

Proceedings 2023

BUSINESS FOR PEACE The End Conference

17 February 2023, Cagayan de Oro, Philippines





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BACKGROUND

From 2017 to date, the Program on Escaping the Middle-Income Trap: Chains-for-Change (EMIT C4C) of the University of the Philippines Center for Integrative and Development Studies (UP CIDS) and a number of its key partners—Partnerships Resource Centre of the Rotterdam School of Management, Unifrutti Tropical Philippines (UTPI), UGP Inc., and Hineleban Foundation—have undertaken a Business for Peace (BfP) project. The idea of BfP comes from John Perrine, former Chair and CEO of UTPI and current Chair and CEO of UGP Inc., who believed that business is a precondition for peace. Livelihood and employment, therefore, are pathways to peace. These were lessons that Mr. Perrine learned when he and the former Datu Ibrahim "Toto" Pendatun Paglas III engaged in a banana business together in what used to be the conflict-ridden town of Paglas, Maguindanao (Balaoing-Pelkmans 2020).

In 2020, the Embassy of the Netherlands in the Philippines provided resources to Hineleban Foundation so it could implement the project, "Empowering Moro Islamic Liberation Front (MILF) communities in their Transition Towards Peace," in partnership with EMIT C4C.¹ The project covered the seven camps under the Northwestern Mindanao Front (NWMF) of the MILF headed by

¹ We would like to acknowledge the Royal Netherlands Embassy of Manila for the financial support of the three-year project (2019-2022) under the Netherlands Ministry of Foreign Affairs' Accountability Funds.

Abdullah Goldiano Macapaar bin Sabbar (better known as Commander Bravo), a Member of Parliament (MP) of the Bangsamoro Transitional Authority (BTA) in the Bangsamoro Autonomous Region for Muslim Mindanao (BARMM). The project endeavored to bring in investments in the seven NMWF camps. While efforts were made to pitch initiatives to investors, there were no actual investments that materialized prior to the end-conference. BARMM-wide, private sector investments have also been minimal. Despite this and other challenges, Hineleban Foundation, EMIT C4C, along with their new partners—Pakigdait Inc. and Mindanao State University Iligan Institute of Technology Institute for Peace and Development in Mindanao or MSU-IIT-IPDM—plodded on in their conversations with the seven camps and in implementing the project components.

In a dialogue with key leaders of the seven camps in November 2021, it became clear that the priority activities in the third and final year of the project must be livelihood. They have been plain in their weariness of yet more workshops and training that raise hopes and expectations but have no direct bearing on their most pressing need, which is stable income through work and livelihood. Capacity-building must, therefore, have this as its concrete goal. Moreover, the effort to attract investors to produce job-generating projects must be intensified. Hence, in the last year of the project, BfP trained key leaders of the NWMF camps on project management and camp transformation. They undertook a training program spanning five sessions, covering nine modules in the course of almost a year. The project likewise made a seed fund for livelihood projects available for each camp. The training resulted in seven livelihood and enterprise projects, including lakatan banana production, abaca production, corn production, garmentsmaking, setting up a grocery store, and three printing services.

On 17 February 2023, BfP held an end-conference in Cagayan de Oro City. The conference aimed to harvest and communicate the lessons learned after three years of implementing the project. It likewise provided a venue for representatives of the NWMF communities to present their vision and proposals and connect with more key stakeholders. A total of 46 participants composed of officials and

representatives of the BARMM, the private sector, nongovernment organizations (NGOs), and financial institutions participated in the end-conference. The enterprise management teams of the NWMF camps were also present, and the garments enterprise showcased and sold their items.

These proceedings discuss the gist of presentations, panel discussions, and open forums during the BfP end-conference. These proceedings contain updates on the BARMM, particularly on the ongoing normalization process. Moreover, the proceedings present details on the businesses and enterprises for peace that the project developed. Audiences who are interested in peace, BARMM, and community-based enterprises will find these proceedings interesting for the wealth of information and insights shared by the participants.

END-CONFERENCE OVERVIEW

The conference had two parts: (1) the presentation of BARMM's vision and aspirations from the perspective of both community leaders and key officials of the BARMM government and the MILF; and (2) discussions on the BfP, including a presentation of the NWMF projects, particularly the abaca corporate farming model designed by UGP and NMWF communities.

The morning sessions began with a discussion on "Context, Challenges, and Dreams of the Communities in Transition" which brought together a senior political officer of the 102nd Base Command of NWMF, a project leader of Pakigdait Inc., and a representative of the youth sector who is a staff of MP Macapaar. Together, they discussed their current situation and their aspirations for their families and communities. It was followed by a presentation and a panel discussion on "Updates, Challenges, and Opportunities: Community Transformation and Normalization."

The afternoon sessions focused on BfP. It commenced with a presentation of the "inclusive business model" of UTPI and UGP, which provided a context of BfP. Afterward, a panel of practitioners discussed their experiences of doing business in conflict-stricken areas and areas with fragile peace.

OPENING CEREMONIES

The conference commenced with an interfaith prayer followed by the singing of the Philippine national anthem and the Bangsamoro hymn. Georgia Perrine of Hineleban Foundation gave the opening remarks. Annette Balaoing-Pelkmans of EMIT C4C then introduced the keynote speaker, H.E. Maria Alfonsa Magdalena Geraedts, ambassador of the Kingdom of the Netherlands to the Philippines. Ambassador Geraedts expressed her pleasure that, after decades of conflict, there is much progress in the peace process, and more importantly, there are efforts, like the project, to leave no one behind.

Right after the keynote speech, an audiovisual presentation on the project milestones was shown. Dr. Balaoing-Pelkmans then provided key BfP details. Since the passage of the Bangsamoro Organic Law in 2018, there has been much hope and enthusiasm. There was a felt need for businesses to create jobs for the Bangsamoro people in order to sustain peace. These were the impetus for the BfP project, which had four components: (1) the crafting of market studies, feasibility studies, and fund sourcing; (2) the development of partnerships among needed stakeholders given the enormity of needs; (3) the capacity enhancement of NWMF communities so they could absorb investments and partake in setting up enterprises; and (4) the importance of social preparation as means to build confidence among partners. Dr. Balaoing-Pelkmans likewise noted that the BfP project was slowed down due to the COVID-19 pandemic. Efforts were made to cover lost ground through online platforms. When lockdowns were eased, community-based discussions resumed.

MORNING SESSION

The sessions in the morning of the conference including the opening ceremonies were emceed by Ms. Yasmira P. Moner, Assistant Professor of MSU–IIT, its focal person for gender and development, and former head of MSU–IIT–IPDM.

Panel Discussion:

Context, Challenges, and Dreams of the Communities in Transition

The panel was moderated by Ms. Moner. The panelists included Mr. Salahuddin Bin Hamza (Political Officer of the MILF-United Bangsamoro Justice Party or UBJP), Ms. Omairah Usman (Project Officer of Pakigdait Inc.), and Mr. Naif Amer (staff of MP Macapaar). Mr. Hamza and Mr. Amer also introduced themselves as ex-combatants of the MILE.

The panel discussed the importance of social inclusion and cross-sectoral collaboration, the exigency to strengthen government—civil society partnerships, and the need to engage the private sector through investments and livelihood. From these perspectives, the value of the BfP project for the communities was seen as an important instrument in building social trust. The project allowed maximum space for codesigning initiatives and providing opportunities for community participation from the identification of problems to their implementation. BfP provided them with a sense of belongingness—something which was emphasized by those from Lanao del Norte, an area outside of the political and geographic boundaries of the BARMM.

They spoke about the project not being a mere list of activities but rather a transformative journey, where they felt supported through the difficult process of transitioning from combat to living in normal communities. The BfP approach of engaging the community was seen as an effort to adopt the Islamic principle of *mushawarat* (consultation, dialogue, and mutual advice). Adopting this principle was, thus, the reason why the interventions of the project were regarded in the community to be effective. This has been compared with other project-based interventions where people lacked trust because the intentions were perceived to be mixed with self-interest. The community greatly appreciated the transfer of practical skills in project management, which they could also use for other endeavors.

One constant theme is how the peace process could not be sustained without livelihood. After the passing of the Bangsamoro Organic Law, the expectations of the MILF communities and the people of Bangsamoro were very high. These would not have been met without the collaborative efforts of the national and BARMM governments, civil society, and the private sector to transform the camps into vibrant communities and to transform MILF members into productive citizens. The youth, especially, are still vulnerable to extremist ideas and must therefore be given ample attention.

The panel also discussed some of the challenges faced by the communities:

1. Politicians seeing MILF-led projects as threats. It was pointed out that successful programs were situated in areas where there is a harmonious relationship between the MILF communities and local government units (LGUs). However, in the current political landscape, some traditional politicians feel threatened when the people are capacitated by MILF leaders. Even now, the coming BARMM elections in 2025 witness intensifying political competition between the MILF and the LGUs. A successful project implemented by the MILF can, therefore, be seen as a threat rather than an asset. This is why there is extra effort to reach out to LGUs, all the way down to barangays, to build partnerships. Local mayors were invited to the end-conference to further nurture the relationships that have been developed.

- 2. Prevailing mindset on projects. The communities are still in the phase of making ex-combatants understand government processes. Some think that leaders have the autonomy to decide on the use of government funds without the need for accountability through proper documentation. In fact, the prevalent belief is that now that with the MILF in control of BARMM, financing can be easily obtained. Efforts are being made to change this mindset.
- 3. Managing the transition of MILF into a political social movement. State institutions are likewise transitioning to build up a party system that is projected toward the protection and promotion of the common good. After four to five decades of armed struggle, the notion of participation in the political arena is still very much novel. It is very hard to become a politician after years of being a combatant. This should be included in the educational process, especially for top MILF ex-combatants. As earlier mentioned, a fundamental problem is how to build trust between the MILF (as it now transitions to be a player in the political sphere through UBJP) and the LGUs.
- 4. The prevalence of short-term to medium-term projects. Many civil society engagements in the region are project-driven. The communities have witnessed numerous initiatives stimulate hope and enthusiasm only to end in disillusion as partners leave and projects end. How can efforts be sustained? Who will monitor what has been started once the project funding is spent?
- 5. The increasing incidence of horizontal conflicts. Because the state and the once largest separatist group in the country are now partners in nation-building, the people can feel the results of peace. However, horizontal conflicts have increased between and among armed groups and those who feel excluded by the peace process. In light of these challenges, the panelists noted the importance of sharing the lessons that they and other community leaders gleaned from three years of peace in the BARMM.

- 6. The need to involve the youth in the peace process, project management, jobs, and enterprises. The Bangsamoro youth are the future of the BARMM. MILF leaders do not want the youth to experience the hardships they have gone through. This is why they are doubling their efforts to ensure the success of the Bangsamoro Transition Authority (BTA). This underlines the importance of involving the youth in various initiatives, especially those related to business for peace.
- 7. Communities' limited sense of ownership of projects. Communities should be included in all the phases of projects. They should also be given safe spaces to share their problems and perspectives. Ideas should not just be drawn from key segments of the community, but should also involve women and youth. There is also a need to be transparent to the people so that they can manage their expectations on projects that enter their communities.
- 8. The difficult transition from combatant to civilian and citizen. Life was vastly different when the MILF combatants were in the forest fighting battles. At present, they need to take on societal responsibilities as civilians. Through sincere effort, hope, belief, and work as a Muslim and a Mujahidin, change is possible. As expressed by one MILF ex-combatant and a panelist of the session:

You can accomplish it (i.e., prosperity for the people) even without the gun. We struggled as Bangsamoro to achieve our goal, and that is to uplift the lives of the Bangsamoro—because we have been left behind. If we can achieve that through peaceful means, then we should all come together and do it. This is one of the importance of the Business for Peace project. Although the effort of the BARMM government is there, because of various issues and processes, these are not enough. Due to the very high expectations of the community, we need the complementary efforts of our partners in the private sector, like Business for Peace.

Panel Presentation and Discussion:

Updates, Challenges, and Opportunities: Community Transformation and Normalization

The morning program proceeded with the presentation of several BARMM officials, namely, Engr. Mohajirin Ali (Director General, BARMM Planning and Development), Mohamad Omar Pasigan (Chairperson, BARMM Board of Investments); Benjamin Loong (Member of Parliament, BTA); Cesar de Mesa (Executive Director, Bangsamoro Transformation of the Office of the Presidential Adviser on Peace, Reconciliation and Unity [OPAPPRU]); and Atty. Khalid Ansano (Director, Ministry of Agriculture, Fisheries, and Agrarian Reform or MAFAR of BARMM). They updated the participants on the most urgent challenges facing the region. Among these is the provision of most basic services such as power, water, and education. This must be done not only to sustain the livelihood of the people but more importantly, to significantly raise the quality of life of every single Bangsamoro.

Director General Ali said that peace and order was maintained with the help of our security sector and businesses that definitely support peace. The end-conference, he noted, provided concrete information about BARMM, which has 17 agencies, each having its own programs and projects. Also present in the BARMM are donors and international NGOs. He also shared the developments in Sulu, which has been transformed into a peaceful community. All its roads are passable, but these still need to be concreted. There is currently a nightlife. Restaurants have become gradually visible in the area. The major challenge that besets the island is the lack of a sustainable supply of water and electricity. This is also the problem in the other islands, namely, Basilan and Tawi-Tawi. They are engaging the national government in providing electricity and water systems in the islands.

Chairperson Pasigan of the Regional Board of Investments (BOI) provided an overview of the functions of their office. These functions include providing incentives to investors that will build new businesses in BARMM. He mentioned the potential of BARMM, emphasizing

its natural and human resources. He also noted their efforts in helping former combatants in Camp Abubakar by providing them access to loans. He said that there are available programs from MAFAR, the Land Bank of the Philippines (LANDBANK), and cooperatives that the Bangsamoro people could access.

MP Loong shared that as someone who also invested in Sulu, their business had to contend with inaccessible electricity. He even had to solicit security assistance from both the Armed Forces of the Philippines (AFP) and the Philippine National Police (PNP) in order to secure a loan from a commercial bank. He noted, however, that regarding electricity, they already had an initial conversation with the national government and foreign donors regarding the use of a modular nuclear power plant. He hopes that the aspiration to use a modular nuclear power plant will become a reality with the support of partners.

Executive Director De Mesa gave an update on the Comprehensive Agreement on the Bangsamoro, particularly on its political and normalization tracks. He shared that they hired two children of a former combatant to serve as facilitators of the six recognized camps in BARMM. He also spoke about transitional justice, which already has a roadmap. His office also engaged with different ministries of BARMM, especially the Ministry of Public Order and Safety. They partnered with the Centre for Humanitarian Dialogue in the conduct of conflict mapping in the six camps. They identified projects that will be discussed with the Department of Budget and Management for possible funding through the Payapa at Masaganang Pamayanan or PAMANA project.

Minister Ansano gave updates on MAFAR's programs and activities. MAFAR, he mentioned, also chairs the Economic and Development Committee in BARMM. He noted that people's participation is important in the achievement of lasting peace in the region.

After the brief presentations, Ms. Moner, opened the floor for questions to the presenters/panelists.

A buyer and processor of abaca asked about how peace and security can be assured especially for those doing fieldwork in the BARMM. She was assured of two things. First, in the past five decades of MILF fighting with the government, there were no recorded incidents of NGO workers or humanitarian workers who were harmed. Nevertheless, the ministers noted that they could be contacted and that assistance could be sought from the PNP and the AFP. There is also a protocol under camp transformation that anyone entering the camps should contact the Joint Task Force for Camp Transformation (JTFCT) for on-the-ground assistance.

A participant inquired about what could be done to improve education in the region. The panelists noted that education is one of the focuses of the BARMM government. Thus, the Ministry of Basic, Higher, and Technical Education (MBHTE) has the highest budget allocation among the 15 ministries in the BARMM. Likewise, the Education Code of the region, which gave *madaris* education particular importance, was enacted. The government is gradually getting on track in terms of its goals on curriculum and teachers' capacity to meet standards.

AFTERNOON SESSION

The afternoon session of the conference were emceed by Ms. Jane Lynn D. Capacio, senior research analyst of the EMIT C4C Program of UP CIDS and visiting fellow of the Partnerships Resource Centre of the Rotterdam School of Management of Erasmus University. The afternoon session focused solely on business-for-peace. She shared that one of the lessons she learned from the project is that "business" in BfP comes in many forms (investments through the private sector, enterprises of smallholder farmers) and sizes (big, medium, small, and micro) because the needs are vast and varied. There is a need for coordination, ensuring the presence of the right partners, and ensuring that human resources are capable and ready for the variety of businesses that will come into the camps and the region as a whole. More importantly, the said businesses should be agents for achieving sustainable peace.

Presentation and Discussion:

Transformational Business Partnership

The afternoon session was set off by the discussion of the Transformational Business Partnership model which is one of the key pillars of the BfP project. Dr. Balaoing-Pelkmans presented the concept of inclusive business to set the context of the succeeding discussions and to analyze why economic recovery is particularly difficult in conflict-ridden areas. By breaking trust, protracted wars destroy not only the social fiber of communities but also the basic institutions on which markets are built. Therefore, economic development in such a context requires restoring trust. This also implies fostering enterprises where relationships are transformational and not merely transactional. The business-as-usual mode, where profits take precedence over people and nature, will only reinforce mistrust and fear of exploitation. Investments that prosper due to tight security are not sustainable because this will

only signal to investors and communities alike that investing is not safe without armed security protection.

Mr. Perrine then expounded on the principles of the Transformational Business Partnership model, emphasizing the importance of long-term and principled commitments between business partners. Like a marriage between two people, for instance, a business partnership needs to be built on a strong relationship wherein one should spend time together to completely know each other. However, like any relationship, there are moments when a need arises from a third party to broker partnerships, to counsel in times of misunderstandings, and to help bridge differences in culture, mindsets, and capacities. This is the role that UGP is often asked to play by investors and communities alike.

Mr. Luis "Cito" Lorenzo Jr., former secretary of the Department of Agriculture and current head of various agri-enterprises in Mindanao, introduced his latest engagement with Rizome Philippines (Bamboo Ecologic Corporation), a company that manufactures construction materials made from bamboo. Rizome is undertaking numerous projects in Luzon, but it has recently ventured into Mindanao, particularly in Bukidnon. Mr. Lorenzo caught everyone completely by surprise when he offered the NMWF-MILF community a purchase order for bamboo worth Php 50,000.00 per week. It was immediately signed by Frederick Murrell, the Florida-based chairman of the board of Rizome, and Salahudin Bin Hamza, as representative of the NWMF-MILF. The purchase order would allow the community to supply approximately 200 poles a week (i.e., one truckload), which would yield Php 230.00 per pole. Depending on the harvesting efficiency, the purchase order would likewise increase. Eventually, ambitions could be further raised when there are processing machines so that bamboo can be exported not as a raw but as a semi-processed product.

Panel Discussion:

Inclusive Business

The panelists included Mr. Lorenzo, Mr. Perrine, Mr. Simon Bakker (Honorary Consul of the Netherlands Embassy and CEO of Kennemer Foods), and Ms. Nena P. Mendoza (Head of the LANDBANK Lanao Lending Center). Ms. Capacio moderated the panel.

Mr. Bakker pointed out the need for pioneer companies and the importance of creative financing such as carbon credits that can be used to guarantee loans. The challenge is how to absorb the next level of investments given the huge demand for good agricultural land. It is therefore a race against time—a challenge for pioneer companies to take more risks, be more creative, and partner with more BARMM communities.

Ms. Mendoza shared that LANDBANK is committed to helping farmers, fisherfolks, local governments, and cooperatives. The problem, especially with smallholder farmers and fisherfolk, lies in their struggle to meet the bank's requirements. She said if civil society could help farmers, fisherfolk, and other rural poor communities comply with the requirements, loans could be made available. It will also help if the farmers have secured land ownership, are part of cooperatives, and have partners like Rizome. When asked if the purchase order from Rizome to the camps could be used to finance other requirements of the business, Ms. Mendoza noted that purchase orders could certainly help as loan enhancers.

Mr. Lorenzo pointed out that financing requirements could be steep since many of the farmers do not have taxpayer identification numbers (TINs). Some of them do not even have birth certificates. Businesses are often afraid to take risks. Building relationships like those that Mr. Perrine built is critical for business success. Understanding the culture of the people and the lay of the land is important for relationships to blossom. It is also important for actors to temper expectations and be patient since relationships and changes do not happen overnight.

Mr. Perrine said that one of the challenges with the requirements of agencies and financing institutions is that BARMM lags behind other regions in terms of development. He believes that a starting point could be the establishment for Islamic financing. Ms. Mendoza shared that LANDBANK has loan facilities for local government units (LGUs). LGUs can avail of loans using their internal revenue allotment (IRA) as loan collateral. She encouraged BARMM LGUs to consider these in developing plans and securing financing for their areas.

After the discussion of the panel, the moderator invited participants to pose their questions and comments to the panelists.

MP Loong remarked that BARMM is a newborn government, and that education is one of its priorities. However, governments cannot function well without investments. BARMM is doing its best to ensure peace and order, especially in Sulu, Basilan, and Tawi-Tawi. He then asked about bamboo, particularly on the claim that it is "stronger than steel and harder than concrete." If this claim is accurate, then bamboo can be a way forward in creating climate-resilient infrastructure. He asked Mr. Lorenzo in terms of the resilience of bamboo in building classrooms.

Regarding the comment on government, Mr. Lorenzo suggested that BARMM take the opportunity to come up with its own working government and not inherit problematic structures. He suggested keeping processes streamlined and simple. With regard to the query on bamboo, he invited Mr. Murrell of Rizome to give answers. In essence, they have been doing a lot of tests in Vietnam to make bamboo waterproof. Termites and *bukbok* (weevils) were already addressed. Through various heating processes and special glues, bamboo can be made really strong and hard. In Cebu, bamboo is already used in the airport.

MP Loong then expressed his willingness to welcome investors, including Mr. Bakker, to invest in the BARMM. He also hopes that the opportunity given to Amai Manabilang could also be extended in the BARMM area. He emphasized, "Try it in BARMM. Do it in BARMM,."

The Presentation of Some of the Key Businesses of BARMM Communities¹

Finally, it was the turn of two BARMM communities to take center stage and present their projects. Jamila Salindawan, a member of the Bangsamoro Islamic Women Auxiliary Brigade (BIWAB) spoke about their Banana Lakatan Project that started in September 2022, on a one-hectare land in Balo-i (102nd Camp). During the technical training session, the idea of lakatan production was not seen as viable. However, the leaders stood their ground by arguing that lakatan production is viable. The project is also meant to ensure societal balance within their community since one part of it is already engaged with palapa² production. Ms. Salindawan said they were able to source free lakatan seedlings, so the fund from the BfP project was able to finance the training cost of farmers as well as the transport and meal allowances during planting. Currently, their most immediate needs consist of farm equipment and tools, materials for farm and plant care (due to the risks of pests), further training on good agricultural practices (GAPs), and most importantly, access to a stable market for their produce.

Another project focused on garments, having received basic training from the International Organization for Migration (IOM) in April 2022. As Farhana O. Lomondot from the 127th Base Command explained, the training only accommodated 15 women and provided four sewing machines. After less than two months, they were forced to stop due to a lack of financing. The seed fund from the BfP project enabled them to buy more textiles. The BfP also introduced them to Natasha, a well-known garment manufacturer with an extensive online presence. Their partnership with the company had been valuable. The company's merchandising manager went to the camp and provided hands-on tutoring and patterns. They now produce bags, pillowcases, trousers, school children's uniforms (i.e., hijabs), dresses that are aligned with

¹ A summary of the projects of the NWMF camps is in the annex.

² Palapa is a Maranao condiment made from white scallion, ginger, and chili.

modes of modest fashion, and even wedding (and bridesmaid) dresses. Ms. Lomondot expressed their need for electricity:

Our most urgent need in order to expand the project is solar power. When it rains: no electricity, no signal. So you have to wait for the next day. Since the electricity goes on and off, two of our six sewing machines are not working, also because we have no budget for maintenance. We also need financing and especially, more training for other women. We really need to develop.

SYNTHESIS AND CLOSING CEREMONIES

Ms. Moner and Dr. Balaoing-Pelkmans synthesized the highlights of the conference. They noted that the various narratives demonstrated the complexity and the systemic relational process of peace-building in the BARMM. Participants consistently underscored the importance of trust as the principal currency for rebuilding the economy, and as both the path and destination of the peace process in the region.

Ms. Salindawan gave the final remarks. On behalf of the NWMF, she thanked the project partners and sponsors. She echoed some of the key lessons learned throughout the project. She realized that entrepreneurship is within their reach and that it is important to have patience in pursuing the path towards peace.

Annex: Status of Projects of the NWMF Camps

Base Camp	Project	Updates as of May 2023		
123rd	Corn production	With their grant fund, they purchased seeds and fertilizers. They planted these and are awaiting harvest.		
124th	Printing services	They bought computers and printers with the seed money. Because of the demand for printing services, they were already able to buy materials for their inventory, which included laminating papers, special papers, T-shirts, and printer inks.		
		Their repeat customers include MILF members, relatives, and nearby communities.		
		Eventually, they will need a mug press, additional printers, and photocopying machines.		
125th	Printing services	The 3 Angels Printing Services and Computer Shop was able to buy computers and printers with their seed money. Their T-shirt, mug, and photo printing services have repeat customers. ID lamination, sticker printing, and regular paper printing services also have repeat customers.		
		With their net income, they were able to repair their store and purchase materials. Their customers are students, members of the Bangsamoro Islamic Armed Forces (BIAF), and BIWAB members.		
		With more capital, they plan to expand by having more stalls to service populous but relatively distant areas.		
126th	Abaca production	With the seed fund, this base camp expanded its abaca production to new areas. They process their produce and sell these to buyers.		

127th	Printing services, garments making	This base camp split its seed fund between the purchase of computers and printers for their printing store and materials for garments production. They earn from both. The two enterprises support each other. Some of the garments are being sold in the store at a premium relative to the prices at the rural production site. The printing business earns a little for every garment sold in the store. The printing business was able to purchase two more printers and two more laminating machines. Both the printing and garments businesses have new raw materials to work on.
102nd	Lakatan banana production	This base camp was able to plant lakatan in a communal site. They are awaiting harvest for the second quarter of 2023.
HQ	Grocery	The headquarters set up a mini-grocery where basic commodities are being sold. This met a need in the community due to the absence of a supermarkets in the area. They subsequently increased their inventory over time. They occasionally issue loans to farmers who need to wait for harvest to earn
		money. The loans are paid at harvest time.

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EDITORIAL RESPONSIBILITIES

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