

ASIM NA MAY TAMIS NG TAGUMPAY

Sa hangaring mabigyan ng mas komportableng pamumuhay ang pamilya, sinimulan ni Jennifer, mula sa Cadiz City, Negros Occidental, kasama ang kanyang asawa ang negosyong paggawa ng tamarind jam noong 1994. Hindi na bago sa kanila ang ganitong hanapbuhay dahil ito rin ang linya ng negosyo ng kapamilya ng kaniyang asawa, kaya't mas naging magaan ang kanilang pagsisimula.

Mula sa labas ng eskwelahan

Sa umpisa, nagtitinda lamang sila sa labas ng paaralan. Mga estudyante ang kanilang unang naging suki. Maganda ang naging takbo sa simula, ngunit tuwing bakasyon ay bumababa ang benta. Dahil dito, naghanap si Jennifer ng ibang paraan upang mapalawak ang merkado.

Personal niyang nilibot ang mga karatig-lungsod at munisipalidad upang ialok ang kanyang produkto sa iba't ibang tindahan. Upang mapanatili ang kalidad at mas mapaganda ang packaging, dumalo siya sa serye ng mga workshop at training. Mula rito, unti-unting nakilala at tinangkilik ang kanyang tamarind jam.

Mga pagsubok



Ipinagmamalaki ni Jennifer Llanera ang kanyang tamarind jam na ngayon ay mabibili na sa iba't ibang lungsod at munisipalidad sa Negros Occidental.

sa gitna ng paglago

Ngunit kasabay ng pag-unlad ay ang mga hindi inaasahang pagsubok. Noong 2016, dumaan siya sa isa sa mga pinakamabibigat na yugto ng kanyang buhay nang pumanaw ang isa niyang anak dahil sa komplikasyon sa kalusugan. Lalong bumigat ang sitwasyon dahil sa mataas na gastusing medikal.

Hindi na sapat ang kita ng negosyo upang matustusan ang kanilang pangangailangan. Noong 2017, sa kabila ng

matinding dalamhati, nagtrabaho siya sa ibang bansa upang masuportahan ang pamilya.

Makalipas ang dalawang taon, napagtanto niyang hindi iyon ang buhay na nais niya—ang sumasahod lamang para sa pang-araw-araw. Kaya noong 2019, bumalik siya sa Pilipinas at muling itinuloy ang negosyong kanyang iniwan.

Ang mga sampalok na ginagamit niya ay nagmumula sa San Carlos City, Negros Occidental. Dahil namumun-

palok kahit off-season. Sa kasalukuyan, mayroon siyang aktibong loan na PHP 80,000.00 mula sa institusyon.

Panibagong dagok, panibagong laban

Hindi pa man tuluyang nakababangon, isa na namang dagok ang dumating. Sa kasagsagan ng pandemya, pumanaw ang kanyang asawa. Bukod sa sakit ng pagkawala, naging mahigpit din ang lockdown na naging dahilan upang pansamantalang matigil ang kanilang produksyon ng jam.

Upang may maipangtustos sa araw-araw, nagtanim siya ng mga gulay at ibinenta ang mga ito upang may pambili ng bigas at iba pang pangangailangan. Sa mga sumunod na taon, naapektuhan din ang kanilang alagang baboy dahil sa African Swine Fever (ASF).

May mga sandaling nais na niyang sumuko, ngunit hindi niya magawa dahil alam niyang umaasa sa kanya ang kanyang mga anak, lalo na ang mga nag-aaral pa. Sa halip na magpatinag, mas pinili niyang maging matatag at patuloy na bumangon sa bawat pagsubok.

Patuloy na pag-asenso
Sa ngayon,

malinaw ang bunga ng kanyang tiyaga at determinasyon. Umaabot na sa 500 packs ng tamarind jam ang kanilang naipamamahagi na ito sa 12 lungsod sa Negros.

Isa sa kanyang mga susunod na layunin ang makabili ng delivery van upang mapabilis ang distribusyon ng kanyang produkto. Sa kasalukuyan, umaasa lamang sila sa pagko-commute at pagrenta ng traysikel sa pagbiyahe ng mga order mula Sagay hanggang Bacolod.

Nais din niyang madagdagan ang halaga ng kanyang maaaring malooan sa CARD, Inc. upang mas makabili ng mas maraming sampalok sa hinaharap.

"Nakaka-proud lang na makita ang aking mga tamarind jam na dati ay mabibili lamang sa labas ng eskwelahan, ngayon ay nakadisplay na rin sa malls," ani Jennifer, habang inaala kung gaano na kalayo ang kanyang narating.

Ang kuwento ni Jennifer ay patunay na ang sipag, dedikasyon, at walang sawang pagpursig ay may asim man sa simula, ngunit nagbubunga ng tamis ng tagumpay sa huli. **PR**

heidelitalat@yahoo.com
datelineweeklynews.com

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BIR urges early tax return filing to avoid penalties

Libreng bakuna kalakip ng seminar para sa Rabies Awareness Month, isinagawa ng DA-4A

Libreng pagbabakuna kalakip ng isang seminar ang pinangunahang isagawa ng Department of Agriculture IV-CALABARZON (DA-4A) Regional Animal Disease Diagnostic Laboratory (RADDL) bilang bahagi ng pagdiriwang ng Rabies Awareness Month noong ika-24 ng Marso sa Lipa City, Batangas.

Layon ng aktibidad na masiguro ang ligtas na komunidad sa tulong ng libreng bakuna para sa rabies at maisulong ang pagiging isang responsableng nag-aalaga ng mga hayop.

Kabilang sa mga binigyang-pansin ay ang Republic Act 8485 o ang the Animal Welfare Act of 1998 as amended by RA 10631, na nagpoprotekta sa



kapakanan ng mga hayop laban sa pang-aabuso, kapabayaang, at malupit na pagtrato. Inilahad din dito ang 5 Freedoms of Animal Welfare na binubuo ng (1) kalayaan mula sa gutom, (2) kalayaan mula sa sakit, (3) kalayaan mula sa takot, (4) kalayaan na maipahayag ang likas na kilos, at (5) kalayaan mula sa hindi komportableng kalagayan.

Ayon kay Regional Rabies Focal Dr. Ralph Fabon, ang pagsali ng mga mamamayan na may alaga sa ganitong



Cayetano welcomes Marcos' order to form crisis committee
PAGE 2 after contingency plan push



On April 7, 2026, the Provincial Government of Cavite held another Ugnayan sa Barangay in Ciudad Nuevo Subdivision in Barangay Sabang, Naic, to strengthen community engagement and deliver services. Governor Abeng Remulla, along with Vice Governor Ram Revilla Bautista, Vice Mayor Jacinta Remulla, and 8th District Board Member Jasmin Maligaya-Bautista, led the activity. The governor shared updates on infrastructure, health, and livelihood programs, while leaders reaffirmed their commitment to responsive and transparent governance. The program continues to connect the provincial government with communities, ensuring inclusive progress across Cavite. — OPIO

SSS responds to economic challenges with expanded relief programs, Php 60B in support for members and pensioners

DSWD, SSS ramp up rollout of 4Ps AlkanSSSyas Program for financial security of poor families



In response to the National Energy Emergency, Marketmall Dasmariñas will shorten operating hours. For more information on other SM Malls, refer to real-time updates on the mall's official social media pages.

PHILHEALTH INTENSIFIES MEMBER PROTECTION EFFORTS; WELCOMES OMBUDSMAN SUPPORT

PhilHealth thanks the Ombudsman Remulla for amplifying the concerns of Filipino patients.

His voice adds to a conversation PhilHealth has long been committed to — ensuring every member receives the full benefit they deserve.

Our support for Filipino families continue to grow.

PhilHealth paid out P300.45 billion in benefits this past year, an 81.72% increase from the previous year.

Every peso represents a family we were able to stand beside as their partners in health and the Corporation will continue to provide expanded benefits to every Filipino

family.

We are continuing to strengthen billing transparency.

As part of our ongoing monitoring efforts, PhilHealth is looking into reported discrepancies between what patients are told about their coverage and what providers submit in their claims.

We are reinforcing our auditing systems, deepening coordination with oversight bodies and healthcare providers, and ensuring that our members always receive accurate, transparent information about their benefits.

Know your benefits that you have every right to.

Every Filipino has the right to claim Phil-

Health benefits as part of the implementation of Universal Healthcare and our benefit packages cover primary, emergency outpatient, and inpatient care.

- Patients and their family can ask the hospital care team how much PhilHealth covers for your case,

- Android users can also download the PhilHealth Search ACR app to find the Case Rate for the patient,

- You can reach out to the PhilHealth Cares (PCARES) representatives in the hospital if you have questions or concerns and they can also help you get the care that is appropriate for you,

- You may request an itemized bill and

check for your PhilHealth coverage before settling your account

Your voice matters. Member reports directly support our ongoing reviews and help us improve the system for everyone.

PhilHealth remains committed to working with all partners, government, providers, and patients, toward a healthcare system that is transparent, responsive, and truly protective of every Filipino.

For inquiries and reports, contact your hospital's PCARES representative or reach us through official PhilHealth channels (02) 8662-2588 or actioncenter@philhealth.gov.ph.

BIR COLLECTS PHP 198.755 BILLION IN MARCH 2026, UP 11.87%

The Bureau of Internal Revenue (BIR) posted a gross collection of P198.755 billion in March 2026, up by P21.086 billion or 11.87% from the same month last year, based on preliminary data as of April 13, 2026.

The BIR also released P11.368 billion in tax refunds in March 2026, or more than five times the amount released in March last year.

As a result, net collection for the month reached P187.387 billion, up by P11.727 billion or 6.68% year-on-year.

While the higher level of refunds tempered net collection growth, it

also meant more funds were returned to taxpayers and businesses during the ongoing energy crisis.

"Our March 2026 collection performance is encouraging, especially at this time of economic strain.

We at the BIR heed the directive of President Ferdinand R. Marcos Jr. and Finance Secretary Frederick D. Go to help ensure that the government has steady revenues to fund essential services and provide timely support, especially to those who need it most," Commissioner Charlito Martin R. Mendoza said.

EDITORIAL:

Safer cities

EARLY this month, the Department of the Interior and Local Government announced stricter implementation of the ban on alcohol and gambling in public areas under its Safer Cities program.

Interior Secretary Jonvic Remulla said the program will initially be piloted in Metro Manila before expanding to other major urban centers nationwide.

Acting on the DILG order, the Philippine National Police (PNP) reported that more than 48,000 violators were apprehended during the first three days of the program in Metro Manila.

Of this total, some 7,389 violators were fined, 403 were charged, while 15,584 were warned and released.

Drinking and smoking in public places were the most common violations with 7,300 apprehensions.

This was followed by individuals outside their homes without shirts, curfew violations involving minors, and videoke or karaoke beyond allowed hours.

According to PNP Chief Police General Jose Melencio Nartatez Jr.: "Let's follow simple rules, avoid violations, and respect others. Small things are a big help in ensuring public order."

But the Safer Cities project should be evaluated not only in terms of the number of people apprehended for various violations but also across several policy dimensions: effectiveness, legality, governance, fiscal sustainability, and civil liberties.

First of all, what problems will the project hope to solve? Will it target street crime, drug-related offenses, terror threats, or urban disorder? Or maybe all of the above?

The project implementation should rely on evidence such as crime data and urban risk mapping.

It should be aligned with clearly defined and empirically validated risks rather than broad, vague goals like "peace and order" without measurable targets.

Most Safer Cities programs in other countries involve such tools as expanded CCTV surveillance, increased police visibility, 'smart' technologies as facial recognition, and community policing.

But these tools must be proven to reduce crime. Heavy reliance on surveillance, for instance, can produce a perception of safety without addressing root causes like poverty or weak prosecution systems.

The DILG must work closely with various local government units (LGUs), so implementation quality will vary.

Do LGUs have the technical capacity to operate and maintain surveillance systems? Are accountability mechanisms clearly defined? After all, a structurally sound policy can still fail if local execution is weak.

We must also point out the legal and civil liberties implications. The program should comply with the Data Privacy Act of 2012 and uphold civil liberties guaranteed by our fundamental law.

The DILG's Safer Cities project should be considered positive if it is evidence-based, has clear accountability mechanisms, and avoids over-reliance on surveillance as a substitute for systemic reform.

However, it becomes problematic if it centralizes surveillance without oversight, burdens LGUs without capacity support, and prioritizes visibility over actual crime reduction.

What is important is to maintain the balance between public order and civil liberties at all times.

BIR...

CALAMBA CITY, Laguna (PIA) — The Bureau of Internal Revenue (BIR) is urging taxpayers to file their income tax returns (ITRs) early as the April 15 deadline approaches, stressing that penalties can be avoided amid economic hardships.

In an interview with the Philippine Information Agency, BIR Revenue District Office (RDO)

056 Calamba City, Laguna Assistant Revenue District Officer Marlon Cabance stressed the importance of early filing to avoid penalties imposed on late submissions, noting that delays result in additional financial burden for taxpayers.

"Income Tax Return is a requirement for our business establishments and owners.

Cayetano...

Senate Minority Leader Alan Peter Cayetano on Monday welcomed President Ferdinand Marcos Jr.'s directive to create a government crisis committee amid tensions in the Middle East, saying the move aligns with earlier calls from the Senate to strengthen the country's preparedness for major disruptions.

Earlier this month, the chamber adopted Senate Resolution No. 343, introduced by Cayetano, urging the Executive Branch to establish a National Contingency Framework and develop a comprehensive plan to guide the country's response to large-scale crises.

The resolution pushed for urgent action, highlighting how global conflicts, particularly those affecting oil supply, can quickly translate into higher fuel prices, transport costs, and overall inflation in the Philippines.

With the need for a more coordinated approach becoming increasingly evident, senators subsequently adopted Senate Resolution No. 350, co-authored by Cayetano along with Senate President Vicente Sotto III and Majority Leader Juan Miguel Zubiri, proposing the creation of a Senate-led ad hoc committee to help advance the development of the national contingency plan.

The proposed body, to be known as the Proactive Response and Oversight for Timely and Effective Crisis Strategy (PROTECT), will be led by the Chairperson of the Senate Committee on Finance and composed of the chairpersons of all standing committees of

the Senate, and tasked to bring together inputs from various sectors while ensuring coordination across government.

The initiative is intended to complement efforts from the Executive Branch by taking an active role in the development of the national contingency plan, oversight, and ensuring that the framework moves forward in a coordinated and timely manner.

Cayetano emphasized that while government agencies often implement individual measures during crises, the absence of a single guiding framework can lead to gaps in coordination and timing.

"Nasusubukan ang ating pundasyon 'pag merong kalamidad o sakuna... I don't think there's a problem that we expect the worst or prepare for the worst.

Kung hindi, nandiyan y'ung contingency plan [to implement]," he said.

The creation of a Senate-led body is expected to help align national agencies, local governments, and the private sector, while ensuring that preparations for potential disruptions do not lose direction over time.

With Malacañang now moving to establish its own crisis committee, Cayetano said the effort reinforces the need to build stronger and more coordinated foundations across institutions so the country is better prepared when crises arise.

"Ang pundasyon ng isang bansa, ng isang bayan, ng isang senado, ng isang pamilya o ang pundasyon ng mga Pilipino ay napakahalaga," he said. PR

Whether small, micro, or large taxpayers, they are all required to file every year. Aside from ITR, there are also other taxes that need to be filed," he said.

C a b a n c e stressed the importance of early filing to avoid penalties imposed on late submissions, noting that delays result in additional financial burden for taxpayers.

"We encourage our taxpayers to pay early because if you are late, there will be penalties. And honestly, we also feel saddened as BIR employees when taxpayers incur penalties because every centavo is important," he said.

Under Revenue Memorandum Order No. 7-2015, late filing of tax returns is subject to a 25 percent surcharge based on the amount due. In addition, taxpayers are charged a 12 percent annual interest on the unpaid tax, computed from the date of the deadline until full payment is made.

The order also states about compromise penalties, which vary depending on the amount of tax due and the nature of the violation. These charges can significantly increase a taxpayer's total liability if left unsettled, making early and accurate

view of Project SARAI delivered by Mr. Aaron Paul R. Dizon, Crop Expert of the SARAI Team, highlighting the project's objectives, technologies, and support mechanisms for farmers and LGUs. This was followed by a focus group discussion (FGD), where participating farmers shared their crop profiles, farming practices, and on-the-ground experiences.

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Heidelita Lat Paginag

Publisher

Webster Ace Paginag

Editor-in-Chief

Marvin Lat

Marketing Manager

Jenalyn B. Lat

Circulation-in-Charge

Atty. Evelyn R. Dominguez

Legal Consultant

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DOST-CALABARZON...

The Department of Science and Technology (DOST) CALABARZON, through Project SARAI (Smarter Approaches to Reinvent Agriculture as an Industry in the Philippines), successfully conducted a series of Crop Profiling Activities across selected municipalities in the region. These were held on March 18, 2026, in Siniloan, Laguna; March 23, 2026, in Magallanes, Cavite; and March 24, 2026, in Lucena City, Quezon, engaging a total of 22 farmer group representatives from their respective organizations.

The activity aimed to enhance the accuracy and local relevance of DOST-SARAI's decision support tools by actively engaging Local Government Units (LGUs), particularly through their respective Municipal and City Agriculture Offices.

Through this initiative, dominant crop varieties and locally produced commodities in each municipality were identified and validated. The data gathered will serve as critical inputs for refining the SARAI Team's site-specific recommendations and targeted interventions.

The program commenced with an over-

DSWD...

The Department of Social Welfare and Development (DSWD), in partnership with the Social Security System (SSS), is ramping up efforts to ensure the long-term financial protection for Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries through the rollout of the "4Ps AlkanSSSy Program".

The 4Ps AlkanSSSy Program provides low-cost social insurance for 4Ps beneficiaries belonging to informal sector groups and Sustainable Livelihood Program Associations (SLPAs), enabling them to gain social protection against life's risks such as sickness, disability, unemployment, old age, retirement, death, and maternity.

"Under the program, 4Ps beneficiaries are encouraged to start saving through small but regular contributions—whether daily or weekly—

view of Project SARAI delivered by Mr. Aaron Paul R. Dizon, Crop Expert of the SARAI Team, highlighting the project's objectives, technologies, and support mechanisms for farmers and LGUs. This was followed by a focus group discussion (FGD), where participating farmers shared their crop profiles, farming practices, and on-the-ground experiences.

These discussions generated valuable insights into prevailing agricultural conditions, including key challenges such as pest incidence and management, the need for timely and accessible agricultural and climate-related information, and the need for improved irrigation systems and adequate farm input support.

The activity concluded with a synthesis of key findings, emphasizing the importance of integrating farmers' knowledge and local context into the development of science-based and responsive agricultural solutions. It also highlights the value of participatory approaches in ensuring that technologies and recommendations are practical, relevant, and aligned with end-users'

which will be consolidated and paid as their SSS contributions," said Director Gemma Gabuya, 4Ps National Program Manager.

Contributions can be made through organized groups of 4Ps beneficiaries, such as SL-PAs, where members pool their savings before remitting them to the SSS.

"The initiative highlights that building savings does not require large amounts initially. Rather, it emphasizes discipline and consistency as key steps toward becoming 'future-ready' families," Dir. Gabuya pointed out.

The 4Ps AlkanSSSy Program stems from the signing of a memorandum of agreement (MOA) with the SSS in July 2024, which formalized the provision of accessible and affordable social security coverage tailored to the financial capacity of 4Ps beneficiaries. "Through this partnership, benefi-

SSS responds...

Through this initiative, the DOST-CALABARZON SARAI Team continues to strengthen its collaboration with LGUs in co-developing data-driven and climate-resilient agricultural decision-support systems. The information gathered will be used to guide future capacity-building activities, including targeted training sessions to address identified gaps and challenges.

These efforts support the effective rollout of SARAI technologies, enabling farmers to access timely advisories, improve crop monitoring, and make more informed decisions to enhance productivity and mitigate climate-related risks.

The SARAI Centralized National Hub for Regional Operations (SARAI CeNTRO) is one of DOST's innovative agricultural initiatives, funded by the agency and monitored by DOST-PCAARRD.

SARAI CeNTRO is currently being deployed nationwide through the University of the Philippines Los Baños (UPLB) in partnership with the DOST Regional Offices. We are rolling into your region—ready to serve, support, and sow solutions.

From Page 1

ciaries may enroll as voluntary SSS members and gain access to social insurance benefits such as retirement, disability, sickness, maternity, funeral, and death benefits," Director Gabuya said.

The program also introduces a customized contribution scheme based on actuarial studies and the paying capacity of beneficiaries, with monthly contributions not exceeding Php760 as of 2025.

On March 25, the DSWD Field Office (FO) 1 – Ilocos Region launched the AlkanSSSy Program in Rosario, La Union.

A total of 47 members of the Tabtabungao 4Ps United Associations became the first participant-beneficiaries of the initiative in the province.

Prior to its rollout in La Union, the program was introduced in Metro Manila in May 2025, with one organized group com-

QUEZON CITY (April 16, 2026) – Following the directive of President Ferdinand R. Marcos Jr. and under the guidance of Social Security Commission (SSC) Chair Secretary Frederick D. Go, the Social Security System (SSS) is strengthening access to its existing programs in response to rising energy costs, inflationary pressures, and the broader economic impact of on-going geopolitical tensions in the Middle East. These initiatives include policy enhancements to improve accessibility, and the early implementation of this year's pension increase to provide timely financial relief to members, pensioners, and employers.

SSS President and Chief Executive Officer Robert Joseph M. de Claro said, "We recognize that rising prices and economic uncertainty continue to place pressure on Filipino families and businesses. Through these enhanced programs, SSS is ensuring that our members and pensioners have access to timely, affordable and reliable financial support when they need it most."

Collectively, these programs are expected to provide up to approximately ₱60 billion in financial assistance and benefit support.

Emergency Loan Program

Members facing urgent financial needs may apply for the enhanced Emergency Loan Program, which offers up to ₱20,000 at a reduced interest rate of 7% per annum, with a six-month repayment moratorium.

To improve accessibility, SSS has relaxed the eligibility requirements from 36 to 18 months of posted contributions, with at least six (6) contributions posted

posed of 32 members already registered.

As part of its nationwide scale-up, the DSWD is set to expand the rollout of the program this year to Cagayan Valley (Region 2), Cordillera Administrative Region (CAR), Eastern Visayas (Region 8), and Northern Mindanao (Region 10).

"These areas are

within the last 12 months. The program now also covers members with minimal past-due loans of up to three (3) monthly amortizations, as well as overseas Filipino workers (OFWs) through simplified eligibility requirements.

Around ₱27 billion has been allocated for this program, which is expected to benefit an estimated 2.24 million eligible members, providing a safe and affordable alternative to informal lenders and helping them cover essential expenses such as medical needs, education and daily household requirements.

Micro-Loan Program

SSS is set to roll out short-term loans ranging from ₱1,000 to ₱20,000 with repayment terms of 15 to 90 days and an affordable rate of 8% per annum.

The program will be delivered through digital platforms and partner financial institutions, enabling faster and more convenient access to funds. It aims to provide immediate liquidity support while promoting financial inclusion, with a target loan portfolio of up to ₱40 billion within the next two (2) years.

Loan penalty condonation

For members with past-due loans, SSS continues to implement the Consolidation of Past Due Short-Term Member Loans with Condonation of Penalty Program.

Under this program, penalties of unpaid loans are fully waived upon settlement of the principal and interest. Members may choose flexible payment options: one-time settlement or installment terms up to 60 months with a minimum down payment of 10%.

Applications may

identified to have a high number of organized 4Ps groups, in which the 4Ps AlkanSSSy program can be implemented," Director Gabuya pointed out.

The initiative forms part of President Ferdinand R. Marcos Jr.'s directive to strengthen the 4Ps by promoting financial inclusion and ensuring that beneficiaries remain

be conveniently filed online via My.SSS portal.

Employer contribution delinquency reliefs

SSS is also providing relief to delinquent employers through penalty condonation and restructuring programs.

These include the Contribution Penalty Condonation, Delinquency Management, and Restructuring Program (CPCoDe MRP) for businesses and the Contribution Penalty Condonation and Restructuring Program (CPCR-P) for household employers.

These measures allow employers to settle contribution obligations through structured payment arrangements without additional penalties, ensuring continued social security coverage and protection for their employees.

Early implementation of pension increase

In support of pensioners, SSS is advancing the implementation of the scheduled 2026 pension increase under the SSS Pension Reform Program, from September to June 2026, providing earlier financial relief. Retirement and disability pensions will increase by 10%, while death and survivor benefits will increase by 5%.

SSS is expected to release approximately ₱6.5 billion for the early implementation of pension increase from June to August 2026, directly supporting millions of pensioners and their families.

In fulfilling its mandate, SSS remains committed to responding to the needs of its members while ensuring the prudent management and long-term sustainability of the social security fund for present and future generations. PR

protected even after they graduate from the program.

With more than 3 million family beneficiaries nationwide, the 4Ps continues to evolve beyond monthly cash grants, paving the way for beneficiaries to become future SSS pensioners and achieve greater financial independence. (NMHT)

From Page 1

S.E.A.L. B.E.G.I.N. Empowers 30 Nano-Entrepreneurs in Cavite



Bacoor City, Cavite — February 10–13, 2026 — The S.E.A.L. B.E.G.I.N. (Small Enterprise Acceleration Lab – Business Education and Growth Initiative for Nano-entrepreneurs) program officially kicked off on February 10, 2026, at Gawaran Hall, 3rd Floor, Bacoor City Hall, bringing together 30 nano-entrepreneurs for an intensive four-day entrepreneurial development initiative designed to strengthen small businesses across Cavite.

The program is a collaborative effort among the Department of Trade and Industry (DTI) - Cavite Provincial Office, Philippine Trade Training Center - Global MSME Academy (PTTC-GMEA), BPI Foundation, Inc., BPI BanKo, and the Bacoor City Local Government Unit.

The initiative aims to equip nano-entrepreneurs with practical knowledge in entrepreneurship, financial literacy, innovation, and digitalization to help them build

sustainable and competitive enterprises.

The opening ceremony featured welcome remarks from Ms. Carmelita Gawaran, followed by keynote messages from Ms. Lilibeth Chavez of DTI Cavite, Mr. Gero Torres of BPI Foundation, Mr. Prax Carpio of PTTC, and Mr. Matt Peter Domingo of BPI BanKo Imus.

Sessions from Day 1 to Day 3 were led by Mr. Ruben Lanot, guiding participants in developing business plans, identifying

target markets, improving bookkeeping, and refining their Business Model Canvases. A Mini Trade Fair and business pitch presentations showcased participants' products and services, with selected entrepreneurs receiving cash grants from BPI Foundation.

The four-day initiative culminated with a Graduation Ceremony honoring 30 nano-entrepreneurs. City Mayor Strike B. Revilla delivered an inspiring message

alongside Ms. Carmelita Gawaran, Councilors Mr. Rey Fabian, Mr. Horacio Brillantes Jr., Mr. Adrelito Gawaran, and Ms. Patricia Joy Ongkiko. Highlights of the ceremony included the awarding of cash grants from BPI Foundation to selected business pitch presenters, the distribution of Certificates of Completion, and the recognition of the Best Booth from the Mini Trade Fair.

The program concluded with closing messages from PD Lilibeth R. Chavez and Mr. Joseph Argente, encouraging participants to apply their learnings, strengthen their enterprises, and continue contributing to the local economy.

Through S.E.A.L. B.E.G.I.N., partner institutions reaffirmed their shared commitment to empowering nano-entrepreneurs in Cavite demonstrating that with the right training, mentorship, and support, small businesses can thrive and create lasting community impact. **PR**

Aboitz Foundation Partners with Innodata to Create AI Jobs for Women



Elevate AIDA empowers women to master data annotation and digital skills through a flexible blend of live and self-paced online modules designed to fit around their household and community commitments.

Aboitz Foundation, the corporate social responsibility arm of the Aboitz Group, is strengthening pathways to digital employment for Filipino women trained in data an-

notation through Elevate AIDA, its flagship program, by partnering with Innodata Knowledge Services, Inc., the Philippine arm of a global data engineering and AI services company.

Under the collaboration, Innodata will engage qualified graduates of Elevate AIDA in AI-related work, while also contributing to the continuous alignment of training with

evolving industry standards. This ensures that women are equipped not just with skills, but with the opportunity to apply them in real-world settings.

"Innodata's support and engagement will significantly advance our shared goal of empowering women through digital upskilling and access to meaningful employment," said Ginggay Hontiveros-Malvar, President of Aboitz Foundation. "This is about creating a clear and sustainable path from learning to earning."

Elevate AIDA equips women with skills in data annotation, a foundational process that enables artificial intelligence systems to recognize images, understand language, and improve decision-making—powering everyday technol-

ogies from online search to e-commerce and digital assistants. Designed for accessibility, the program is delivered through a mix of live and self-paced online modules, allowing women to learn while managing household and community responsibilities.

With a goal of training 300,000 women nationwide, Elevate AIDA has already reached communities from Ifugao to Basilan and equipped women for remote work opportunities. Connected Women, Aboitz Foundation's implementing partner for the program, continues to play a key role in delivering training and supporting participants as they transition into the digital workforce.

"This partnership aligns with our commit-

ment to inclusive growth while strengthening our talent pipeline in the AI space," said Jemima Villa, Country Head of Innodata.

Looking ahead, Aboitz Foundation plans to expand the program through AIDA+, which will introduce training in other high-growth areas such as virtual assistance, data analysis, and digital content creation. The expansion will also widen access to more participants while deepening collaboration with industry partners.

By aligning skills development with employment opportunities, the initiative demonstrates how partnerships can create inclusive pathways to the future of work, enabling women to contribute meaningfully to their families, their communities, and the broader digital economy.

Bulacan airport cited at OECD forum for global standards alignment



Bulacan airport cited at OECD forum for global standards alignment
San Miguel Aerocity Inc., led by Cecile L. Ang, Director for Corporate Relations and Special Projects (third from left), presents the New Manila International Airport as a case study on how infrastructure projects can comply with international environmental and social standards at the 12th OECD Workshop for Financial Institutions in Paris in February

The New Manila International Airport (NMAIA) project in Bulacan was presented recently at the 12th OECD Workshop for Financial Institutions in Paris as a case study on how major infrastructure projects can align with international environmental and social standards.

San Miguel Aerocity Inc. (SMIAI), the project proponent, was invited to present NMAIA before export credit agencies, commercial and development banks, development financial institutions, and specialist environmental and social consulting firms from across the OECD's 38 member countries.

The project was taken up as a plenary case study, with the presentation focusing on its alignment with the IFC Performance Standards and Equator Principles, which are widely used by international lenders in evaluating large-scale infrastructure developments.

SMIAI presented alongside Atradius DSB, the project's export credit insurer, and Earth Active, one of its independent environmental and social consultants.

SMIAI said the presentation highlighted NMAIA's shift from local regulatory compliance to international lender-aligned environmental and social frameworks, including stronger internal management systems and the implementation of

biodiversity and social risk measures for a challenging coastal site with critical habitat considerations.

Participants viewed the project as a credible and transparent example of infrastructure development under challenging environmental and social conditions. They also noted the company's openness in discussing early challenges, capacity-building efforts, and adaptive management approaches, particularly in biodiversity offsets and social performance.

The project was also discussed as a practical reference for lender decision-making in emerging market infrastructure, showing how sponsors and lenders can work together to address gaps and strengthen environmental and social performance over time.

"The NMAIA project is a clear example on how the cooperation of financial institutions and consultants can help project developers work towards compliance with International Standards. We carefully considered the project, and decided to support it. The results show that it was worth the effort," Marije Hensen of Atradius Dutch State Business, the Dutch Export Credit Agency, said.

Separately, SMIAI said flooding, land stability, and environmental safeguards have been among the key considerations in NMAIA's technical and envi-

ronmental review from the outset. These continue to be addressed through assessment, mitigation planning, and oversight under both Philippine regulations and international lender standards.

Founded in 1961, the Paris-based OECD has played a leading role in developing policies and standards on corporate governance and sustainability, among others, with many of its frameworks adopted beyond member countries.

SMIAI said its participation in the workshop reinforced its engagement with the international project finance and environmental and social practitioner community, while strengthening its position as a Philippine infrastructure developer capable of operating within OECD, export credit agency, and commercial lender governance frameworks.

STRENGTHENING EARLY CHILDHOOD CARE: ECCD FORUM HELD IN CAVITE

The Provincial Government of Cavite through the Office of the Provincial Social Welfare and Development Officer successfully conducted the Early Childhood Care and Development (ECCD) Forum on April 8, 2026, at the New Provincial Government Center in Trece Martires City, gathering stakeholders committed to advancing early childhood education and development across the province.

Separately, SMIAI said flooding, land stability, and environmental safeguards have been among the key considerations in NMAIA's technical and envi-

Tingloy 4Ps beneficiaries prepare for post-program livelihoods through DOST-DSWD training



Potential exiting beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in Tingloy, Batangas took a step toward self-reliance as they underwent a food safety training led by the Department of Science and Technology (DOST)-Batangas in partnership with the Department of Social Welfare and Development (DSWD) at the Sangguniang Bayan Hall, Tingloy, Batangas, on March 25, 2026.

As participants prepare to transition out of the government's conditional cash transfer program, the training focused on equipping them with practical skills needed to sustain income-generating activities, particularly in small-scale food businesses and home-based food preparation.

The activity forms part of the joint effort of DOST and DSWD to ensure that beneficiaries are not only financially assisted but also techni-

cally prepared to manage safe and viable livelihood enterprises.

Ms. Anna Marie Marasigan, member of the DOST CALABARZON Food Safety Team, facilitated the seminar and discussed key principles of Basic Food Hygiene, including the importance of sanitary permits and health certificates, proper food handling practices, and maintaining clean and compliant production environments.

She also emphasized the role of facility design, equipment maintenance, personnel competence, sanitation procedures, and pest control in preventing contamination.

Participants were oriented on operational control, consumer awareness, and the provisions of Presidential Decree No. 856 to guide them in meeting food safety standards.

The session on Food Safety Hazards introduced participants to

physical, biological, and chemical risks commonly encountered in food preparation, along with practical control measures to ensure product safety and quality.

Participants recognized the relevance of the training as they prepare to establish or expand their own food-related enterprises beyond the 4Ps program.

To them, ensuring food safety is not only a compliance requirement but a critical factor in building customer trust and sustaining their future income.

The initiative highlights how the convergence of DOST and DSWD supports a more holistic approach to development, linking social protection with science-based capacity building to help beneficiaries transition toward independent and sustainable livelihoods. **PR**

discussed the importance of maintaining an updated database of ECCD enrollees and Child Development Workers.

He emphasized that accurate and timely data collection plays a crucial role in policy-making, program planning, and resource allocation, ultimately ensuring that services reach the intended beneficiaries.

Mr. Panganiban also elaborated on the standardized process for

the recognition of both public and private Child Development Centers (CDCs) and learning centers.

He underscored the need for compliance with established guidelines and quality standards to guarantee safe, inclusive, and developmentally appropriate learning environments for young children.

Meanwhile, Ms. Jolivette Yao, ECCD **cont. on page 6**

Pangangalap ng datos para sa Korpus at pagbuo ng Glosaryo ng wikang Manob Dulangan, isinagawa sa Sultan Kudarat



Nagsagawa ng fieldwork ang Sangay ng Leksikograpiya at Korpus ng Pilipinas ng Komisyon sa Wikang Filipino sa Senator Ninoy Aquino, Sultan Kudarat noong 19–23 Marso 2026 upang makapanagalap ng pasalitang kor-

pus at makabuo ng glosaryo ng wikang Manobo Dulangan.

Layunin nitong makalikom ng datos para sa dokumentasyon ng wika at makalikha ng sangguniang magagamit sa pagtuturo ng wika at kultura ng komunidad.

Bahagi ito ng proyekto ng pagbuo ng Pambansang Korpus ng mga Wika ng Pilipinas.

Naging katuwang sa fieldwork si Dr. Radji Macatabon ng University of Southern Mindanao, sa pamumuno ni Dr. Jonald L. Pimentel

Pag-IBIG Fund, CHED advance affordable rental housing program for SUCs nationwide

Educators, students, and non-teaching personnel in State Universities and Colleges (SUCs) are gaining access to affordable housing as Pag-IBIG Fund and the Commission on Higher Education (CHED) roll out Project BALAY in campuses.

During a consultative meeting held on April 15, 2026 at the CHED Auditorium in Quezon City, Pag-IBIG Fund engaged SUC leaders to refine the rollout of its Rental Housing Construction Loan program, designed to support the development of dormitories and rental housing facilities within or near campuses.

Led by Pag-IBIG Fund Chief Executive Officer Marilene C. Acosta and Deputy Chief Executive Officer Alexander Hilario G. Aguilar, alongside CHED Commissioners Dr. Ricmar Aquino, Dr. Myrna Mallari, OIC Deputy Executive Director Ian Evangelista, and Director Ms. Aline Magalong, the discussion centered on providing practical housing options that respond to the needs of the academic community.

To support the nationwide implementation of the program, Pag-IBIG Fund set aside P6.3 billion in funding, aiming to expand access to low-cost rental housing across SUCs.

Under the program, SUCs may access financing at a subsidized interest rate of 3% per annum for the first 10 years of the loan, payable for up to 30 years.

This allows institutions to build safe and reasonably priced housing for faculty members, staff, and students. SUCs may also choose from flexible funding arrangements based on their financial capacity and institutional resources.

SUC representa-

STRENGTHENING...

Council, provided an in-depth discussion on the ECCD System Act, highlighting its significance as the cornerstone of early childhood development programs in the country.

She explained that the law institutionalizes a comprehensive and integrated system that addresses the holistic needs of children from birth to four years old, covering health, nutrition, early education, and social services.

Ms. Yao further emphasized the shared responsibility among local government units, families, and communities in ensuring the proper implementation of ECCD programs, reinforcing the importance of collaboration in nurturing the next generation.



Angeline Quinto lit up the sTREAT Party stage on April 13, 2026 at the New Capiz Provincial Capitol Grounds, Pueblo de Panay, Roxas City. She kicked off the night with her iconic song "Piliin Mo Ang Pilipinas." Elevating the performance even further, dancers from the recently concluded Saot Capiz: Capisnon Folk Dance Competition joined her on stage, a fusion of music, culture and Capisnon pride.

PGC Strengthens Quality Standards Ahead of SOCOTEC Recertification Audit

The Provincial Government of Cavite (PGC), through its ISO Core Team, convened a crucial meeting on April 6, 2026, at the New Provincial Government Center in Trece Martires City to intensify preparations for the upcoming SOCOTEC Recertification audit scheduled on April 27–29, 2026.

The meeting centered on ensuring the readiness of all concerned offices and personnel in maintaining the province's compliance with international quality management standards.

It served as a platform to align strategies, clarify responsibilities, and reinforce the importance of adherence to established ISO processes across all departments.

Alcid, Quality Management Representative, led the discussion by outlining the key requirements and preparations necessary for the audit.

She emphasized the importance of organizing and updating documented information, including quality manuals, procedures, and records that demonstrate compliance with ISO standards.

She also highlighted the need for offices to ensure that all processes are properly implemented, monitored, and supported by accurate and verifiable records.

Furthermore, Ms. Alcid stressed the significance of employee awareness and participation during the audit.

She encouraged all personnel to be familiar

With the upcoming SOCOTEC recertification audit, the Provincial Government of Cavite reaffirms its dedication to continuous improvement and excellence in governance, ensuring that its services remain responsive, reliable, and aligned with global standards. — OPIO

Through continuous capacity-building efforts such as this, Cavite aims to foster a supportive and responsive environment where every child is given the best possible start in life.

— OPIO



Dy-led House vows to pass MC Taxi Law in 20th Congress



The Dy-led House of Representatives on Wednesday gave its strongest assurance yet that the long-delayed Motorcycle (MC) Taxi Law will finally be passed in the 20th Congress, with senior lawmakers committing to deliver a legal framework for MC taxis and transport network vehicle services (TNVS).

The commitment was made during a hearing of the Legislative Energy Action Development (LEAD) Joint Committee hearing, where lawmakers are tackling the impact of rising fuel prices on key sectors, including transportation workers whose earnings are directly affected by daily fuel costs and platform commissions.

House Committee on Ways and Means chair Marikina City Rep. Miro Quimbo, who presided over the hearing, said the push to institutionalize MC taxis and TNVS is part of a broader effort to provide structural, long-term solutions rather than short-term aid to sectors hit hardest by the fuel crisis.

Invoking the directive of Speaker Faustino "Bojie" G. Dy III, Quimbo gave a firm assurance that the measure will be completed within the current Congress.

"Basta ito ang pinangako namin sa inyo sa harap ng ating mga kasama na sinasabi ni Speaker Bojie Dy na sa kongresong ito tatapusin natin ang batas patungkol sa MC taxi, TNVS para magkaroon na talaga ng katiyakan dyan dahil napakatagal na po nating naghahanap ng katiyamanan dyan. 'Yan po ang isang bagay na talagang

itinutulak natin," Quimbo said.

Quimbo added that with Committee on Transportation chair Quezon City Rep. Franz Pumaren present, the passage of the twin measures would be a defining test of House leadership.

Pumaren echoed the assurance, stressing that the MC taxi bill is already in its final stages. He noted that the 20th Congress is still less than a year into its term, with another hearing scheduled on April 28.

"As chairman of the Committee on Transportation, I will give my full assurance na papasa po 'yan dito sa Kongreso," Pumaren said.

The assurances from House leaders came after an emotional manifestation from MC taxi leader Romeo Godoy Maglunsod, who appealed to lawmakers to finally pass the measure after years of delay across multiple Congresses.

Maglunsod said the proposed law has repeatedly stalled despite being taken up since the 17th Congress, leaving more than 200,000 riders in legal uncertainty.

He emphasized that riders are not asking for dole-outs but for reforms that would allow them to earn fairly, citing the need to lower fuel costs, reduce platform commissions, and establish a stable regulatory environment.

He also highlighted the lack of access to basic social protections such as SSS, Pag-IBIG, and PhilHealth among riders, underscoring the urgency of passing the law to formalize their status and provide safeguards.

The proposed MC Taxi Law seeks to formally recognize and regulate MC taxis as a legitimate mode of public transportation, setting standards for accreditation, safety, fares, insurance, and working conditions.

For years, MC taxis have operated under

relations.

This was followed by a presentation on Executive Order No. 23, which established the Inter-Agency Committee for the Protection of Freedom of Association, delivered by Atty. Rosita C. Villaluz, DOLE IV-A Mediator-Arbitrator.

Atty. Villaluz also led the discussion on the Omnibus Guidelines on Freedom of Association and Civil Liberties, providing participants with a deeper understanding of the legal framework that safeguards workers' rights and promotes responsible exercise of such rights.

The activity concluded with a final open forum, fostering dialogue among stakeholders and reinforcing collaborative approaches to addressing labor-related concerns.

The Multi-Sectoral Dialogue served as a platform to strengthen partnerships among labor, employers, government, and other stakeholders, reaffirming their shared commitment to advancing human rights, employer responsibility, and Freedom of Association as pillars of social justice and industrial harmony.

DOLE IV-A remains steadfast in promoting inclusive social dialogue and implementing programs that foster mutual respect, understanding, and cooperation in the workplace. PR

DOLE IV-A Brings Sectors Together to Strengthen Workers' Rights and Social Dialogue



The Department of Labor and Employment (DOLE) Regional Office IV-A successfully conducted its Multi-Sectoral Dialogue for the first semester on April 8, 2026, at Hotel Marciano, anchored on the theme "Strengthening Social Dialogue: Advancing Employer Responsibility, Human Rights, and Freedom of Association."

The whole-day activity brought together representatives from labor groups, employers, government agencies, Public Employment Service Offices (PESOs), and the security sector to promote collaboration and reinforce shared responsibilities in upholding workers' rights and maintaining industrial peace.

In his opening message, Regional Director Erwin N. Aquino emphasized the importance of strengthening social dialogue as a key mechanism in protecting fundamental labor rights, particularly Freedom of Association (FOA).

"At the center of our dialogue is Freedom of Association, a fundamental right that must be protected and strengthened through cooperation among all sectors," Aquino underscored.

He further highlighted the vital role of the PESOs as the DOLE's partners on the ground bringing services closer to communities through information dissemination, advocacy, and coordination.

Director Aquino also acknowledged the presence of the security sector in ensuring that the exercise of rights re-

mains peaceful and orderly, thereby fostering an environment conducive to meaningful dialogue.

The morning sessions focused on enhancing employer awareness and compliance with statutory obligations, featuring discussions on the duties and responsibilities of employers under PhilHealth and the Social Security System (SSS) discussed by Ms. Amerzya Carabido and Ms. Grace Velasco, respectively.

In the afternoon, discussions shifted toward human rights and Freedom of Association.

A session on the mandates of the Commission on Human Rights (CHR) IV-A presented by its Regional Director Atty. Rexford Guevarra, highlighted the role of human rights principles in labor

cars.

Like MC taxis, TNVS drivers face issues related to fare regulation, commission rates, and classification.

Consolidating these reforms will provide a comprehensive framework that ensures commuter safety while protecting the livelihood of drivers and riders.

The discussion of the MC Taxi law within

the LEAD Council underscores how the ongoing fuel crisis has exposed deeper structural gaps in the transport sector.

House members noted that while cash aid and fuel subsidies provide temporary relief, sectors like MC taxi riders and TNVS drivers require long-term solutions that stabilize income and reduce vulnerability to price shocks. PR

