



UP-ISSI

newsletter

RESOURCE MATERIALS AND
DOCUMENTATION CENTER
(RMDC)
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ISSI CELEBRATES 24TH YEAR

The UP-Institute for Small Scale Industries marked its 24th founding year last June 26 with the celebration of a solemn mass.

Established in 1966, ISSI is the national training institute for Philippine small scale industries. Its mission and functions have been defined under Republic Act 6041, which established the Institute as a permanent agency of the government.

In the past years, the Institute has accomplished much in terms of EDP training, integrated EDP projects, network building, research and information. These accomplishments may be considered a product of the Institute's efforts in the areas of staff training and development, staff reward system, administrative systems, facilities upgrading, and maintenance of linkages with the SME public as well as with funding and supporting organizations.



The accomplishments have given focus to the ISSI vision of being an innovator, facilitator and national center for entrepreneurship development as well as a prospective center for ASEAN cooperation.

ISSI DIRECTOR IN BANGKOK CONFERENCE

The Asian Business Congress for Human Development (ABCHD) conducted its 5th Congress last May 17-19 in Bangkok, Thailand. The theme of the conference focused on "Managing Business in the 1990s: Asians Working Together."

The congress addressed some of the major problems facing the Asian region in the coming decade, particularly in the areas of the relationship between Asian countries vis-a-vis the emerging trade blocs.

Chief executive officers and business leaders, selected senior government officials, and academicians from Hong Kong, Australia, India, Indonesia, Malaysia, Japan, Korea, Taiwan, Thailand and the Philippines attended the conference.

Director Melito S. Salazar, Jr. chaired the workshop on Micro Small Scale Industries. Director Salazar presented a paper on "BUSINESS" — Helping the Poorest of the Poor." The paper was a call to Asian Business not to delay its social responsibility in providing venues for the disadvantaged sectors to participate in industrial development.

The ABCHD is a movement catalyzed by Asian leaders of business and industry, coming from diverse cultures and professing different faiths, who share a common objective: to seek a better understanding of their social responsibilities in directing business enterprise towards meeting the basic human needs and improving the quality of life of the peoples of Asia.

WORK

THE DTI-JVOFI LOAN ASSISTANCE PROJECT

The Jaime V. Ongpin Foundation, Inc. (JVOFI) has been tapped as a fund conduit by the Department of Trade and Industry (DTI) under its Tulong Sa Tao - Self Employment Loan Assistance Program. In 1989, the DTI released P400,000 to the JVOFI, which in turn relents the loans to existing and aspiring entrepreneurs in Baguio City and Benguet.

JVOFI offers affordable loan packages ranging from P1,000 up to P25,000, payable on a monthly basis for a maximum term of six months. The loans are secured by collaterals and guarantors.

As of May 1990, the DTI-JVOFI Loan Assistance Project has served 34 micro-entrepreneurs from Baguio City, La Trinidad and Tublay. Ten of these entrepreneurs have already renewed their loans. A total of P930,000 in loans has already been disbursed as financial assistance to the beneficiaries.

They are engaged in manufacturing slippers, knitted sweaters,

handwoven fabrics, leathercraft, brass items, silver jewelry, stuffed toys, wall decor, wood carvings, decorative clay pots, baked food products, fruit jam, dried fish, food processing and machine spare parts.

The Tulong sa Tao Self-Employment Loan Assistance Program of the DTI involves the active participation of private voluntary organizations, such as the JVOFI, in entrepreneurship development.

The DTI tapped the JVOFI as a conduit of financial assistance because the Foundation has already gained substantial experience in various lending projects, including the installation of internal financial systems and controls.

Ms. Nathalie C. Velasquez is the JVOFI project coordinator for the DTI loan assistance project. (M.N. Meneses)

TRAINING PROGRAMS FOR OFFICIALS

Program Title: 4 Project Appraisal and Evaluation with Attachment Training for Asian Development Bank Pakistan Bank Officers

Sponsoring Agency: Asian Development Bank (ADB)
Duration: P May 28-June 15, 1990
No. of participants: 10

The Asian Development Bank of Pakistan is one of the premier banks engaged in extending financial assistance to agricultural communities in Pakistan. Recognizing the need to expand its service and reach out to the less fortunate, the bank expanded its field operations. The bank in its effort to strengthen the capabilities of its officers requested for a program that will upgrade the officers' competencies in carrying out their tasks in appraisal, evaluation, monitoring and documenting of agro-industrial projects.

The Pakistani officers were: Nisar A. Malik, Director of the Project Appraisal Department, Muazan Ali, Asst. Director of the Foreign Assistant Department, Rauf Ahmad, Deputy Director of the Project Debt Control Department, Bilal Agha, Deputy Director of the Project Promotion Department, Dr. Akif Napees, Asst. Director of the Project Control Department, Nazir A. Minhas, Deputy Director of the Foreign Assistant Department, Imrana Faroqui, Assistant Director of the Foreign Assistant Department, Muhammad Ashraf, Asst. Director of the Monitoring and Evaluation Department and Muhammad Rashid, Asst. Director of the Monitoring and Evaluation Department.

The study program was designed to enable the bank officers to get exposures in micro and small enterprises promotion and

development in the Philippines as well as gain some insights on the various strategies such as credit scheme and management for micro and small enterprises.

Program Title: Study Tour on Cooperatives and Small Enterprises of Vietnamese Officials

Sponsoring Agency: International Labor Organization (ILO)
Duration: 4 June 25-29, 1990
No. of participants: 9

The program was part of a three-monthly visit of Vietnamese officials to study management development in cooperatives and small enterprises. The other countries were Korea and Thailand. The program focused on national policies, strategies for promotion of small enterprises in the Philippines and institutional structures required in such key areas as credit, export promotion, training and extension services.

The officials who attended the program were: Mr. Doan Do, Director General of the Central Institute for Economic Development (CIED), Mr. Nguyen Tuan, Vice Director of CIED, Mr. Nguyen Thjen Luan, Vice Minister of the Ministry of Agriculture and Food, Mr. Nguyen Chi Yu, Chairman of the Central Council of Cooperatives and Non-State Industrial Production Unit. Mr. Nguyen Van Anh, General Director of the Industrial Service of Ho Chi Min City, Mr. Nguyen Ngoc Le, Vice Chairman of the People's Committee of Hanoi City, Mr. Do Trong Back, Director of Planning Department of the Ministry of Light Industry, Mr. Dung Ngovan, Director of Industrial Department of the Danang People's Committee and Mr. Nguyen Thi Hien, Researcher/Trainer and Interpreter of CIED.

WORK

COMPLETED AND ON-GOING TRAINING PROGRAMS

Program Title: 36th Managers' Course

Duration: 4 March 5-June 5, 1990
No. of participants: 22

The course was designed to enhance the managerial competence of participants by exposing them to the broad spectrum of management functions, tools and techniques.

Program Title: Young Entrepreneurs Program

Duration: April 6-June 2, 1990
No. of participants: 33

The program aimed to provide the young participants with a venue to practice entrepreneurship and enable them to apply necessary personal entrepreneurial competencies in the process.

Program Title: Training of Trainers for 3rd Year Entrepreneurship

Sponsoring Agency: Department of Education, Culture and Sports (DECS)-Bureau of Secondary Education-Secondary Education Development Program

Duration: May 5-June 1, 1990
No. of participants: 28

The DECS has prescribed the implementation of the Technology and Home Economics subject in the Public Secondary Schools level to give the students practical and exploratory experiences in four major component areas which are: industrial arts, agricultural arts, home economics and entrepreneurship.

The training of trainers for the Entrepreneurship component aimed

to provide the teacher-trainers with a theoretical framework of entrepreneurship development and its relation to national economic development and its relation to national economic development as well as with a practical experience on entrepreneurship itself.

Program Title: Project Study Preparation Course (PSPC) for DOST Technical Staff-Batch III

Sponsoring Agency: Department of Science and Technology (DOST)
Duration: May 14-25, 1990
No. of participants: 24

This second program conducted for the technical officers and staff of DOST reaffirmed DOST's effort to strengthen the capabilities of its staff with the end in view for a more

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PROJECT HANAPBUHAY (PHB)

A collaborative undertaking of the Small Enterprises Research and Development Foundation (SERDEF), the International Association of Business and Economics Students (AIESEC), the Philippine Australian Community Assistance Program (PACAP) and the UP-Institute for Small Scale Industries (UP-ISSI), PROJECT HANAPBUHAY was conceived to answer the pressing needs of Metro Manila's depressed communities through the generation of small businesses. PHB promotes the joint involvement of the government, business, academe and the studentry in a worthwhile socio-economic project.

Hanapbuhay is an integrated entrepreneurship development program which develops and assists young urban individuals residing in the selected project sites: Quezon City for Phase I and Antipolo and Las Piñas for Phase II. The project seeks to promote entrepreneurship through training and entrepreneurial competency development and small business planning, finance, extension service, information and marketing.

Now on its third year, PHB has financially assisted of 38 beneficiary-projects — P332,575 for 29 projects in Quezon City from Phase I, P38,000 for 4 projects and P50,000 for 5 projects in Antipolo and Las Piñas from Phase II, respectively.

Additional loan applications from the three project sites are being processed with credit investigations and loan evaluations conducted.

PHB's Project Manager, Gil Dennis A. Raposa, participated in the Consultancy Workshop of PACAP assisted NGOs last May 2-3 in Batangas.

ZDH-TECHNONET ASIA PROJECT: THE PHILIPPINE SURVEY

The Institute for Small Scale Industries, in cooperation with the German Federation of Small Business and Skilled Craft (ZDH) and Technonet Asia, is currently conducting the Philippine survey of chambers, associations, federations and similar industry groups.

The survey is aimed at determining the role that industry groups should adopt in order to influence government policy on social and economic issues and legislations which affect their interest.

The survey managed by Leoncio T. Cubillas covers selected number of chambers and small scale business organizations of industrial and service sectors, government bodies within Metro Manila, Naga and Angeles cities.

Small scale enterprises were interviewed regarding their perceptions of chambers associations and other SSB bodies, as well as their views on obstacles for the development of the SSB sector.

The information gathered from a total of fifty eight respondents by the study is currently being tabulated and analyzed.

SMALL ENTERPRISE SUPPORT PROGRAM (SESP)

The SESP is a livelihood project which aims to channel funds and technical expertise to local Private Voluntary Organizations (PVOs) to facilitate and improve the economic welfare of selected hard-to-employ poverty groups by bringing production work to the community level consistent with their needs and resources. It is envisioned that these community-based enterprises will be converted into productive and self-reliant profit centers.

This project is a joint effort of the United States Agency for International Development (USAID) and the Small Enterprises Research and Development Foundation (SERDEF). SERDEF's Redentor E. Dakanay administers the implementation of the total project.

The Palawan project, implemented through the Foundation for People's Livelihood Welfare (FPLW) has organized four community associations of Southern Palawan prior to the implementation of the income generating programs. The sub-project aims to provide additional income to 200 agriculture dependent beneficiaries through production of handicraft products.

The first Entrepreneurship Training and Business Planning course was conducted from May 21 to 25 for the target beneficiaries and SESP Palawan project team members. Selected leaders of the four communities being assisted participated actively in the five-day seminar/workshop at the training center of the Palawan Agricultural College.

The program aimed to introduced the beneficiaries to the entrepreneurial traits and the mechanics of preparing a business plan. It was planned that the intervention will equip leader beneficiaries with the knowledge of preparing business plans not only to meet the requirements for registration but more so to manage their cooperative business ventures developmentally.

Mr. Bryant George, Chief of Food for Peace and Voluntary Cooperation of USAID, visited the four beneficiary-communities of Aborlan, namely, Saggangan, Tapon, Magsaysay and Arimaywan last May 5.

The project has graduated a Metro Manila PVO, MICROLINK into a grantee organization. It has organized eight community based group enterprises situated in the depressed areas of the metropolis. The Metro Manila sub-projects employs a minimum of 30 workers per group.

DECS MODULE WRITING PROJECT

The Bureau of Secondary Education of the Department of Education, Culture and Sports, through Director Avelina T. Llagas requested the Institute for Small Scale Industries to prepare modules on Entrepreneurship. This project was envisioned to enhance the Technology and Home Economics (THE) subject.

The Technology and Home Economics (THE) subject was set up in 1988 as a result of the combination of the Vocational Arts and the Business and Distributive Arts subjects in the Public Secondary Schools level as prescribed by the DECS. The change was brought about with the aim of integrating all the practical arts experiences of the students with the entrepreneurship and management side of the activities.

SURVEY OF DIE MAKING INDUSTRY FOR THE METAL SUB-SECTOR IN THE PHILIPPINES

The study on the industrial sub-sector development on metal die manufacturing for the metal industry is a joint project of the Japan External Trade Organization (JETRO-TOKYO) through the Japan International Cooperation Agency (JICA) Study Team and Board of Investments (BOI) through the Small Enterprises Research and Development Foundation (SERDEF). The survey is part of a three industrial sub-sector studies which will focus on the die/mold manufacturers and users for the metal industry in the Philippines.

The results of this survey shall provide basis for the formulation of development programs for the metal die-making sub-sector in the country. The survey aims to determine the present situation of the sub-sector, its structure, recent developments, as well as other critical issues confronting the industry.

The programs to be developed will also lay the ground-work for the export promotion of specific products, the promotion of joint venture arrangements with prospective Japanese counterparts, and technical transfer possibilities.

This study which is spearheaded by Crispina B. Almonte has interviewed seventy four firms. The organizations were categorized into: users of metal dies with in-house die making shops, manufacturers of metal dies and users of purchased metal dies. To date, findings of the study is being tabulated and analyzed.

The primary aim of the THE subject is to equip the public high school students with basic knowledge and skills as well as the proper values and attitudes towards work. This gives the students practical and exploratory experiences in the four major component areas of the THE subject which are industrial arts, agricultural arts, home economics and entrepreneurship in high school. This will expose the students to various work-related possibilities, besides those in the languages, mathematics and the like.

With the completion of the Training of Trainors last June 1 conducted by ISSI, the DECS-BSE found that the Institute can assist in the preparation of textbooks for the secondary school's materials development program. This textbook project is of nationwide importance and the influence of the Institute in the entire Secondary School system on entrepreneurship will be clearly felt. It will be a positive contribution to the development of high school students along the lines livelihood and small industry development.

Modules on Entrepreneurship, Computer I and Steno/Typing I under the THE subject for third year high schoolers will be prepared by Myrna R. Co, Ma. Luz B. Bolo, Zenaida S. Macaspac and Gil Dennis A. Raposa.

WORK

PUBLICATIONS

The Institute for Small Business Cooperatives requested for consignment of ISSI and SERDEF's published monographs, "INTRODUCTION TO ENTREPRENEURSHIP," and "YOU, TOO, CAN START YOUR OWN BUSINESS" for retail selling. Upon opening of academic year 1990-1991 schools and universities which require use of these books and who availed of this mode of sale are: Angeles University Foundation in Pampanga, Ateneo de Naga, De La Salle University Manila through MTO Bookstore, Mindanao State University, Iligan Institute of Technology, Notre Dame University in Maguindanao and Urios College in Butuan.

... COMPLETED AND ON-GOING *from page 3*

effective and better performance. The program aimed to develop participant's capabilities to apply the techniques in identifying business opportunities and in preparing project feasibility studies.

Program Title: Module 3-13th Instrumentation and Process Control System

Program Title: Module 3-13th Instrumentation and Process Control System
Duration: May 21-June 18, 1990
No. of participants: 44

The course prepared the participants to solve common problems they usually encounter in their

respective industries. The program provided them with a good foundation in theory and privileges of the technical and actual hands-on repair and calibration of various instruments and equipment.

SMALL BUSINESS RESEARCH JOURNAL OFF THE PRESS

Volume 2 No. 1, December 1989 issue of the Small Business Research Journal was released May 1990. The issue introduced the inclusion in the Journal of articles on selected projects and programs undertaken jointly by the UPISSI and SERDEF. The projects that will be documented will focus on their pioneering character with provisions for possible replication in other areas of the country and on the wholistic and integrated approach that ensures sustainability even when UPISSI and SERDEF shall have weaned themselves out of the scene.

The Development of Entrepreneurs for the Cottage, Small and Medium Industries (DECSMI) Project, a three-year program sponsored by the UNIDO/UNDP and implemented by the UPISSI, is the first of the projects to be featured. The December 1989 issue gives an overview of the DECSMI project and two of the six model schemes for stimulating entrepreneurship among sectors of society specifically employees and students in the collegiate education level: "Innovative Approaches To The Development Of Entrepreneurship For Cottage, Small And Medium Industries" and "Introduction To

The Model Schemes For Entrepreneurship Development Programs" by Sonia Tiong-Aquino, "Model Scheme For An Entrepreneurship Development Program" by Angelita B. Resurreccion, and the "Model Scheme For University-Industry Linkages" by Celia R. Pascual.

The publication of the SBRJ, prepared and integrated by Merceditas A. Esguerra, is one of the components of the Entrepreneurship Development for Collegiate Education Level (EDCEL), launched in 1988 as part of a multi-sectoral effort to develop small business management and entrepreneurship development as a discipline among faculty members and students of business management and entrepreneurship development as a discipline among faculty members and students of business management and commerce in the collegiate, graduate and post-graduate levels.

SBRJ is a bi-annual publication printed with support from the Foundation for Asian Management and Development (FAMD).

PEOPLE

STAFF DEVELOPMENT INTERNATIONAL TRAINING PROGRAMS

Arlene E. Liberal
Course on ASEAN Affairs — Trade and
Services Sector
May 9 — June 5, 1990
Belgium

Zenaida S. Macaspac
ASEAN — EC Conference on HRD
Programme in Development
Administration
May 14 — 18, 1990
Malaysia

Myrna R. Co.
Presented paper — “A Small Business
Creation Project Using Indigenous
Resources and Appropriate Technology: An
EDP Strategy in Rural Philippines” for the
International Conference on Small and

Medium Enterprises
May 28-30, 1990
Malaysia

Celia R. Pascual
Presented paper — “Strategy for the
Development of a Country's
SME: The EDCEL Project” for the I
nternational Conference on Small and
Medium Enterprises
May 28-30, 1990
Malaysia

Ofelia C. Bravo
Lolita F. Belandres
Creation of Enterprise Formation for
Entrepreneurs (CEFE)
June 1990
Thailand

ECHO SEMINAR

The Human Resources Development of the Institute organized an echo seminar last June 20, 1990 for the staff who attended international training programs. Those who shared their experiences were: Arturo O. Mangabat who attended a program in Italy and England, Gil Dennis A. Raposa in Austria and the UK, Clarita O. Esteban in Japan, Alfredo P. Gula, Myrna Co, Celia R. Pascual and Zenaida S. Macaspac in Malaysia.

OUTSTANDING ISSI AND SERDEF STAFF

The Institute all Scale Industries and the Small Enterprises Research and Development Foundation conduct periodic performance evaluation of the staff. For the period July-December of 1989, those reeozed for their outstanding performance were:

Crispina B. Almonte
Estelita M. Antonio
Jocelyn T. Aquino
Sonia Tiong Aquino
Lolita F. Belandres
Ofelia C. Bravo
Lerma L. Canlas
Herminigildo F. Carino
Leoncio T. Cubillas, Jr.

Lourdes P. Cubillas
Romeo G. Estrella
Esther N. Magsalay
Eufrocina L. Mateo
Emerlita O. Marciano
Angelita C. Milla
Jocelyn E. Santos
Ma. Luisa B. Solarte
Susana B. Talastas

SPECIAL ASSIGNMENT

LIBERAL ATTENDS TRADEINVEST INSTITUTE PROGRAM

Arlene E. Liberal, one of the Institute's Training Specialists, was awarded a fellowship to the International Tradeinvest Institute on the International Trade and Services of the European Community and the ASEAN Countries. The program was held in Ave. de Broqueville Laan 2 B 7, Brussels last May 7 - July 5, 1990.

The course was designed so that the participants will be familiar with the European Community as a possible market for ASEAN goods and services with Belgium as the “gateway” to Europe. The participants were made familiar with European goods and services with special focus on Belgian commodities and services.



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MR. RECINTO RETIRES

Mr. Primo M. Recinto, “PMR” to everyone in the Institute, retired from government service last June 30, 1990. At the helm of the Administrative Services Department's Finance Section, PMR held on to his duties as Chief Accountant with thoroughness and integrity that merited the respect of his colleagues and subordinates.

Mr. Recinto entered the University in 1952, as a clerk assigned at the Accounting Division of the Institute of Public Administration. Rising from the ranks, he moved on to become Accounting Clerk and then Bookkeeper at the Accounting Division of the College of Engineering and the former Asian Labor Education Center (ALEC) respectively.

In 1970, he became Financial Analyst and Chief of the Accounting and Finance Services Division at the UP Institute for Small Scale Industries where he dedicated the rest of his working life for the next 20 years.

Mr. Recinto's impeccable service to the University for almost 4 decades, may have garnered for him an outstanding employment award. For now, he wishes to rest and be with his wife Ederlin E. Recinto and only child Ferdinand.

MACASPAC PARTICIPATES IN MALAYSIA WORKSHOP

Ms. ZENaida S. MACASPAC participated in the ASEAN-EC Preparatory Workshop on Human Resource Development Program in Development Administration held in Kuala Lumpur, Malaysia last May 15-17.



The Conference aimed to improve the effectiveness of ASEAN public administrators and trainers involved in implementing development projects on small and medium enterprise promotion.

According to Ms. Macaspac, the Institute's participation in the conference fostered its strength as an international center in small industry management and development and its familiarity with experiential learning method, which is the principal training methodology to be adopted.

SPECIAL ASSIGNMENT

IMPRESSIONS OF MALAYSIA

MYRNA R. CO and CELIA R. PASCUAL

Before we visited Malaysia we had what you might call some prejudgements (pre-conceptions) about the place. We had the impression that it would look just like Cotabato or Zamboanga or some other city in the South. We thought that there is really nothing to see and that one day in Kuala Lumpur might be more than adequate.

So we were quite unprepared for Kuala Lumpur. We first saw it by night — straight from the airport and guided by a Filipino-Chinese-Malaysian family. The KL skyline is quite impressive—buildings are tall, modern and new. But the wonderful thing about it is that the structures have tried to preserve traditional Malaysian architecture. The traditional ornate shapes and designs of Islam are pervasive in the new structures. So one can see the blend between the old and the new; the traditional and modern. And the products is not only charming but respectable.

We found out from our hosts that the infrastructural development of Malaysia mostly took place in the last five years. And such took place at a very rapid pace. Also our visit coincided with the celebration of Visit Malaysia year as well as the installation of Malaysia's new monarch which changes every five years by constitutional mandate. Because of this double celebration, KL was all lighted up. They had this symbol of festivities — which they call Bunga Manggar. It is shaped just like a fallen palm blossom from which it gets its name.

Can't help but compare with Singapore

Our perceptions of Kuala Lumpur is that it approximates Singapore in modernity, cleanliness in the discipline of the people, also in the lushness of greenery, in urban planning — but it has retained its Malay-Muslim heritage and Asian friendliness and warmth and none yet of the Singaporean's bluntness and outspokenness.

Malaysia is also, in a sense, a depressing experience. You can clearly see the leaps and bounds they have made. We remember we were standing side by side Malaysia a decade ago; or not really — if at all we were several steps ahead. Today, look at the statistics:

In GNP per capita, Malaysia posted \$20,050 (RP-\$727); in GDP growth, Malaysia grew at 8/5% last year (RP-5.7%). Malaysia exports for a period of 12 months brought in \$24.9 billion (RP for same period - # 7.8 billion). We both posted deficits in BOP, but Malaysia had only negative 148 million while RP had negative 1.4 billion. Both countries have heavy foreign debts burdens. But we have more, at \$26.6 billion as against Malaysia's 16.4 billion. Philippine inflation rate is also up at 10.8%; Malaysia's is only single digit, at five percent. Of course, Malaysia has only 17.6 million people; we have a whopping 60 million. They are also not as archipelagic as we are. They do not have typhoons, no earthquakes, no attempted coups, no serious insurgency problem, no serious labor unrest. Malaysians seem to be a disciplined people.

In fact, they have their problems, too. For one thing, there are racial problems. As we all know, Malaysia is a multi-racial country where the main ethnic groups are the bumiputras (or the Malays) who comprise 59 percent; Chinese 32 percent and Indians 8%. The Malays or the bumis are the poorest of the population—they are



largely in agriculture and in government service. The Chinese are economically the most prosperous since they dominate commerce and industry. Socio-economic programs of government are thus focused on the improvement of the status of the Malays. They are given priority in government positions as well as in business and industrial promotions program under the New Economic Program (launched to eradicate poverty and correct economic imbalance of the society). Even in education opportunities, there is consequent resentment on the part of the racial groups, especially the Chinese, many of whom feel they are more qualified in terms of education. However, all these ill feelings have not really translated themselves in to activist movements. Perhaps this can be attributed to the national quality of discipline or stoicity. (These are just perceptions.)

Actually, we spent more time not in KL, but in Langkawi, a resort island in northern tip of Peninsular Malaysia. It is an important target of tourism development — now being promoted as a tropical paradise and as Malaysia's Bali. We have better seaside resorts, but again Malaysia's Langkawi is superior in terms of infrastructure development. The cottages are patterned after traditional kampung village houses, but are equipped with hightech amenities. Judging from the number of foreigners we found there, Malaysia's tourism program is turning out to be a success.

Tourist brochures and tourist guides love to refer to Langkawi as an island steeped in history, an island steeped in legends of wronged maidens and lovelorn princes. The most famous of these stories is that of Matsuri — an aristocratic woman who has been wrongly accused of adultery. As the legend goes, when Matsuri was executed, white blood flowed from her body — a sure sign of her innocence. At the moment of death, Matsuri cursed the islands for seven generations. We are told, the curse has since ended and it seems that today Langkawi is ready to make up for the lost time resulting from the curse.

Myrna R. Co and Celia R. Pascual attended the "International Conference on Small and Medium Scale Enterprises" held in Malaysia last May 28-30, 1990. Ms. Co and Ms. Pascual presented papers on "An EDP Strategy in Rural Philippines: an Experience in Community Entrepreneurship Development for Rural Women" and "The Strategy for the Development of a Country's SME: The EDCEL Project," respectively.

PEOPLE

FINANCING TO BE MADE AVAILABLE TO UPISSIAF MEMBERS

Active members of the UPISSI Alumni Foundation may soon have a reason to rejoice if the on-going negotiation being carried out by UPISSIAF Trustees for availment of soft loans pushes through.

The Trustees, led by UPISSIAF President Ernesto S. Bravo, are now talking with representatives of the Philippine Chamber of Commerce and Industry (PCCI) and the Development Bank of the Philippines (DBP) for loan assistance to UPISSIAF's members.

The PCCI's lending scheme, which is already approved in principle, would authorize the UPISSIAF to lend a maximum of P25,000 for each member engaged in a livelihood project. Maximum interest rate for the loan is 13% payable over a period of one year, with monthly or quarterly amortizations.

The PCCI-sourced loans could be availed of by a micro business entrepreneur for acquisition of fixed assets (excluding land and building) and working capital either for the establishment of a new business or expansion purposes.

The DBP, on the other hand, has indicated its willingness initially to allocate at least P2.5 million for relending by UPISSIAF to its members.

Although negotiations are still underway for the DBP to increase its allocation (considering previous verbal pledges running up to about P500 million enunciated by some to DBP officials), the point is that the ball has started to roll and it just a matter of time before the much-needed funds start rolling in.

Maximum interest charges, repayment schemes and eligibility requirements are still being deliberated on by UPISSIAF members, but indications are that interest rates would not exceed 15% and maximum loan amounts would range from P50,000 to P100,000 per member. Again, the Foundation seeks the help of its members and those eligible for membership to pitch in and help in this effort by providing their inputs to the loan guideline.

... LIBERAL ATTEND *from page 6*

The program included module on: overview of the European Economics Community (EEC) both in the economic and cultural aspects; marketing in international trade, the legal aspects of international trade, financial aspects of international trade, site visits to institutions and firms involved with international trade.

There were twelve participants from Thailand, Indonesia, Malaysia and the Philippines. Each country had a participant from the Department of Foreign Affairs (DFA), the Department of Trade and Industry (DTI) or its equivalent. In the Philippine delegation, three were from the DFA, one from DTI and one from ISSI.

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