# COMMENTARY ON THE PAPERS PERSONAL & FAMILY DECISIONS IN A SCENARIO OF UNCERTAINTY & ETHICS AND ECONOMICS: NEW CONSIDERATIONS FOR ENTREPRENEURS

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### INTRODUCTION

I thank Prof. Msgr. Minnerath for a very lucid paper that elaborates on why the 'practices of economic development' which have caused the global economic downturn have been antithetical to the principles of Christian Social Doctrine – human dignity, integrity of creation, common good, social justice, subsidiarity and solidarity. Indeed, the current dominant global economic system centered on big enterprises and international financial intermediaries has unwittingly considered the person merely in 'economistic' terms as a commodity or a factor of production that entails cost.

The mentality, the worldview of the dominant economic system has created the condition which led to the global economic crisis. Prof. Vittorio Hösle traced back – since almost 500 years ago to the present – the philosophical orientation that has fostered an absolutely individualistic mentality thus shaping a worldview which culminated in the present neo-liberalistic mentality. Cited by Prof. Hösle were the three 'radical moral innovators' of the social question: Niccolò Machiavelli (1469-1527), extreme individualism in the realm of politics, Bernard de Mandeville (1670-1733), absolute individualism in the field of economics, and Robert Malthus (1766-1834) in the area of demography.

An understanding of Adam Smith's view of the economy taken out of context – 'that the economy is partly a self-regulating system' ('It is not from the benevolence of the butcher, the brewer, or the baker, that we expect our

dinner, but from their regard to their own interest') 'and that therefore appeal to goodness was not necessary' (cf. Hösle's paper) – has reinforced the extremely individualistic tendency in the practice of economics and has led to the neo-liberalistic capitalism which is characterized by a worldview that is materialistic, mechanical, egoistic and consumerist. Egoism considered by corporations as the essential stimulus for a vibrant economy has led to making the business enterprise or organization in any institutional sphere (run like a business) the central place in life and proclaimed this as the salvation of people and the fulfillment of their sense of happiness and well-being.

While there is no doubt that peoples in the developed and the developing world, especially the base groups, have been extremely affected by the global economic downturn, the resolution of the manifest effects of it – namely, monetary poverty, violence, discrimination, and degradation of the environment – has been complicated by a weak state and weak institutions which are directly or indirectly the effects of 'colonization' both from foreign and local powers.

Taking the Philippines as a case in point, I am presenting a program of action and advocacy – based on an analysis of a complex economic problem by socially enlightened businessmen and reflections from the analysis of political thinkers and moral theologians – intended to awaken base groups to a paradigm of development on a mezzo level that will lead to community economics and premised on the person who is not just a 'homo economicus' but one who is called to fulfill a mission in life to contribute to the well-being of family and community through the flowering of his/her inner gifts of body, mind and spirit.

## THE SITUATION OF UNCERTAINTY

The present expression of this individualistic tendency in the economy and in politics is now known as neo-liberalism. Yes, the economic global crisis has happened within this context of a Neo-Liberalistic climate. The present global crisis has been branded by Joseph Stiglitz as a crisis that was 'made in USA'. The absolute belief in Adam Smith's 'invisible hand' has shaped the general economic policy in U.S. especially in recent years. The principle derived from this conviction is that the state should not interfere in the law of the market for to interfere in it will prevent the workings of the invisible hand supposedly to create a social order (and even a world order) which will redound to the social equilibrium in society. Neo-liberalism has created the big enterprises considered to be the salvation of people's desire for happiness. The logic of this system is the following: Enterprises expand employment possibilities. Employment puts more money in the hands of the employees. Through more income, the employees should be able to buy goods and services - food, education, health, communication, etc. Thus, enterprises should expand to create more employment. More income through employment creates more demand for goods and services, more production and hopefully more savings, more taxes for basic services and physical infrastructures, more investments and so is the cycle of economic life. First class entrepreneurs are effective in expanding more employment opportunities. They are also highly competent, highly capable and efficient, producing goods with the least cost. In this line of thinking, more often than not, the person of the employee is considered merely as a cost of production. The ethics underlying management decisions as laid out by Christian Social Teachings affecting labor is seldom considered.

The logic of business enterprise no doubt has created comfort and amenities in life. It has brought about the rise in GDP or GNP as the measure of the wealth of the nation. The downside, however, lies in that the failure of markets to regulate itself is bound to create inequality. Moreover, it also has exploited the use of natural resources and natural habitats. Thus, maximization of profits in enterprises and entrepreneurship has made the rich and the powerful richer and the poor poorer within countries and among countries. It is this neo-liberalistic economic and political ideology that has caused the global economic downturn.

The foregoing situation has unconsciously developed a worldview of materialism, egoism, mechanical and consumer-oriented systems – now entrenched not only in economic institutions but also in institutions of education, health, and communication and information technology (especially pronounced in mass media). In this system the families especially of base groups in the rural and urban areas are trapped. They suffer from poverty, rampant spates of violence, and destruction of 'commons' due to degradation of the environment, the result of industrialization and commercialization. An alternative worldview is demanded, a worldview that is spiritual, rooted in the life-values of popular cultures, trans-egoic, i.e., community-oriented, organic, ecological. It is a worldview that will elicit what is deeply embedded in the heart of every person – the aspiration for a decent life for each and every man, woman, and child without exclusion and marginalization. There has been enough empirical evidence that merely money or

material possessions will not bring a sense of well-being and happiness. Happiness is not just associated with money. Indeed the global economics (which recently had its downturn) has been dominated by big business and international financial intermediaries. This economic paradigm has been supported by national governments, first rate entrepreneurs and communication and information technology - by and large, the cultural supports of the neo-liberalistic economy and of the advocacy for free markets without state regulation. It has produced the scenario of uncertainty experienced by persons, families and communities within countries and among countries with its multifaceted divides – cultural, economic, socio-political, intergenerational, rural-urban, digital and our divide from Mother Earth. How will persons and families cope with this scenario of uncertainty? Given the present global reality of gigantic enterprises and full-blown financial trade that have been operated by highly efficient entrepreneurs, but have created inequalities, divides and 'disconnects' - there has been a search, albeit by a powerful minority, for reclaiming the ethics derived from natural law, embedded in the human heart, and the explicit articulation of the implicit natural design of creation for the flourishing of life.

## THE NATURE OF UNCERTAINTY

My commentary is based on my reflective analysis experiences in the Philippines ('the state that developed after the declaration of Philippine independence in 1946'). Yet this analysis may apply to other politically colonized countries particularly in many countries of Asia and in Africa.

There has already been a situation of uncertainty since the liberation of the Philippines from political colonial rule. It has been known to be the first democratic country in Asia and one whose people, especially those of the lowlands, have been quick to embrace Christianity. After the war, it was known to be second to Japan in terms of economic development but now has been lagging behind its Southeast Asian neighbors.

The scenario of uncertainty in the Philippines, is not only just a result of the present global economic downturn, but also due to a weak state of nationhood.

### Quoting from Banloi, Rommel:

The Philippine state is in the predicament of having to face globalization while at the same time undergoing the painful process of nationbuilding in a highly diverse society. The weakness of the Philippine state in facing these challenges is causing the pervasive poverty that result in ethnic, socio-economic and religious tension. To overcome these challenges, there is a need to strengthen the Philippine state and institutions of governance.

A weak state of nationhood also means weak institutions that fail to serve the good of families and communities. Even prior to the period of talks on Globalization. I have been describing the Philippines as having a culture of insecurity caused by the great gap between the rich and the poor. Without being prepared for it, the Philippines bravely accepted the challenges of globalization since it acceded to the World Trade Organization (WTO) in 1995. This unpreparedness for global competition has in fact aggravated the culture of insecurity and sense of uncertainty of the great majority of the Filipino people and their families. Undiscerning national and global leaders did not foresee the implications of the neo-liberalistic policy which tends to subordinate all institutions to the interests of big business with government guaranteeing economic salvation through monopolization of power and wealth in transnational corporations and transnational financial intermediaries. And because those who re-enforce this new colonialism are also some prominent national powerful and wealthy leaders, the ideology is unintentionally propagated in educational institutions and other institutions as well. Through this dominant educational process supported by a fast growing communication and information technology, the gap between the rich and the poor widens. It has led to the deterioration of the quality of life due to a severe structural imbalance that creates and re-creates the cycle of monetary poverty especially among base groups of fisher-folk, farmers, indigenous groups and informal urban dwellers. A new form of colonization which I define as 'violence of the mind and heart' both from foreign and local entities thrives (cf. Appendix I on how to integrate popular cultural system and the dominant cultural system).

His Holiness, Pope Benedict XVI, has captured the effects of colonization in *Caritas in Veritate* (no. 33) and I quote:

More than forty years after Populorum Progressio, its basic theme, namely progress, remains an open question, made all the more acute and urgent by the current economic and global crisis. If some areas of the globe, with a history of poverty have experienced remarkable changes in terms of their economic growth and their share in world production, other zones are still living in a situation of deprivation, comparable to the one which existed at the time of Paul VI, and in some cases one can even speak of deterioration. It is significant that some of the causes of this situation were identified in Populorum Progressio, such as the high tariffs imposed by economically developed countries, which still make it difficult for the products of poor countries to give it foothold in the markets of rich countries. Other causes, however, mentioned only in passing in the Encyclical have since emerged in greater clarity. A case in point would be the evaluation of the process of decolonization, then at its height. Paul VI hoped to see the journey towards autonomy unfold freely and in peace. More than forty years later, we must acknowledge how difficult this journey has been, both because of new forms of colonialism and continued dependence in old and new foreign powers, and because of grave irresponsibility within the very countries that have achieved independence. (underscoring, mine)

Leonard Boff, author of books on liberation theology, has written another book titled, *Cry of the Earth, Cry of the Poor* (Orbis Books, 1997). His thesis in this book is that the logic that has deprived people of their human rights to live a decent life is the same logic that has caused the degradation of the environment and our planet earth. This has been the logic that has also produced the economic downturn that is now evermore aggravating the problem of persons and families especially in the so-called developing and underdeveloped societies. The logic of the present mode of industrialization and commercialization may have worked for a time but we know that this has benefited only the more powerful and wealthy in various societies. Enterprises may have created a lot of employment but also underemployment or worse unemployment. To resolve the economic downturn with the same logic may just recycle the situation of poverty and the widening gap between the rich and the poor.

#### SOME EFFECTS OF GLOBALIZATION

Clarence Henderson has identified the following as effects of globalization, 'accelerating globalization of international finance and trade', 'information in real time', 'large ethnic and international migration', 'a world widespread of criminal syndicates', 'homogenization of cultures', changing 'consumer expectations, preferences, and lifestyles in an irrevocable fashion', 'dominance of...mass media culture and the extermination of local cultural values and arts'. In the Philippines, the advent of globalization has even more complicated nation-building in the context of the many islands, languages, poor ethnic minorities with differentiated religions, unbalanced social classes, and prevailing poverty.

# PERSONS AND FAMILIES IN A TIME OF UNCERTAINTY: PRACTICE AND RECOMMENDA-TION

No family adversely affected by the global economic crisis can resolve by itself its misery and state of deprivation.

In my country poor families have been assisted by thousands of worthy initiatives from among non-governmental institutions or through the initiatives of civil society. Schools, Colleges and Universities have their outreach programs. Churches of different religious persuasions have their charitable and/or social action programs. Options for the poor through Basic Christian Communities (BCCs) or Basic Ecclesial Communities (BECs) as a way of being Church has been the thrust of many churches in Asia. Non-governmental organizations are involved with sectors: with focus on children, youth, indigenous groups, women, families, sectoral groups such as farmers and fisher-folk and workers' unions; and/or committed to family life and responsible parenthood, causes such as sustainable agriculture, housing, health and nutrition, para-legal services, creative arts, disaster preparedness, community communications, formation of cooperatives, microfinance or micro-credit, environment and action on climate change. Indeed all these social initiatives of Civil Society have been the redeeming factor of people's sufferings while on the whole, people have been cynical whether or not so-called democratic elections would bring changes to poverty situations. That in the Philippines there are 4 million overseas workers in about 190 countries of the world is telling us that the income levels of the great majority in the country are not adequate for them to live a decent life.

In a country where a culture of insecurity is experienced since after World War II due to unbalanced social structure, the movement of organizing people to fight for their basic rights or to enhance community development has been ongoing. In 1967, the year when *Populorum Progressio* was issued, a Rural Congress was organized by the Catholic Bishops of the Philippines (CBCP) with collaboration from three academic institutions, pertinent NGOs and government agencies to discuss the problem of the rural poor. The emphasis then was that the Church worked with government and NGOs to bring about a better quality of life for the people. In the first Rural Congress, the participants were mostly from Academia, Government and some Rural Organizations. Forty years later in 2007, the 2nd Rural Congress was again organized by the Church. This time, the participants were mostly leaders of organized groups of farmers, fisher-folk, indigenous groups, industrial workers, women and youth and small traders. Indeed, forty years have shown that community organization and community development must have sustained the people despite an experience of lack of good governance. The process of nation-wide consultation with the marginalized sectors, ended with 73 bishops listening to 'cries of the poor' in a two-day-workshop, July 7-8, 2008. Most Rev. Pablo David, DD, a noted theologian in the Philippines, emphasized the implications of having listened to the plight of the poor. He alluded to the Gospel story of the Good Samaritan who (unlike the Levite and the Priest 'well meaning persons' hurrying about their daily task of serving the Temple) was able to come close to the ill-stricken person, was touched with compassion, took care of the victim, brought him to an inn and requested the innkeeper to take care of him at his expense. Bishops and priests and professionals have listened to the 'cries' of the poor during the culmination of the Rural Congress. This 'seeing' up close, according to Bb. Pablo David, demands from the Church – particularly, bishops, priests, and professionals – a serious social responsibility.

Families of marginalized sectors need to organize themselves but, beyond such organizations, should be the spirit of respect for the diversity of inner-giftedness of each person and the desire for authentic solidarity and communion (cf. *Caritas in Veritate*, Chapter V, the Cooperation of the Human Family, nos. 53-55).

I must say there is, in the Philippines, a vibrant Civil Society that tries to resolve the problem of a weak state. And yet, everybody in the Philippines would agree that all these initiatives offer at best some comfort to the sufferings of the people who demonstrate resiliency in the face of overwhelming problems. It will take perhaps two generations more to bring about a social transformative impact on national leadership. For as long as there is a weak state allegedly riddled by corrupt practices, there will be no sense of progress no matter whether or not the leadership speaks of a high economic growth rate that is due, not to addition of real value, but to the contributions of about 4 million overseas workers sending their remittances to their respective families, an indication of an economy that is not functioning for the great majority of the people. Although the people's ideals are held high and legislature churns good bills, sound legislation is still not being implemented. Thus the cycle of poverty and the degradation of the environment, caused by big business, continue, maintaining the great gap between the rich and the poor, preventing any real transformation from happening. At best all the small initiatives fail to transform the system because those in command are too powerful to listen to the 'cries' of the poor.

### A RENEWED PARADIGM OF DEVELOPMENT

A new paradigm of development and a new economics on the mezzo level is needed to aid persons and families to start working for their authentic wealth, well-being and welfare. I propose here a discourse among colleges and universities pertinent to colonized societies to address the problem of weak states and inadequate institutions, focusing on a development paradigm aimed firstly at developing a sub-cultural area - a development on the mezzo level. This sub-cultural area should be around a watershed district. It is the watershed that connects forests, land and sea. Thus, we call this watershed area a bio-regional community. It is the watershed that creates its specific economy and has developed the natural habitats of people. It is where the outreach or extension programs of the university could identify partners among non-governmental organizations and people's organizations in the bio-regional community (which may span two to three municipalities). The first step to take for this program that introduces a new paradigm of development is a series of consultations from among the leaders of base groups of fisher-folk, farmers and indigenous groups to bring awareness of their connectedness with reference to the preservation and protection of their environment and also to guarantee food security in the area. It is where they may make decisions to exchange basic food items, not exporting them to other communities as long as the community needs them. The series of consultations may also bring the base groups to recover organic diversified farming systems basically for their needs and mutual benefit in the bio-regional community. There could also be consultations of organized leaders from the base groups with their local government, and leaders of institutions in the area, specifically in health, education, and educational institutions as well as church and, if possible, some enlightened business people in order for leaders representing organized grassroots groups to question the local planning bodies and government agencies about government budgets supposedly to support their basic needs. This is where people could give their opinions as to how they will participate in implementing some good ordinances of the government pertaining to children's rights, family rights, and environmental rights. It is in these consultation sessions that even basic ecclesial communities of the church could discuss how Gospel values could help out in the promotion of responsible local political leadership. Children and youth representing various sectors in the community are given basic environmental practical education where, through love of their environment, they begin valuing and appreciating the wonders of creation, interconnectedness of forests, land and sea for life as well as protecting and preserving the balance of all elements of life - air, water, earth and light. Made aware of pollution in these areas, they are taught the meaning of how to reduce waste, re-use non-degradable waste and recycle it for value-added products. Entrepreneurship is developed in this process of trying to create community economics through various forms of cooperatives, some of them rooted in their indigenous forms of communal and cooperative ways of living.

What I am proposing is not just coming from an idea that has not been tried. It is at the moment the advocacy of the Social Science Graduate School of Transformative Praxis, the Asian Social Institute, which I have been heading since its Founder, a Dutch missionary priest, passed away in 1973. Despite its humble beginnings, the Asian Social Institute (ASI) with which I have been associated, first as a student and now its president, has become a specialized social science graduate school with a difference in that it has a strong social involvement from the perspective of Christian Social Teachings. It has combined scholarship and social action, with the marginalized as its frame of reference. It has integrated its three departments - Academe-Research, Social Development and Administrative Services- to pilot, on a long-term basis (since January 2007), the transformative education of a bio-regional community towards a new paradigm of development. Since the institute has been established to bridge the gap between the rich and the poor, in its 48 years of existence it is becoming not just a school but a movement of transformative ideas (based on experiences to facilitate the self-empowerment of marginalized sectors), a movement of inquiry and participatory action research, and a movement of advocacy and action... accompanying sectors and marginalized communities in reflecting on their journey towards the improvement of their quality of life according to their definitions.

The name we have given to our paradigm of development on the mezzo level is 'Co-creating Sustainable Bio-Regional Community' (CSBcom) This program is operating in a pilot area in three municipalities of one province around a watershed district. In these programs we have partnered with NGOs, primarily the CFCA (Christian Foundation for Children and the Aging, supported by Kansas Diocese in US, which presently has 7500 member families in the province of Rizal, Manila), and organizations of fisherfolk that ASI formed and trained in the years 1979 to 1992. Presently, there is a core group of adult leaders meeting regularly to plan out their moves on their respective programs. There is 'Children and Youth in Action for a Sustainable Future' (CYASF), composed of various sectors of youth including youth leaders of village government councils. They have been formed and trained in environmental education, with each youth leader tasked to re-echo any training to his/her respective 'barangay' (lowest form of government unit). There are organizations of fathers of families, and organizations of women. All these organizations are accompanied by full-time paid professionals of ASI's Social Development, whose staff is composed of graduates of ASI's doctoral program (Applied Cosmic Anthropology), Masteral and BS Programs as well as the two-month IDCCD (International Diploma Course in Community Development). The staff serves as a catalyst to form people towards the Christian values of human dignity, integrity of creation, respect for differentiation, common good, solidarity and communion. Another significant program of ASI is accompanying a poor diocese in nurturing a Basic Ecclesiastical Community Culture which, after twelve years of accompaniment, now has 3600 family clusters in 28 parishes of the diocese and penetrates practically all villages. Transforming popular religiosity into a Living Faith Life, the basic ecclesiastical communities have shown how they resolve issues of daily family and community life. In solidarity with one another, after a strong typhoon, they came up with the rehabilitation of their homes and a coconut rehabilitation assisted by two agencies from Caritas, Philippines and Australian-Aid respectively. In both of these communities students and professors are exposed to the idea that the community should be part of the school and the school a part of the community. Since among the students of ASI are Asian foreigners representing 17 countries, this paradigm of development is a regular topic of discussion and sharing in the course offered to all students on 'Philosophy of Commitment to Total Human Development' (PCTHD), so that the practice of total human and social development with its value-underpinnings becomes an integral part of the worldview of the student - to live a lifestyle that is rooted in spirituality, and in the life values of a culture and nature's bounty. As experienced, Co-Creating Sustainable Bio-Regional Community has been an operating framework for three departments of the Graduate School – the Academe-Research, Social Development and Administrative Services – where all social concerns (children's rights, youth development, gender equality, community economics within which the ethics of small entrepreneurship is lived, environmental preservation and protection, use of technology with a soul, and citizenship with reference first to the bio-regional community) of the Graduate School and its partner communities find their place. It is where the values of *Caritas in Veritate* – respect for human dignity and integrity of creation, solidarity and subsidiarity, common good, gift and gratuity in economics are practiced.

This sense of gratuity was experienced by ASI administrators, staff and students after the floods caused by strong typhoons which destroyed homes and means of livelihood in October 2009.

The Asian Social Institute (ASI), with its meager resources, embarked on relief work with personal contributions from the ASI community (administrators, faculty, personnel and the students). This initial venture attracted other donors locally and abroad to make their contribution. An ASI graduate of the IDCCD course who works as a program director of a Japanesebased international NGO, volunteered to seek help from another NGO in Japan, the Japanese Platform. This organization has helped first in giving relief and in the rehabilitation of damaged houses and loss of means of livelihood. It is amazing that while the intended beneficiaries of the amount donated were 250 families, the families who were given funds for their housing needs shared part of the donated amount with their neighbors. Thus the 250 family beneficiaries increased to 369 family beneficiaries. This is the same with the packages given to them as relief. Some families could not accept that they were the only ones given them when some of their neighbors had not received them. They decided as a group to share what was donated to them with others. The family beneficiaries are now organized into CSBCom cooperatives so that whatever voluntary contribution is offered by the members will compose a common fund. The fund will be for preparedness for the next calamity that could occur in the future. It is this sense of natural community living that inspires ASI's graduate students to nurture a community spirit also in the institute-ASI, as ASI's partner community becomes a school of wisdom for professionals of varied disciplines.

Currently, there are two researches being undertaken in the community. One is an inquiry into developing Community Economics in the area (See Appendix II for the specific research questions and questions for drawing out the implications of findings to 'Community Economics'). This research is sponsored by the Commission on Higher Education (CHED) in the Philippines. The research is being undertaken by researchers of two higher educational institutions of a state university and an all-women university, with the Asian Social Institute (ASI) as the lead role. The other study is a replication of the participatory research CYASF has undertaken called Photo Voice. With the assistance of the Kwansei University of Japan, which provided cameras to the youth, the youth were facilitated into a reflection of their dreams for themselves and for their community. After technical training in taking photos, the youth were asked to shoot pictures of whatever they would find significant. Hundreds of photos were taken... and it was a big task for the young people to first choose the quality photos, and then arrange the photos according to themes. There were five themes that came out from the vouth's reflection - the beauty of their environment, evidence of environmental degradation, people's religiosity, daily life scenes in the community, and the situation of poverty. The photos, each with its caption, were exhibited for the community to view. These themes have become the basis of the three-year program of Children and Youth in Action for a Sustainable Future (CYASF). Austrian youth gave some financial support to the program. Austrian youth also immersed themselves in these areas. The Photo Voice research will be repeated, this time having as subjects out-of-school youth. The title of the research is 'Patterns of Youth Adjustment in Different Urban Settings'. In this study, ASI takes the lead role with professors from two other universities - Adamson University and Lyceum University – collaborating.

In the Philippines there are 200 universities and about 3000 colleges and 240 watershed communities. ASI advocates that: each university will take care of the development of a bio-regional community, especially because a university is rich in human resources. A university has students in engineering, architecture, medical sciences, education, psychology, social work, sociology, economics, management of business administration and fine arts. If all the students of these sciences get connected and immerse themselves in the lives of the people to gain wisdom from their experiences, while at the same time giving information on the factors that affect their lives, then I suppose we in developing countries will be able to contribute to a world of globalization characterized by subsidiarity and solidarity. International institutions may wish to help in this challenging process of a pro-people oriented development paradigm. The biggest challenge of this undertaking is the continuous capability-building and formation programs of community partners and institutional leaders to facilitate and/or support the self-empowerment of the materially poor and, together with them, radiate the ecological, organic, trans-egoic and spiritual worldview as a source of ethics to influence the decisions especially of business and government policy-makers and executives.

ASI is divided into committees that will develop different dimensions of the CSBCom program: 1) Bio-regional organizing and networking; 2) Education and Trainin; 3) Support for Sustainable Communities and Projects; 4) Instructional Development; 5) Research, Documentation and Publication; 6) Promotions and Advocacy; and 7) Program Management.

In brief, the concept of this paradigm of development should operate first on the mezzo level. This concept was inspired by an economist, Dr. Sixto Roxas, who admitted he has had several 're-incarnations' for he worked first as a labor leader, then became a founding member of the Asian Institute of Management in Manila, was once a banker, adviser to multi-national corporations and became the main economic adviser of the former President Diosdado Macapagal (father of the present Philippine President). But now he firmly believes that the enterprise should not be the only hope of building wealth, health and well-being for the people but it should be the bio-regional community around a watershed area. Dr. Sixto Roxas calls this, 'Eco-System Based Community Centered Sustainable Organization and Management' This concept was reinterpreted by the Asian Social Institute (ASI) that called it instead, 'Co-Creating Sustainable Bio-Regional Community (CSBCom)'. As I describe it, ECSOM or CSBCom:

ECSOM or CSBCom offers a new holistic development paradigm that revolves around the concept of Eco-Systems based Community-Centered Sustainable Organization and Management. Applied in a 'Watershed District', family clusters encompassing a few municipalities will make a social accounting of their community wealth.

All stakeholders of the bio-regional community – upland and lowland farmers, fisher-folk, indigenous groups, business, education, health, church and socially enlightened local officials – will engage in a longterm integral development process that is culturally-rooted, contextual, experiential and participatory. In and through a living Faith, it is hoped that the energy that will radiate from the process will cause the evolvement and organic growth of a community-based economics (not just enterprise-based), and a new urbanism that will prevent natural and human resources from being depleted. It is hoped that the human habitat or the new human settlement will be an externalization of a vision of the City of God where all human beings may live a decent dignified life in harmony with nature. In this process, experts in financial management, engineers, lawyers, religious educators who, in dialogue with the people, especially the marginalized, could bring their expertise in service of improving the quality of life and well-being of communities. Thus, educational institutions (universities, schools and colleges as well as churches) could fulfill a significant role by which all activities pulsate with the divine energy from the heart of God alive in all creation.

The new paradigm of development is an uphill climb. It is a shift from a mechanical, egoistic, materialistic and consumerist worldview to an organic, trans-egoic, spiritual and ecological worldview. It is actually awakening people to a new consciousness of the interconnectedness of life and all life-forms and making them realize the significance of creating networks of universities and colleges, churches and various religious persuasions, of non-governmental institutions and people's organizations. Beyond projects and programs should be a transformation to a change of a sustainable lifestyle rooted in one's sense of Godliness and/or spirituality, and in the richness of life-values of the culture and nature's bounty. What actually converts people to this new paradigm of development is the articulation of this concept by community partners themselves who can explain this in their own language and with their own symbols.

Making CSBCom operational is an attempt to embody the building of a 'civilization of love' an 'economy of trust', a culture of life, and a 'politics' of organized compassionate care. The philosophy underlying this process is the philosophy of part and whole, a philosophy of relationality, of interrelatedness and interconnectivity.

To make whole is to make holy and to consider every human being and all creation as sacred, thus to be respected, preserved and cared for towards sustainability of the life-cycle in all its mystery and splendor.

# APPENDIX I

# THEORIZING FROM EXPERIENCE A PEDAGOGICAL AND RESEARCH APPROACH FOR SOCIAL TRANSFORMATION MINA M. RAMIREZ

Abstract of the inaugural lecture in the SoPHIA lecture forums organized by the Asian Social Institute to mark its 40th anniversary, March 12, 2003.

Why theorize from experience? Reflected experience is a source of wisdom – a way to live and to enable people to be transformed to fully live a dignified life. A major question being addressed by the lecture was the why of rampant monetary poverty, voiceless citizens in a democracy, and gross violation of anti-graft laws, despite five hundred graduate schools in the country, two hundred universities, not to speak of an estimated 65,000 nongovernmental organizations that form part of Civil Society.

I once accompanied seminarians of Maryhill School of Theology on a visit to the sacred Banahaw Mountain. In a dialogue with the Supreme Priestess of an indigenous religious group, she was asked whether or not they still hear 'the holy voices in the mountain' as they claim happen occasionally. 'Not so much, anymore', answered the Supreme Priestess. 'The mountain is noisy, there are many strangers'.

The above story may be deemed *a metaphor* of what has happened to us Filipinos. Through the past four hundred twenty-five years, we have been listening more to foreign voices and less to the voices within us. In our personal and institutional life, we have had lessons from the experience of foreigners and strangers due to our long colonial history but have neglected to listen to the enlightenment we could gain from our own history, from our own story.

Due to our long colonial status, we have two cultural systems, two main cultural heritages working within us, albeit subconsciously. On the one hand, there is the dominant cultural system, which can be described as universalistic but impersonalistic, enhanced by the discipline of a monetized economy, formalized institutional life, and communication technology. This comes to us through the vehicle of Western languages, first in Spanish and then English. In schools we have been taught to 'obey the law and you take care of the common good'. On the other hand, there is the 'popular cultural system' which gives us a worldview that is small group-oriented, and personalistic based on face-to-face communication. This is culture constituted by reciprocities and natural exchanges without the meditation of written law, money, or a sophisticated technology. The lack of integration between the Dominant Cultural System and the Popular Cultural System has produced the Erap phenomenon (the elected president who has capitalized on his image of not being articulate in English and so is one with the poor, later was impeached because of his style of governance that was a mirror of his personalistic way of governance with which the great majority of the poor could identify), the split-level Christianity of Rev. Fr. Jaime Bulatao, S.J., the underground economy, the settlement of conflicts outside of courts, the fact that in addition to traffic lights, policemen are still needed to enforce the traffic rules.

Integrating the two cultures calls for a two-fold imperative: 1) being aware of the underlying universalistic values behind the norms of the dominant cultural system and 2) heightening our consciousness of the underlying assumptions and life-values of our indigenous cultural heritage in which we should take pride. We should not become the victims of our colonial history – this is a given; on the contrary we should make this an asset especially now in a time of globalization. But we should take pride in our roots and through our values like *buhay* (life), *pananalig sa Diyos* (trust in God), *loob* (interiority) and *kapwa* (which according to the late expert of Filipino psychology, Virgilio Enriquez means 'the other is also me'), *Pagdiriwia* (celebration), *pandama* (integrating sensing), etc. These life-values will give soul to the normative practice of the dominant cultural system.

To bridge the gap between the dominant cultural system and the popular cultural system, I address myself to the schools 1) for a culturally rooted education using qualitative (through the use of phenomenological and socio-linguistic methods) approaches in research, 2) for maintaining a bilingual system as long as the assumptions of each language and cultural system are clearly understood. To all education providers, I advocate a positive mapping of the Philippines, giving recognition to social initiatives and innovative ways of institutional leaders who demonstrate the integration of the two cultural systems towards a culture of life, responsible freedom, justice, peace and integrity of creation.

Source: Philippine Star, March 12, 2003.

# APPENDIX II

Research in Community Economics undertaken in the Pilot Area to develop a Sustainable Bio-Regional Community around a sub-watershed area in order to realize 'A New Development Paradigm' that is Gross Well-Being Oriented (GWB) and not just GDP or GNP oriented, by a group of Graduate Education Professors of the Asian Social Institute (ASI), Philippine Women's University (PWU) and the state university – Polytechnic University of the Philippines (PUP) with ASI having the lead role.

QUESTIONS OF THE RESEARCH PROCESS.

*A.* Based on the integrated Focus Group Discussion and Interview of Key Informants, let us examine the following:

1. What are the economic activities in the locality and how are they related and connected?

2. To what extent do local economic activities benefit the people/community?

3. In what ways and to what extent are local human and natural resources optimally harnessed in order to develop the local economy?

4. What aspects of the local situation do the people/community want changed to strengthen their local economy and make them more responsive to the well-being of the community?

5. What can we conclude from the existing local economy, are the people being benefited from it?

# B. Questions to Answer for Conclusions and Recommendations

1. What is the nature of demand in the local economy (pick up point expenditures: how do they spend their earnings)?

2. Is this demand adequately met from within the local economy? Or is there a big proportion of supplying the demand from outside? What are the implications of this demand-supply situation to the development of the local economy?

3. How strong are the linkages of local economic activities and what are its implications to the development of the local economy? How can these linkages be improved to develop the local economy and contribute to the well-being of people? 4. How are human and natural resources optimally harnessed for the development of the local economy? For the attainment of the well-being of the people in the community?

5. Trying to answer the foregoing questions will enable one to make a statement of how marginalized are the potential members of the labor force and how exploited and abused are the natural resources in the local economy. It will also lead one to make recommendation for integrating human and natural resources deployment that will benefit the community without marginalization or exploitation.

6. From the above findings how will we now define community economics? Sustainable economics? Will these be the same as the definitions we had at the start of the research?

7. What are the general recommendations for: how to develop local economies in the Philippines? And in other developing countries?

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