



Invest to prevent disaster

CASE STUDY 3

A Road Towards Building Disaster Resilient Communities

“We need to organize a cooperative to help us collectively address our needs when crisis occur” said Petronilo Baes, an elder in Talumpok East, a rural village in Batangas City, south of Manila, Philippines. His sentiment was shared by many other farmers in the village. This was the beginning of the Talumpok Silangan Multipurpose Cooperative (TASIMPCO), which was organized on May 1, 1988. An initial meeting of fifty village residents, chaired by a development worker¹, led to a decision to organize themselves into a cooperative. They pledged in writing to pay a share of Php100 and a membership fee of Php20, or Php 120.00 per person (\$2.10). A total of Php5,000 (\$92.5)² was collected in a matter of days and this amount was used to buy consumer goods. Then, they registered the cooperative to the Security and Exchange Commission to legitimize its existence.

Spirit of Volunteerism

As there was no capital yet at the beginning to pay for the rent of space, a family volunteered to use their house as a place to conduct the business of the cooperative. After a month, a “bayanihan”³ was called to construct a building. Each able bodied men brought their share of bamboo, wood, nails and tools to help erect the structure. Women came with food for snacks and lunch. Not a single hour was wasted in order to finish the building so that they could conduct their business as soon as possible. Young people volunteered their time to be in charge of the cooperative.

Where it is now:

To date, after 16 years of operation, the total assets of TASIMPCO is more than Php 5,650,000.00 or about \$113,000.00. It has also grown from a simple “buying and selling” of consumer goods to a more complex micro finance enterprise, which includes credit facility management and animal

¹ The author is the development worker referred here, who is connected with the Center for Disaster Preparedness, Philippines and currently an Advisor to the South-South Cooperation Special Unit based in the Regional Center in Bangkok.

² Exchange rate is Php 54.00 per \$1.00

³ Bayanihan is a voluntary cooperation in community activities, usually by providing labor



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dispersal on top of the initial selling of consumer items. A total of 145 families are benefiting from the cooperative and speaks highly of their participation in developing this small collective business venture.

The Making of a disaster resilient community:

Talumpok is often visited by strong typhoons, but they have not requested for any relief assistance. It was only when the village elementary school's roofs were blown away by a strong wind that the village officials asked from the city's calamity fund to strengthen the school. Talumpok can be categorized as a resilient community. The presence of the cooperative was a contributory factor for that resiliency.

The cooperative is a reliable instrument for disaster risk reduction. Members would point out to the benefits they get from the cooperative. On normal times they look forward to a yearly dividend share and patronage refund, though they do not avail of these benefits when they have sufficient resources for the year because they reserve it for rainy days. During crisis, they avail of the credit facilities by following the system and procedure formulated by the board and approved by the general membership. They pay their credit from the sale of the animals they raised, which is also part of the TASIMPCO's micro finance scheme. Likewise, they save money from transportation to and from the city as they could already avail of the prime commodities within their village. Women in this village hold the purse of the family. Their husbands surrender all the money they earn to their wives and the wives budget the money for the family's subsistence. They now include TASIMPCO's facilities as one of their sources, especially during emergencies.

Partnership to move forward:

The officers and members consider TASIMPCO as a success, which they account to the support of many partners, such as one NGO (Citizens Disaster Response Center) that provided a loan at the early stage of the cooperative and another NGO (Center for Disaster Preparedness) that provided a training on community based disaster preparedness. A government agency dealing with cooperative has tremendously helped TASIMPCO in building the cooperative through guidance in policy development and operation. TASIMPCO has already received several citation from the cooperative agency.



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Conclusions: reflection on lessons identified

Notable lessons that can be learned from this cooperative is the persistence, cooperation and voluntarism of members; facilitation of a development worker, who guided in the initial setting up and listened to the voice of the farmers; policy development and seeing to it that policies are followed and implemented; and, support of NGOs and government agencies. Most importantly, members' monetary investment is a sure guarantee that they will support and patronage the activities of the cooperative. They have a stake!

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