

## ***The Virgie Navarro Borde Story<sup>1</sup>***

By Noel Talaman



Bebing can only cry and in between sobs narrated how she was maltreated by her former husband who was working in Jeddah as a carpenter but never did send to his family of 5 any financial allotment. “He berated and battered me!” Bebing screamed. My children were toddlers and our youngest son was 10 months old that time. At his tender age, I forced feed him with cooked grounded rice mixed with water and sugarcane juice. “Hu-o, bangud bisan gani kalamay wala ko sang ibakal.” (Yes, even a pinch of sugar, I do not have money to buy.)” My husband has forgotten us!”

Virginia Navarro Borde, 49, hailed from Brgy. Fabrica, Sagay City, Negros Occidental. She has 4 children with her first husband and one with her present hubby , Abelardo, 48, a polio victim, which she now lives with. Despite, their large sums of money which by now runs to hundreds of thousands of pesos, the couple stays in a small, old, tattered shack built of bamboo and nipa. And, when interviewed, Bebing simply wears worn out T-shirts, whose print is undecipherable.

When Bebing and Abel settled in Brgy. Malingin, they nestled in a nipa hut beside the Bago river bank which they tediously made. The house has one room, with the earth as flooring. They did everything in the room, including dining and sleeping. “Life for us is not only miserable but terrible!” She exclaimed. My husband is handicapped and we have lots of children to feed. To make both ends meet, Bebing tried picture, certificates and diploma lamination as starter business but she and her husband stopped the venture due to very poor sales. And instead, Bebing invested the very little amount of money she has to fish vending in Brgy. Malingin.

Bebing learned from a friend in a neighboring barangay that Project Dungganon is giving productive loans to poor women like her and that the term of payment as well as the interest rate is easy and affordable. Eager to avail the assistance, she rushed to Bago City, where the PD Branch is located. Back home, she went from house to house encouraging other women to join and even asking permission from the barangay chairman for the Project to be allowed to operate in the barangay.

Heaven was indeed listening to Bebing’s prayers. In due time, a center of 45 members was formed and she was granted her 1st loan of P 5,000 pesos in March 2001. Immediately, she put up a sari-sari store building and bought items for sale in the store while part of the loan was used as added capital for her fish vending business.

Bago City is vastly, plain agricultural land. Rice farming is the main source of livelihood of most of the people. Eighty percent (80) of rice lands is irrigated under the NIA Project. Rice

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<sup>1</sup> Negros Women for Tommorrow Foundation, Inc., 2005

production cycle for irrigated fields can be done 3 times a year. One major problem among small rice farmers, however, is the lack of agricultural machinery especially during land preparation and harvesting. For many years, Bebing had been contemplating to invest on the business. Upon release of her 3rd cycle loan of P 10,000.00, she bought on installment a 10 Hp Mitsubishi Hand Tractor costing P 49,000.00 – one year to pay and good as cash. The equipment, she rents to local farmers at P 2,200.00 per hectare. Inclusive of the rent is land preparation that includes plowing, harrowing and land leveling, that makes the field ready for planting either by direct rice seeding or transplanting. Bebing hires and pays her own tractor operator/driver. She provides gasoline fuel too. Upon harvest, she collects the hand tractor rental payment. God has blessed Bebing. Harvest for that particular cropping was bountiful. She was able to pay her hand tractor in 3 months time. There is a farm rule that when one provides the tractor for land preparation, he/she is also privilege to provide the rice thresher upon harvest. Bebing has been thinking about it many years before she ventured in the agri-service business. Later, she was able to purchase her dreamed thresher.

Because of her good credit reputation, Bebing's hand tractor creditor extend 2 units more of hand tractor to her which she was able to pay in full amount after 3 months. Her unprecedented financial successes enabled her to purchase a total of 7 hand tractors to date which include: one (1 ) unit thresher, one (1) unit motorcycle with side car and a carabao cart/trailer. She was also able to purchase a 0.50 hectare land that she farms with sugarcane crop. She also ventured in buying sugarcane crop.

With the 7 hand tractor that she has, Bebing is able to contract an average of 45 hectares of land per rice cropping with a net income of more or less P 500.00 per ha. Bebing shares 40 % of the gross earnings to her tractor operator. According to her, she gains most from her rice threshing business because she gets 10 % of the total rice produced per hectare. Say, if production per hectare is 100 cavans, 10 cavans goes to her.

At present, Bebing employs 21 people. Six (6) of them are hand tractor operators and 15 are laborers of her mechanical thresher.

Most of the people in Brgy. Malingin recognized Bebing as a person who finds her way to success despite all the odds she had encountered in her life. One time Bebing recalled that when she was still doing ambulant peddling of fish in the baranggay all of the sudden the tricycle she boarded was hurled by pieces of broken glass. Bebing was hit right at her nose ridge. She said it was intentional because some people are jealous of her, but she forgave them. The scar of the object remained on her face.

Bebing attributed her success to her strong faith in God, her business acumen and her very, very strong determination to succeed. "Other people has a very strong husband to lean on to, but mine is handicapped, I have to rely on God and the strength He gives me to move on!" Bebing utters with tears in her eyes.

**Virginia Borde is the 2005 CITIBANK Microentrepreneur of the Year National Awardee.**