During interviews, they focused their concerns on the acquisition of equipment, finding new buyers, acquiring their own building and, most of all, being able to work and earn steadily.

From the interviews, the women seem divided as to their perceptions of the cooperative's future success. Their president, for example, is hopeful "...because we are willing to work hard, sacrifice and cooperate with each other." Another bases her optimism on the fact that "many are helping us." Others, however, do not feel as confident. One officer felt they

were earning less because orders are on the decline. Others were pessimistic for reasons that most failed to explain.

All the pioneer weavers, except one, have stayed on in the cooperative. Economically, most are still marginals. Most of them are still farmers: some take on other livelihood activities like pig-raiting, tailoring and sewing, cooking and selling of native delicacies.

Most of the women are middle-aged and seem hard-pressed to make the transition from being weavers and workers to being self-managing members and owners of a cooperative. The words of their president, Alfonsa Baling, partly explains their predicament: "I wish I were younger!"

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Sabangan Weavers Cooperative