

# US backs RP effort on microfinance

by TED P. TORRES  
Philstar.com

THE US government will continue to support the Philippines' efforts to extend the use of mobile banking technology for microfinancing in the rural areas, the top US diplomat in the country said.

At a forum sponsored by the Rural Bankers Association of the Philippines (RBAP), US Ambassador to the Philippines Kristie Kenney acknowledged the pioneering efforts of the Philippines to promote mobile banking and the use of technology to bring credit to the poor.

"The Philippines is already the text capital of the world, and Philippine rural banks have become a global model for mobile banking," she said.

Mobile banking allows the flow of cash into the country-

side where most of the poor are located. The mobile phones allow rural folk access to credit or cash for micro-businesses, agriculture, small and medium enterprises (SMEs), and beneficiaries of overseas Filipinos.

One of the key partners for mobile banking, Kenney pointed out, is the Microenterprise Access to Banking Services (MABS), a joint project between the United States Agency for International Development and RBAP.

"We have extended the services of MABS, which has been very successful. We extend a lot of technical assistance to the rural banks and the telcos, we will continue to do that, and we want to continue to build the foundations of our two coun-

tries" the US official said.

"And at a time when there are a lot of bad financial stories, the Philippines is a good success story," she said, noting that microfinance and mobile banking in the Philippines has been recognized as a global model.

She lauded the Bangko Sentral ng Pilipinas (BSP) for having weathered the financial storm in 1997 and building a solid foundation for the country's financial system.

"The BSP has not only built solid foundations, but it has also developed fiscal integrity, a sound footing between the banking community and the banking public, and build bridges to the private and government financial sector," she added.

## CBCP offers to organize debate among 2010 presidential bets

by EVELYN MACAIRAN  
Philstar.com

THE Catholic Bishops' Conference of the Philippines (CBCP) media office is willing to help organize a debate among candidates for the presidency in 2010.

Speaking at a forum last November 19, Monsignor Pedro Quitorio III, CBCP media director, said his office is willing to coordinate with other groups like the Parish Pastoral Council on Responsible Voting (PPCRV) and the National Movement on Free Elections (Nangfrel).

It is time for those vying for the presidency to make their intentions known to the public, he added.

Quitorio said five Catholic bishops (known as the Circle of Discontentment) have called for radical reforms against corruption and for a new government.

"We assure (the public) that we would come up with the best criteria so the debates would be successful," he said.

"Wasn't it the bishops who said that corruption was the biggest problem faced by the country? Corruption starts during the election. Maybe with that in mind, we would be able to build our criteria."

Former ambassador Henrietta de Villa, PPCRV and Nangfrel chair, said the presidential debate

should be supported by the Commission on Elections (Comelec) and major media organizations.

"Song and dance" campaign tactics would no longer work with today's voters since information is easily available to them, she added.

Meanwhile, De Villa said instead of only fielding teachers as Board of Election Inspectors, the Comelec should consider tapping the youth.

"These young people are very fond of technology and so they would not have difficulty (understanding automated elections) and they still have a high level of idealism," she said.

De Villa said that the PPCRV and Nangfrel are set to launch on Dec. 2 a project called *Bagong Bida (Be the change) Botanteng Pilipino Magpalista Ka* at the University of Sto. Tomas in Manila.

They would initially register 2,000 first-time voters from UST and would get representatives from other schools in the University Belt, she added.

**Erap wants clean, honest polls**

Former President Joseph Estrada called on the Comelec yesterday to first focus on "clean and honest" elections in 2010, but he does not see anything wrong with

a presidential debate.

"But before engaging in other activities, the Comelec should concentrate on finding ways to have honest and clean elections in the country," he said.

"What matters most is the sincerity of the government in the implementation of various programs."

Estrada said a presidential debate is also welcome.

"The debate will guide the voters better during the elections," he said.

Earlier, Romulo Macalintal, a lawyer of Mrs. Arroyo, said mandatory presidential debates would need a constitutional amendment.

"In my opinion, with due respect to the Comelec, that would be violative of the Constitution," he said.

"It is like we are outlining additional qualifications for those who intend to run for president," he said.

Macalintal said the Comelec must determine the legal infirmities of a presidential debate before making it mandatory.

"What sanction will they impose?" he asked.

"They cannot disqualify candidates who refuse to be part of the debates." ■

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