

5 Benchmark Case Study: b2bpricenow.com (Philippines)

Of the four case studies in the Philippines, and three in Indonesia, b2bpricenow.com (Philippines) stands out as a benchmark example of what can be achieved in the rural sector, serving as a model for others to adopt and adapt for local use. While the other six case study programs clearly address the interests and needs of SMEs in general, b2bpricenow is focused specifically on meeting the needs of the operators of very small agricultural concerns across the Philippine archipelago.

The development model for this successful program is currently being reviewed by other APEC economies for potential replication. Appendix A: b2bpricenow Correspondence and Reviews includes correspondence between b2bpricenow and interested parties, discussing the possibilities. This appendix also contains a number of press releases and critical reviews of this successful program.

It was Edgardo Herbosa's dream to create an e-Bay-like online trading portal for farmers and the b2bpricenow website is a manifestation of that vision. In return for a 5 percent stake in the company, Unisys became Herbosa's technology partner, taking full responsibility for building and maintaining the web-based marketplace. Another strategic partnership is with Ating Alamin, a popular agricultural TV and radio show, with free advertisement spots for three years in return for another 5 percent.

LandBank of the Philippines and the Department of Agriculture are also partners, and the Philippine Association of State Colleges and Universities handles technology education of the farmers. In addition to these strategic and cost saving relationships, Herbosa has been awarded a \$US188,000 grant from the World Bank

Users of b2bpricenow do not pay fees. How, then, is it possible for this program to sustain itself? Profits are realized through online advertisements, fees from mobile phone transactions, web page development services, fees from online transactions and grants.

The following charts provides a breakdown of business types and dollar value of product postings for participating b2bpricenow businesses as of March 31,2003:

Business Sector	Number
Insurance Company	7
Media	13
Transportation Company	14
Equipment Company	15
Affiliate Bank	20
Finance Company	49
Education	63
Wholesaler	125
Government	135
Trading Company	154
Non-government	157
Dealer/Retailer	210
Manufacturer	216
Cooperative*	512
Total	1690
With Mobile Phone	934

*Each cooperative represents 15,000 individual traders

Product Postings	Number	PHP	USD
Agriculture (Sellers)	1021	2,861,748,391	53,646,047
Agriculture (Buyers)	161	34,406,773	644,986
Total	1182	2,896,155,164	54,291,033
Consumer Manufacturers (Sellers)	71	8,975,379	168,252
Consumer Manufacturers (Buyers)	6	54,500	1,022
Total	77	9,029,879	169,273

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Industrial Manufacturers (Sellers)	41	49,909,548	935,599
Industrial Manufacturers (Buyers)	49	3,004,250	56,317
Total	90	52,913,798	991,917
Total All Industries	1349	2,958,098,840	55,452,223

5.1 b2bpricenow.com



Edgardo Herbosa founded b2bpricenow.com in the year 2000 with Fiona J.M. Pua. It is the country's first Internet-based agricultural and fisheries marketplace. It was created to address one of agricultural sector's weaknesses, marketing its products competitively locally and globally.

Farmers and cooperatives can register and use this website, for free, to post or inquire on various products and services. This website is also the first e-commerce marketplace that took advantage of mobile or cellular phone short messaging system (SMS) technology. A farmer can use an SMS-enabled mobile phone to access relevant price information in the website as long as there is a cell site in his area.

Aim and objective:

1. It aims to be the premiere e-marketplace for the agriculture, fisheries, consumer and industrial manufacturers.
2. It intends to become a common and reliable source of online market prices.
3. It wants to help farmers and cooperatives maximize their selling prices and increase their bargaining power versus the institutional buyers of produce.
4. The site also intends to foster intra-cooperative trade.

Cost and funding bodies:

The founders of b2bpricenow infused US\$40,000 in its initial operating capital. The biggest cost for this e-marketplace project that comes from the private sector is the technology and the marketing component. In order for the company to lower its cost and have the least burn rate, Herbosa negotiated with Unisys Philippines to own 5% of b2bpricenow.com Inc. in exchange in being called its technical partner.

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He also negotiated with Ating Alamin, the premier TV and radio program focused on agriculture, to own another 5%. Hence, b2bpricenow.com advertisement spots in Ating Alamin TV and radio show is free for 3 years.

Its main strategic partner is the Philippine Rural Reconstruction Movement (PRRM). Since PRRM was begun 50 years ago, one of its objectives is to help increase incomes of its partner peoples organizations, e.g., farmers, fishers, by providing assistance in all aspects of their livelihood and business activities from production, marketing, finance and management. It partnered with b2bpricenow.com as it showed opportunities for marketing the produce and wares of its members, and in keeping with the advancements in information technology.

Since the partnership with b2bpricenow.com began in 2000, PRRM has already offered its computer facilities to its members (in 195 towns and 487 villages) for easy access to the site. Training facilities within or outside the office have also been used for the project.

Benefits gained by its members are the latest market information, especially prices of their produce and other products of interest, knowledge and skills acquired in using the computer and the internet, and membership in networks that will help in the marketing of their products.

Herbosa also approached the Department of Agriculture (DA), Landbank of the Philippines (LBP) and the Philippine Association of State Colleges and Universities as its government partners in charge to inform and educate farmers using their personnel and resources.

One of LBP's program is the development of an e-marketplace. b2bpricenow.com provided a free electronic place for its more than 3700 registered cooperatives. By doing that, LBP could endorse a private organization to its bank-assisted clients. Thus, led to the creation of the LBP B2B Strategic E-Commerce Program.

Herbosa also joined the World Bank Development Marketplace Global Competition (<http://www.developmentmarketplace.org>) in 2001 to seek for further funding. Of the initial 2400 submissions from over 122 countries, only 200 got the chance to enter the finals and b2bpricenow.com was one of them. His project proposal was "E-Commerce for Farmers" that intends to enable the farmers to harness the benefits of information and communication technologies (ICT) in order to promote development which translates to poverty alleviation. Of the 200 finalists, 30 winners were chosen, and of these 30 winners only three were ICT based. b2bpricenow was one of those three.

Participants:

As of January 17, 2003, the website has 1505 cooperative members. 54% of its members have a mobile phone. Product postings in the website reached 1006 worth US\$51,205,061.10.

Membership composition as follows:

Sector	% members (to the nearest %)
Insurance Company	0%
Transportation Company	1%
Equipment Company	1%
Affiliate Bank	1%
Media	1%
Finance Company	3%
Education	4%
Wholesaler	7%
Government	8%
Trading Company	9%
Non-Government	9%
Manufacturer	13%
Dealer/Retailer	13%
Cooperative(each cooperative =1,000-15,000 members)	30%

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The promotion of the marketplace is being done through its Agriculture E-Business Roadshow Program, in partnership with various entities such as the Landbank of the Philippines, where they teach the following to farmers and cooperatives participating:

- What is e-commerce?
- Benefits of participating in a free e-marketplace,
- Teach them on the what constitutes a computer: hardware and software
- Hands on training on how to access the internet,
- Get and use email account and
- Register, post and canvass at b2bpricenow.com.

It has visited provinces such as Cagayan De Oro City, Zamboanga City, San Fernando City, Tagaytay City, Butuan City, Baguio City, Iloilo City, Bacolod City, General Santos City, Davao City, among others from 2000 up to the present.

The LB partnership program has completed 20 city road shows. The initial objective of the program is to educate the cooperatives on the use of computers, Internet, and B2B. It claims that such has been achieved so far.

The postings are done by the cooperatives and SMEs themselves after the two-day hands on computer training sponsored by LBP and the various government agencies. Another set of roadshow and training is in coordination with the Worldbank- Infodev and PRRM is in progress. This is where the US\$118,000 grant won in the World Bank Development Marketplace Competition was put to use. Computers and mobile phones for cooperatives were also funded through the World Bank grant.

Usually postings are done on the second day of the training, and most often, that is the last time the cooperatives post as well. The prices are important but they are all indicative prices and hence, still subject to negotiations.

Technology:

Unisys entry as a partner relieved Herbosa in worrying about the technical infrastructure. He did not have to buy the hardware, web programming, designing, and software for an e-marketplace and do not have to pay for any administration, maintenance and hosting charges on a monthly basis.

The website is currently running on Microsoft Internet Information Server, SQL Server, and written in ASP language. The whole infrastructure is provided and hosted by Unisys.

Services:

The website offers subscription free posting and viewing of products for sale. Buyer postings can also be found in the website. Market prices of products and commodities can be accessed on the website and through SMS.

The website generates revenue through banner advertisement, SMS revenue share, web design and hosting, and bank commissions. Funding or grants are also being tapped to help in augmenting its computer and Internet education farmer awareness campaign.

Impact and Achievement:

Making e-commerce a reality and relevant to agricultural sector is such a noble and tough task at the same time. Such challenge enabled this project to get as many supporters as possible and elevate its founders to the category of "social entrepreneurs". Before, farmers and cooperatives considered ICT as a tool not meant for them. With b2bpricenow.com, making them appreciate the value of ICT is beginning to gain ground as the number of cooperatives with computers and mobile phone are increasing.

Major strides have been accomplished in terms of promoting the facility nationwide, education and training given the roadshows and training conducted with LBP and PRRM jointly or separately. Other agencies like TESDA and DA have also contributed to the promotion of b2bpricenow.com to their partners.

International recognition is also noted given the awarding of a \$118,000 grant from World Bank having been chosen as one of the 30 winners (out of 2,400 entries) in World Bank's Development Marketplace Competition in January 2002.

Postings have considerably increased from the time of inception. Getting the latest market price information are hence readily available by visiting the site. Volume of business deals or transactions closed resulting from accessing the website, however, have yet to be known as cited by PRRM.

Its model is gaining international support as well as organizations like the Asia Pacific Rural Agricultural Credit Association (APRACA), an association composed of rural financial institutions and finance-related institutions, is looking into bringing the Land Bank – b2bpricenow.com partnership model to other countries. Its focus on e-commerce for farmers is in line with the mandate of APRACA for the promotion of strategies and approaches that seek to assist farmers and other rural workers in achieving self-reliance, accumulating additional knowledge, and learning from each other. Marketing is an important segment in the credit-production-marketing triangle and therefore it support initiatives that enhance the profitability and added income for farmers.

The project is still in its infancy stage. But based on the stated goals, APRACA believes that it will go a long way to alleviating poverty in the countryside, through better pricing options for consumers and producers. APRACA takes the risk in supporting a new project, but noting how e-commerce works for other groups, it hopes that it will also work for farmers.

Another recent development is the endorsement of the Congressional Oversight Committee on Agriculture, Fisheries, and Modernization (COCAFAM) of the project. The Committee supports b2bpricenow.com because the agriculture and fisheries sectors, including cooperatives, traders, processors and SMEs may now post supply, demand prices and other market information thereby facilitating trade. The site though needs to provide more information that ordinary farmers will find useful as cited by COCAFAM. COCAFAM endorsed b2bpricenow.com as the " Official e-marketplace of the Philippines for Agriculture and Fisheries Sector" and hence, when the PHP 500 billion agricultural trade goes online in the Philippines, it will only go through Landbank and b2bpricenow.com

To merit COCAFAM support, an ICT project should provide the necessary information the farmers/fisherfolk as producers and the buyers may need. In the case of b2bpricenow.com, it was able to provide information as envisioned by Republic Act 8435 or the Agriculture, Fisheries, Modernization Act. Any ICT project should be user-friendly. In this case, ordinary farmers, fisherman, and the buyers should be able to easily access the site using any means available to them.

LBP and b2bpricenow.com are now on the second phase of the program that is the creation of the B2Bcenters, business centers at the municipality level. The business center will be operated and owned by both the key cooperative in each of the 1,500 municipalities nationwide and b2bpricenow.com. The B2BCenter is an Internet cafe, business machine provider (fax and photo copiers), telephone-related services, and phone card dealer in their community. With this connectivity, b2bpricenow.com expects that more up-to-date posting will occur.

3 APRACA agricultural banks visited manila last may 2003 to observe b2bpricenow.com - Landbank e-commerce for farmers program for information on how replication could be achieved and stayed for two days , they were : Bank Rakyat of Indonesia , Agricultural Development Bank of Nepal , and National Bank for Agriculture and Rural Development of India. The others in the group (China, Vietnam, Thailand and Sri Lanka) would have followed but were delayed by the outbreak of SARS . Other agricultural banks have planned to come from October 2003 onwards.

Lessons Learned:

Herbosa believes that he is indeed lucky in getting all the support he is enjoying now for b2bpricenow.com. Its present state of success is dependent on the following decisions he has made in the past:

1. Making it free for farmers and cooperatives to use is important. Such merited LBP and PRRM support.
2. Doing it in a private sector capacity gives b2bpricenow.com all the room it needs to make the site grow without being slowed down by bureaucracy that government and NGOs usually face.
3. Partnering with an agricultural bank is key to its success and considers that the project will be a major failure without a bank supporting its cause. Agricultural banks are mandated to develop the human capacity (from entrepreneurship to sales tools) of the sector it caters to. If its clients do well in business, they can pay their loans to the bank.

4. Partnering with Philippine State Universities and Colleges is also important. As government entities, they are mandated to develop the community through education. Using the schools as point of access for farmers and cooperatives greatly helped in propagating b2bpricenow.com.

5.2 b2bpricenow – User Experiences

5.2.1 EL GANCHO MULTI-PURPOSE COOPERATIVE:

Summary: b2bpricenow facilitates a win/win situation, the cooperative grows its membership and the community increases its skills and finds a way to provide computer access to a wider audience in the community.

Computer Facilitated Community Service

As a response to the worsening situation in Manila Bay, Philippine Rural Reconstruction Movement (PRRM) has been implementing a community-based coastal resource management CB-CRM (program) in strategic and important villages along the Bay since the early 1990s. The program intends to institutionalize resource management by the fishing communities themselves. It is complemented by development of livelihood systems and bay-wide financing mechanisms for the fisherfolk.

In Cavite, PRRM has assisted in the formation of a provincial-level federation named NAMAMANGKA (Nagkakaisang Maliliit na Mangingisda ng Kabite) under which is El Gancho, a village-level organization that formed a multi-purpose cooperative with the same name. El Gancho was formally registered as a cooperative on October 16, 1996. Its area of operation is Bagong Karsada in Naic, Cavite. When initially formed as a credit cooperative, its function was to provide credit to the members. However, as time passed, it saw the need to diversify its services. Presently, aside from providing credit services, the cooperative has put up a consumer store and sometimes does fish trading. Rice has the highest sales among the commodities sold. They can sell sixty (60) sacks of rice every month. This volume is equivalent to PhP 60,000.00. Since the community is a coastal area, they also trade fish but at minimum level. The main reason is that most of the fish catch go to the big traders. The cooperative can only buy ten (10) kilos at the maximum every two or three days.

Ms. Vivian Escoton, PRRM Area Manager assigned in Manila Bay areas, considered and gave slots to El Gancho to attend the hands-on training for the farmers, fishers, and small entrepreneurs. Her main reason was to provide capacity building for the PO leaders and to present avenues for marketing information such as price and product sources. She was aware that the hands-on training would access the cooperative to the b2bpricenow.com website and hence relevant marketing information.

As of May 2003, El Gancho Multi-purpose Cooperative has 98 members. Mr. Reynaldo Bernal, also known as Ka Rene, is the Chairperson of the cooperative. He is a member of the Sectoral Council for Fisherfolk Sector of the National Anti-Poverty Commission where he heads the Livelihood Committee. He is also a member of the board of directors of the National Marketing Umbrella organized by the government a year ago.

He grabbed the opportunity of attending the training on February 12 and 13, 2003 at Polytechnic University of the Philippines (PUP), Sta. Mesa, Manila, because he wanted to learn computer operation and aimed to gather information and develop contacts which he believed would help him in his position as a NAPC sectoral representative.

As a leader, he listened to his constituents. When they were informed of the computer hands-on training, the members suggested if their children could attend in their behalf, because they believed that younger and fresher minds would absorb more than the likes of them who would only be keen in operating fishing gears. Ka Rene heeded the request.

On February 12, 2003, there were nine (9) youth who attended the training. As expected, the youth were very active and could easily absorb the lessons. After the training, the problem on computer access was a big issue. They felt that the learning would be in futility if not applied. Another problem was the high cost of charges in computer rental/use being charged by Internet cafes in the town center. However, despite the pressing issues the youth surfaced, the training helped entice the youth to become members of the El Gancho Cooperative.

At the PRRM National Office, Ms. Escoton was informed that a computer unit, as part of WB grant, would be detailed to the Manila Bay Field Office. She decided to detail the computer unit with the El Gancho Cooperative because the area was considered as the center in Cavite every time fieldworks

were conducted. Through the initiative of El Gancho, meetings and informal sessions attended by the cooperative members and other interested parties were held. They came up with policies and schemes for maximum and well-maintained use of the computer and the Internet. With this development, a barangay councilman who attended the training sponsored a barangay resolution for the availability of another computer for purposes of marketing and education for the out-of-school youth, which was approved accordingly. The cooperative charged minimal cost for computer usage by the students who would use it for their school requirements. The service being provided for by the cooperative thereby was also of great importance to the parents who were assured that school requirements of their children would have been complied with. The income from computer rentals would be used for maintenance.

The cooperative members were grateful that with the training and the availability of the detailed computer unit, patronage to the cooperative by the members as well as by the community has increased.

Ka Rene was hopeful that the youth who have joined the cooperative would continue to share the learning for the service of the cooperative to the community. He also wished that the same opportunity and more advanced training be made available and be given to other members of the cooperative.

Ka Rene has committed himself to share the difference and importance of the b2bpricenow.com as a website to his colleagues in the NAPC. He believed that the system would somehow contribute breaking the long-time practice of pricing of fish catch among fisherfolk and traders, which is called the “bulungan-system” (by whisper / silent pricing).

He is very thankful that with the training, specifically on the Internet, communications with different agencies have become efficient and paper presentations have been presented in a more formal manner.

5.2.2 RINCONADA COCONUT FARMERS COOPERATIVE:

Summary: b2bpricenow is facilitating the marketing of product as well as the recognition of new product opportunities

Network Formation and Opening Up of Ideas for Product Development

Philippine Rural Reconstruction Movement’s (PRRM) thrust of area development program in Camarines Sur is called the Community- Centered Coconut Industry Development and Ecosystem Management (CCIDEM). To help achieve the said thrust, it helped in the formation of the Rinconada Coconut Farmers Cooperative (RCFC) which was formed on 28 June 2000 and formally registered on 19 October 2001. RCFC’s business undertakings are processing and marketing of cocofiber and cocopeat.

RCFC was a spin-off from a larger federation of coconut farmers called Kaburungayan nin Magniniyog sa Rinconada (KAMARIN) and a women’s group named Agrupasyon nin mga Kababaihan sa Camarines Sur (AGKAS). The two federations have more than 600 individual members. The cooperative was initially organized by 25 members from the two organizations mentioned.

The cooperative is gearing towards operating a coir decorticating plant. A capital build-up scheme, supported by donations from the local government, has been designed to procure the needed decorticating machine. The project would be in partnership with PRRM, local government units (LGU) of Iriga City, and Technical Education and Skills Development Authority (TESDA). RCFC is on its way also to operationalization of two other projects. These are the Basic Commodity Dealership Project and Copra Trading. PRRM helped the cooperative in project conceptualization down to implementation. New ideas are being generated through the help and facilitation by the community organizer.

RCFC’s initial venture was on twining and roping of cocofiber from decorticated coconut husk. Nowadays, the twines are made into doormats, hotpads, and wattles for orchid growing. Its production sites are located in Iriga City, Baao, and Nabua. Its twining operation has the capacity to produce at least 100 units of wattles every month which is equivalent to PhP 60,000.00.

Marketing though remains to be a problem for the cooperative. Even if RCFC has linked up with JUBOKEN Enterprises for selling the cocofiber products, it needed to seek other avenues for marketing.

The introduction of **b2bpricenow.com** thus showed promise while it brought doubts as well on RCFC’s capacity to access a computer since PRRM through the WB grant could provide only one unit of computer, and Internet cafes charged P30-35/hour. Mainly through the efforts of Mr. Vladimir

Foronda, PRRM-Camarines Sur Livelihood Officer, a network called Network for Market Information and Assistance Centers was established and formally launched during the roadshow to help facilitate the farmers' access to computers. Members of the network such as TESDA, and the Department of Trade and Industry (DTI), NGOs like CARE-Phils, and the academe specifically committed free or cheap use of their own computers for purposes of accessing **b2bpricenow.com**.

The training that was conducted in Naga City on 14-15 November 2002 made the participants appreciate more the positive aspects that **b2bpricenow.com** could offer.

Meanwhile, having been oriented on **b2bpricenow.com**, Maggie Monge, Community Organizer cum Training Officer of PRRM-CamSur, thought of the potentials of producing virgin coconut oil. When she visited the website one time, she learned that there was a demand for virgin coconut oil but there was no producer. This prompted her to introduce the production of the virgin coconut oil to the cooperative.

She saw that the twin activity of roadshow cum training on b2bpricenow.com was a good strategy for the co-op. It gave solutions to the apprehensions of those who were not computer-literate. The co-op participants felt proud after completing the training. She even recalled that a farmer-member could not believe himself operating a computer. Also, the training manual served as a good tool guide for community organizers like her. The training also provided her more confidence in mentoring some of the cooperative members.

5.2.3 KOOPERATIBANG LIKAS ng NUEVA ECIJA :

Summary: An introduction to b2bpricenow elevates the skill level of a cooperative's farmer operators and increases the efficiency of the cooperative.

From Farm Tools to Computer Operation

Kooperatibang Likas ng Nueva Ecija (KOOL-NE) was an offshoot undertaking of the Philippine Rural Reconstruction Movement (PRRM) and Kalipunan ng mga Magbubukid para sa Likas-Kayang Sakahan (KALIKASAN), a partner peoples' organization of PRRM implementing sustainable agricultural production. The cooperative was formally organized in 2002. The formation of the cooperative was aimed at providing financing services to its members and marketing, organic rice. Most of the members are farmers from the different municipalities of Nueva Ecija in the northern part. These are Talavera, Sto. Domingo, San Jose, Carranglan, Guimba, Munoz, San Jose and Lupao.

After a year of operations, the cooperative now has 101 regular members and 46 associate members. Associate members refer to the individuals who are mainly the clients of the microfinance program of the cooperative. These individuals are those who are individually engaged in micro-enterprises like garments production, vending, food processing, and novelty items production.

The three major business undertakings of the cooperative are financing (for rice production for farmers and microfinance for micro-entrepreneurs), palay trading, and organic rice marketing. It has traded 1,200 sacks of palay and 600 sacks of organic rice for the last second cropping season (January – May 2003). The total amount of products traded and sold reached to more than PhP800,000.00.

In early 2000, Ka Mario Lina, the Alternative Trading And Marketing (ATM) Officer of KALIKASAN then, and now of KOOL-NE, was one of those who were given orientation on **b2bpricenow.com** in PRRM. During the orientation, he raised the issue on the access and literacy on computers by farmers. After the orientation, he was determined to study computer operation because he was hopeful that b2bpricenow.com would help the cooperative market its products. The orientation made him aware that through the use of the website, the posted product would be globally advertised. He believed that computer was inevitable nowadays and that computerization was partly an indication of professionalism in any business management. This interested him to study computer operation and use.

KALIKASAN is a district-wide federation of village-level organization for farmers adopting sustainable agriculture technology. Ka Mario, as a leader in a village-level organization and ATM officer, needed to acquire skills and knowledge to have better access to market information and other opportunities for his own benefits and of his organization. He saw the need to learn using the computer in order to facilitate his reportorial requirements and project proposal making both for his village-level organization, Bukluran para sa Likas-Kayang Sakahan sa Triala (BUMALIKAT), KALIKASAN, and for the cooperative as well.

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In July 2002, the cooperative was informed, through PRRM, that computer hands-on training as a capacity building for farmers, fishers and micro-entrepreneurs would be conducted to facilitate the basic sectors' access to electronic marketing. The said training was sponsored by World Bank and facilitated by **b2bpricenow.com** and PRRM.

The training served as the first formal computer lesson for Ka Mario and other members of the cooperative. There were seven members of the cooperative who were given slots to attend the computer hands-on training. The training was held at the CLSU Alumni Center on October 3-4, 2002.

The training made them understand more the importance of computer and how it works. The information on the basic hardware specifications in acquiring a computer unit was a practical tip that would be very useful for the individuals and for the cooperative as well. Ka Mario and Ka Lita (the Microfinance Officer), viewed the internet access as their link to a wider market and easy connection and access to market information, which was very important to the marketing of their products.

For farmers who were more used to handling heavy farm tools and implements, they would have more difficulty in manipulating the computers. But after the training, these farmers were so proud of themselves that they overcame their fears of using the computer and that they were able to finish and understand the course, and were actually applying the learning acquired.

The issue on access has been addressed because the cooperative management realized the need to be connected. PRRM –NE management donated a computer and external modem to KOOL-NE.

They wished that same opportunity would be given to most of the second liner staff of the cooperative and to members of KALIKASAN. The dream of running the cooperative in a professional manner is partly realized because of the actual operation of computer by its farmer-member-employees. Ka Mario, along with other members, were proud to say that their skills have not stopped with the use of farm tools but have been upgraded to the use of computers.