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Philippine Social Organization and National Development

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Philippine Social Organization and National Development*

JOHN J. CARROLL

FAMILY AND SMALL GROUP

T shortly after two o'clock on the morning of September 28, 1965, the volcano on the island in Lake Taal erupted, killing in the space of some seventy-five minutes a total of between 200 and 300 persons on the island itself and in the nearby lakeshore barrios, and causing the precipitous flight from their homes of many thousands of families. A little more than a week later, a group of social scientists from the Ateneo and the Philippine Women's University began a study of social organization during the period of crisis; and one of our earliest observations in Taal Town provided an important insight. Visiting a schoolhouse which had been converted into a refugee center, we noticed that the names of the various stricken communities were chalked on the schoolroom doorseach classroom housing refugees from a particular community. In one room there seemed to be something special going on: the refugees had pushed together the desks to form one large table, and they were sitting down rather solemnly to a meal composed of relief goods; other refugees and the curious were

^{*} This paper was originally delivered as one of the lectures at the Seminar on South East Asia and the Philippines, held at the Ateneo de Manila in July and August 1966, and attended by 20 American teachers from various States of the Union. The Seminar was sponsored by the U.S. Department of Health, Education and Welfare.—EDITORS' NOTE.

keeping their distance. As it turned out, it was the ninth day after the eruption, and the occupants of the room were holding the *Katapusan ng Patay* or ritual meal terminating nine evenings of prayer for the dead of their community. The immediate impression was one of pathos, but beyond that was the realization of what a tough thing social structure is, and how supportive for the individual in providing him with familiar patterns of behavior and interaction under the most trying of circumstances. It seems quite possible that the relative absence of mental and emotional breakdowns among the refugees is attributable in large part to this type of social support deriving both from tradition and from their own continuing family and small-group ties.

This insight into the toughness and supportive nature of family and small-group ties was confirmed many times during our study of the behavior of refugees on the night of the eruption itself. The confirmation is even more impressive when one considers the physical circumstances of the flight which tended to impede communication and interaction: the early-morning darkness brightened only by terrifying flashes of lightning and the even more frightening bolts of fire from the volcano itself, the thunder and the continuous explosions from the volcano, the choking and blinding effects of the sulfuric fumes and clouds of volcanic ash, the rain of acidic mud. Even under these circumstances, household groups managed to stay together and even to join up with neighboring households; in only 23 cases out of 221 studied, did an individual flee alone or with a group smaller than his own household unit. One particularly dramatic account describes the attempt of a father to keep the household together, as against the desire of vounger members to flee alone, the breakdown of this solidarity in sudden panic when their house was hit, and the later reassertion of family roles; it comes from a nineteen-year old girl interviewed in the hopsital.

My brother was up early for he had to go to work, when he saw it brightening in the neighborhood of the volcano. He woke us all and told us the volcano was erupting. My sister wanted us to leave at once but father made us wait for my other sister who had just given birth. I went out but went right back to the house for it was too hot outside. When our house was hit we all ran in different directions and were scattered. I ran as much as I could but I kept on falling because it was very dark. I got so weak that I stumbled on a fallen coconut tree. I couldn't move because my legs and arms were buried in the mud. I held my breath, no longer expecting to live. My brothers found me the next morning and had to use a big knife to free me from the hardened mud. My brother-in-law took us at once to the hospital.

Equally significant perhaps is the fact that, on the very night of the eruption, 48% of the refugees somehow managed to make their way to the homes of relatives outside the disaster area; 28% went to the homes of friends and acquaintances. and only about 12% used the public evacuation centers. And thereafter the tendency among those who were unable to return home was to transfer from evacuation centers and the homes of non-relatives to those of relatives, and from the homes of distant relatives to those of closer ones. Again, when asked whom they would want to be with them if they were to be relocated. 39% of the men and 48% of the women mentioned not only their immediate family but more distant relatives as well. Further questioning brought out the widespread belief not only that it is "right" and "natural" for relatives to remain together but also that relatives could be relied upon for assistance in the task of rebuilding their lives. This reliance upon relatives becomes even more striking when one notes that the only other people whom the refugees were at all concerned to have with them if they should relocate, namely their former neighbors and acquaintances, were mentioned by only 11% of the men and 4% of the women. These figures, it appears, provide something of a quantitative measure of the oftcited family-and-small-group-centeredness of Philippine society. And if we accept the suggestion that one of the structural features of this society is its system of alliances for mutual support among individuals,¹ the figures also suggest the greater long-run reliability of alliances which occur within the matrix of kinship (the relatives may also be neighbors, of course) over those which occur among neighbors and acquaintances only.

¹ Mary R. Hollnsteiner, *The Dynamics of Power in a Philippine Municipality* (Quezon City: Community Development Research Council, University of the Philippines, 1963), pp. 63-66.

This pattern of reliance on relatives has many consequences for the organization or larger entity. The career histories of Filipino entrepreneurs, for example, reveal the extent to which the families of these men contributed capital and often managerial skills in the process of establishing their enterprises.² The family firm is the rule in the Philippines today, and promises to remain so for a considerable time to come-precisely because it is within the family and particularly the nuclear family of father, mother, brothers and sisters, that one can find support and trust. In this connection, the story of one entrepreneur seems particularly re-He had founded a manufacturing corporation with vealing. the financial participation of about five long-time business acquaintances who were not members of his family. Things were going well, mainly because the other five were all busy with their own enterprises and were leaving management in the hands of this one man. He remarked in the interview, "I've known and done business with these men for thirty-five vears. We have confidence in each other. And this kind of long association is the only basis on which a non-family corporation can be built in the Philippines today." Within two years after this conversation, however, the other participants began taking a more lively interest in the management of the enterprise; and the entrepreneur has now severed all connections with it and has founded a competing, family-owned corporation.

There are also instances in which family-owned enterprises have split, for even alliance among brothers and sisters come under a strain as these establish their own families and begin to look out for the interests of their own children. There is the case of four brothers for example, originally partners, who broke up and for a time were running four competing enterprises. A contrary danger to the family enterprise is that family control may be so valued and outsiders so mistrusted as to impede mergers and the acceptance of non-family executives and stockholders even though the proper development of

² John J. Carroll, S.J., *The Filipino Manufacturing Entrepreneur:* Agent and Product of Change (Ithaca, New York: Cornell University Press, 1965).

the enterprise may require these. In other words, the very family solidarity which at the outset was an asset may later on become a handicap to the firm. By way of box-score type statistics on these tendencies it may be useful to note that out of 92 large manufacturing enterprises studied in 1961, ranging in age from less than five to more than 50 years, 72 had begun under family control in the sense that one family owned 51% or more of the capital; at the time of the study, six of these 72 had passed *out* of family control, while three of the other 20 had passed *into* the control of a single family—e.g. one partner had bought the other out. The open-stock corporation built on wide-ranging trust and confidence may be the wave of the future as some believe; but for the present that wave is hardly more than a ripple.

What I am suggesting here has been suggested by others, that the predictable relations and consequent security which hold sway within the family and alliance group are notably absent in the wider society.³ Statements such as this are all to be understood relatively, of course; so perhaps it should be rephrased as follows. To a greater degree than in American society for example, predictability of behavior is based not on impersonal rules but on personal ties. Membership in abstract categories,-being "a student," or "a taxpayer" or "citizen"carries with it fewer enforceable rights and obligations than such membership would in certain other societies. "Love thy neighbor" remains true, but the Gospel question "Who is my neighbor?" has a considerable amount of relevance also. From the standpoint of the individual, the average Filipino is less accustomed than the average American to treating others impartially or objectively-as simply "a student" or "taxpaver"without regard for personal ties or alliance-group membership. There are occasions on which he would like to be so treated by others: but he has little confidence in such treatment even

³ See for example Jaime C. Bulatao, S.J., "Personal Preferences of Filipino Students," *The Philippine Sociological Review*, Vol. XI, No. No. 3-4 (July-October 1963), p. 177; also Mary R. Hollnsteiner, "Modernization and the Challenge to the Filipino Family," *The Filipino Christian Family in a Changing Society* (Manila: The Christian Family Movement, 1966).

when the formal "rules of the game" prescribe it.⁴ Correspondingly, *structures* larger than the face-to-face group, which tend to impose such impersonal obligations—social structures such as the nation or corporation or labor union—do not have the same psychological reality for the individual nor provide him with the same security as his family and small-group ties, unless, of course, these entities themselves become identified with the personality of some leader. The average Filipino's commitment to the goals of such entities, as distinct from his loyalty to individuals, tends as a result to be quite nebulous; and in a conflict with the loyalty due to individuals, obligations imposed by the wider and more impersonal entities are likely to lose out.

POWER

Implicit in what has been said thus far is the notion that one function of the family and alliance group is to protect the individual from a social universe which is seen as potentially hostile and threatening. This was suggested by a recent, personal experience at the Ateneo. Introducing my course on the sociology of the small group with a classroom discussion of the student clique or friendship group popularly known as the barkada. I was struck by the frequency with which it was asserted that a primary function of the barkada is the mutual protection of its members from attack on their persons or re-The students admitted that in reality the likeliputations. hood of such attack was not very high, yet they seemed to have a need for the security of the group. Feeling that a lack of generalized trust in others might be one key to the understanding of Philippine social organization, I compared the replies given by Filipino college students to some questionnaire items intended to measure "faith in human nature," with replies given by American students to the same questions. The most striking difference occurred precisely in response to the question which seemed most directly to be dealing with generalized trust, the Filipinos appearing as far less trusting than their American counterparts (Table 1); there was also a ten-

⁴ In sociological terminology, we are saying that behavior tends to be guided by particularistic rather than universalistic criteria.

dency for the Filipinos to see others as less helpful and more "out for themselves" than Americans do (Table 2).⁵

TABLE I

	le say that most people ca careful in your dealings w	
	Replies in	Percentages
	American College Men	Filipino College Men
	(total = 2975)	(total = 194)
"Most people can be	trusted" 81	49

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"You can't be too careful"

Question: "Would you say that most people are inclined to help others or to look out for themselves?"

	Replies in	Percentages
An	erican College Men	Filipino College Men
	(total = 2975)	(total = 194)
"To help others"	26	18
"To look out for themselves"	72	82

If this interpretation of the alliance group as in part at least a "league for self-defense" in an unpredictable and potentially hostile social universe is correct, then it ties in with another feature of Philippine social organization, namely the great importance assigned to *power*. And by power here is meant not just the ability to insist on generally acknowledged rights which are balanced by equally enforceable obligations, the rule of law in other words, but the ability to impose one's will regardless of rights or obligations. Perhaps an indication of this concern for power is the prevalence of "gun-toting," and vicious-looking bodyguards among politicians and their sons, labor leaders, movie actors, government agents of all kinds, and even ordinary citizens. Not that all of them are contemplating acts of violence; in many cases their very lack of confidence in the rule of law makes them feel the need

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⁶ The Philippine data were supplied by Rev. John F. Doherty, S.J. and form part of his study of student values which is now being prepared for publication. The American data are from Rose K. Goldsen et al., What College Students Think (Princeton: Van Nostrand, 1960), p. 221.

for more personal "equalizers." This is, of course, physical power. Beyond it is the bureaucratic power of many of those whose governmental or other positions enable them to help or harm others and who fail to recognize the responsibilities which in theory are associated with these positions: the policeman mulcting the jeepney driver; the government agent who specializes not in service to the public but in extortion, and perhaps deliberately keeps the service at a minimum because it then commands the highest price. They in turn have learned the uses of power from their own superiors, the big politicians who too often manifest a colossal irresponsibility toward any interests other than their own and those of their alliance groups and seem to feel that they must demonstrate their power by their disregard of the law and the rights of others. In this connection Alfredo R. Roces has written some strong things in his column.⁶

Something positive is needed to deflate the veneration of power figures or VIPs in our nation . . . There is a conditioned feeling, difficult to dissipate, that one must not offend in the slightest the ultrasensitive feelings of power figures because these so-called VIPs will immediately retaliate in the most petty and vicious way. . .

It appears to be a natural assumption for many that if they say "no" to a power figure, if they ruffle the feelings of a VIP, the wrath of the offended will immediately be visited on the daring fool. How often one hears stories about the offended petty chief who then used his office to harass and molest the person who crossed his path? A man complains about his light or water bill and instead of getting redress he may get his service cut off. One is supposed to give something to the street sweeper at Christmas time or he may keep your part of the street filthy the rest of the year.

. . . Whatever the case, we must admit it is a national social value to pay homage to a VIP or a person in a position to cause injury, and it is actually deemed natural and logical for the offended VIP to avenge a personal slight.

Beyond physical, bureaucratic and political power, there is of course economic power: the ability of the large landlord to dictate the share of the crop which his tenant shall receive without regard for what the law stipulates, and to drive the

⁶ "Light and Shadow: Pettiness of VIPs," The Manila Times, July 18, 1966.

tenant from his land if he protests; the power of the industrialist to ignore the minimum wage law, and of the distributor to create artificial shortages in the commodity which he handles. Economic power is today, I suspect, the most valued form of power; for it tends to be more secure than either physical or political power, and can be used to buy the others as needed. The skilled operator of course uses all of the forms of power to supplement each other.

One last aspect of Philippine social organization which is related to power deserves mention here. Perhaps it can be best illustrated by the experience of a guest at the birthday party of a wealthy businessman. Dinner was served outdoors, the best of everything was available in abundance; and as the evening wore on a number of the men present gathered at a table near the fence for a game of blackjack. The stakes got higher and higher, and as my informant watched he noticed that a group of drivers gathered outside the fence was also watching the game. There was more money on the table there than any one of them handled in a year, and he thought to himself what a mistake it was to make such a display in front of them, and how likely to create bitterness and resentment. Then he looked at the faces of the drivers, and suddenly realized that there was no resentment in those faces, only the most intense interest in the game; and that each of those drivers was "rooting" with all he was worth for the success of his particular boss or "master." Perhaps it was loyalty that impelled them, perhaps the hope that the successful boss might give five pesos or so to his driver; but the fact seemed to be that each driver identified vertically with his own boss rather than horizontally with the other drivers.

The incident suggests a feature of Philippine society which complements the alliance-group among equals, namely dependence on a power figure. Lynch has shown how this dependence of "little people" on "big people" is the basic reality of the two-class system in rural areas and small towns.⁷ Hollnsteiner has shown that it is also the "stuff" of which local poli-

⁷ Frank Lynch, S.J., Social Class in a Bikol Town (Chicago: University of Chicago, 1959).

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tics is made;⁸ and Carl Landé has described the national political parties as structures held together by the hierarchical dependence of leaders of the lower rank upon leaders above them—delivering votes upward in return for support and patronage which in turn is passed on to their followers down the line.⁹ Similar hierarchically-structured alliances or factions, and power struggles among them, are endemic also in government bureaus, in the labor movement which is split into more warring factions than one can count, in large business enterprises, and in practically any organization which one wishes to name.

PAST, PRESENT, AND FUTURE

Some may point out that factionalism is not exactly unknown in American government, business, or even academic life. The only reply which can be made for the moment is that many of those with some experience on both sides of the Pacific feel that it more prevalent here, and there are also some indications that it is more common in Filipino-owned corporations in the Philippines than in American corporations here.¹⁰ At the same time it must be repeated that all such statements are relative. The reliance on family and alliance group, and on power in the absence of effective law, may well have been more prevalent during the days of the "sixgun" in the American West than at any time in recorded Philippine history; and even today, equality before the law does not always apply across racial boundaries in the United States. Schoolboys in Peru appear to be even less trusting than in the Philippines, 31% of the former as compared with 49% of the latter believing that "Most people can be trusted"; and a substantial percentage of Peruvian whitecollar workers seem to identify so

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⁸ The Dynamics of Power....

⁹ Leaders, Faction. and Parties: The Structure of Philippine Politics (New Haven: Yale University, "Southeast Asia Studies, Monograph Series. No. 6").

¹⁰ A Filipino manager whose firm had "pirated" some Filipino personnel from an American company in Manila told the writer that, although these men had adapted very well to the universalistic norms of the American firm, they immediately became involved in factional infighting after joining the Filipino enterprise.

strongly with their boss that they are unable to think of themselves as members of a "work group."¹¹

Family and small group centeredness, a lack of trust beyond these groups and a reliance upon power, absence of concern for any broader or less personal entities, factionalism; the Philippines surely has no monopoly on these. But the fact is that they lie at the root of some of the most urgent problems of this society: the "decline of urbanism" in Manila, for example, meaning the deterioration and breakdown of the services which we associate with the urban way of life. In the past twelve months Manila has had a water shortage in which some 70% of the metropolitan area was without regular service, and the only water in many districts was that provided on an emergency basis by the fire department's tank trucks; it has had a garbage crisis, in which refuse piled up uncollected for weeks while the mayor and the municipal board carried on their political vendettas; there has been a school crisis, although a minor one this year; electric services went through a bad period some months ago; mail is in a continual state of crisis, and in general it seems better to give up trying to use the telephon: police and fire protection are unreliable: the constantly increasing burden of traffic and the condition of the roads discourage one from venturing beyond walking distance if he can avoid it. In other words, social organization in the Manila area has not been able to maintain these services in the face of population increase and the normal wear and tear on facilities; and at times it appears that we are returning to a barriotype existence. In the rural areas, however, services are even less adequate: we hear now that the Huks are winning the hearts of the people in Central Luzon by kangaroo trials of cattle rustlers and other malefactors whom the legally constituted authorities cannot seem to touch.

Interestingly enough, the level of public service is not allowed to spiral downward to zero; eventually something, however makeshift and inadequate (seeding the clouds, for example, to produce rain during a water shortage) is done. But even this is not the result of organized public opinion and

¹¹ L. Williams, W. Whyte and C. Green, "Culture, Personality and Leadership" (draft copy, mimeographed, 1964).

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pressure as it might be elsewhere. Rather, a great majority of the people simply put up with the breakdown of services as they put up with typhoons and other "acts of God." Others learn to cope with them on the traditional family and small-The Manila businessman, instead of organizing group basis. a movement to lobby for improvement of services, buys a home out in Quezon City where the garbage disposal is not so bad. surrounds it with a wall and hires an armed guard for protection, puts up his own water tank, and sends his children to a private school; his office he may move to Makati, where a private real estate developer has bypassed the government in providing a high level of public service, and where he will hire an additional secretary to dial his numbers and a private messenger service to deliver his mail. The poor also have sometimes learned to provide for themselves: in one squatters' community in which non-governmental community organizations provide police and fire protection, a common reason for wanting to stay there is "it is peaceful here."12

If this society over the next generation is to provide for human needs at an acceptable level, its internal coherence and ability to organize itself must be strengthened. Essentially this implies a fuller recognition of duties and obligations to those outside the family and alliance group, and a corresponding lessening of factionalism and of reliance upon sheer power. In theory, there is more than one way in which this can come about. Levy has shown how at the beginning of Japan's modernization, family and feudal loyalties were hierarchically subordinated to loyalty to the Emperor, i.e. to the nation as a whole. And he points out how, at a comparable period in its history, the Chinese rulers attempted to free the bureaucracy from the burden of familism by assigning office-holders to localities distant from their native places, but without making any effort to develop deeper commitments to the nation itself: the result was not greater efficiency but unrestrained individualism and graft on the part of many officials, now released

¹² Aprodicio A. Laquian, "Barrio Magsaysay: A Hard Look at Squatter Politics," paper read at the Philippine Sociological Society Convention, 1966, p. 6.

from fear of disgrace to their families.¹³ In the West, it has been suggested that the deveolpment of wider loyalties and trust was related to the rise of the medieval cities which incorporated within themselves men of various kinship groups and national origins, bound together by a common faith, a civic oath, a common system of law, and specific religious rites proper to each city.¹⁴ In the Philippines, a development of the Japanese type seems unlikely. Philippine institutions such as law. government, education, religion and the economic system, have been consciously modeled on similar western institutions. The cultural and social underpinnings which support these institutions in the West have often been lacking here, and they have not always performed as expected. But they have not collapsed either in twenty years of independence; and there is no doubt that they have taken root in Philippine soil. There is respect for the constitutional process, and for the decisions of the Supreme Court. Political participation is becoming wider and the voter less dependent on the "advice" of his "betters". Education is highly valued, and whatever one may say about the quality of education, the Philippines ranks second only to the United States in the proportion of its population receiving a higher education. In the government service at all levels, and in private enterprise, one meets a great number of capable, dedicated people who are caught in "the system" of factionalism and familism but are aware of its deficiencies and would like to change it-if only they could do so without too much cost to themselves. The institutions have taken root: the problem which faces the Philippines now is to help them to grow in a manner which will make them more responsive to the needs of all the people.

Some insist that a change of attitude is necessary, that people must learn to trust and feel responsible for each other. It is impossible to deny that attitudes are important here. But attitudes themselves reflect social conditions, and not only as causes but in part at least, as effects of these conditions. It is

¹³ Marion Levy, Jr., "Some Aspects of 'Individualism' and the Problem of Modernization in China and Japan," *Economic Development* and Cultural Change, Vol. X, No. 3 (April 1962), pp. 225-240.

¹⁴ Reinhard Bendix, Max Weber: An Intellectual Portrait (Garden City, N. Y.: Doubleday Anchor, 1962), pp. 70-79.

useless to tell people to be trusting, and then turn them lose in a social jungle. Bulatao has shown some remarkable differences between the personalities of male Filipino college students in Manila and those in a provincial town, the Manila students for example being more aggressive than the provincial ones (and both groups, incidentally, more aggressive than American students).¹⁵ Particularly if we assume, as is usually the case, that many of these Manila students actually had been raised in the provinces, it would seem likely that these differences reflect not only differences in culture and child-rearing practices but actual experience of life in the big city. Moreover, it must be remembered that such demonstrations of personality differences among groups are differences in average scores achieved by the members of these groups; in almost all such comparisons the scores of the various groups overlap to a great extent, and the differences within each group are almost as large as those between groups. Hence to invoke "national character" or differences in average personality scores as "the" explanation of differences in group behavior, without consideration of the social organization of each group, is a risky process indeed. Consequently, for major changes in group behavior, parallel changes in attitudes and in organization are required: it is fine to tell businessmen that they should be more trusting of non-family members, but standard accounting procedures and a reliable Securities and Exchange Commission will help to get the message across.

What, in the concrete, can be done? In the public service there can be continuing pressure for impartial, objective procedures and the merit principle as far as appointments and promotions are concerned. This will take time, and courage in the face of political pressure; it may even involve a temporary loss of efficiency.¹⁶ A peculiar difficulty of the public

¹⁵ "Personal Preferences of Filipino Students," *Philippine Sociological Review*, Vol. XI, No. 3-4 (July-October, 1963), pp. 168-178.

¹⁶ Richard W. Coller in a perceptive paper has shown that seemingly irresponsible behavior on the part of administrators may actually constitute a responsible attempt to get the job done within the system. See "The Administrator's Role in the Philippines and Technical Assistance Programs" (University of the Philippines: Institute of Public Administration, mimeographed). But the record suggests that the

service is that many of those who cannot or will not adapt to objective procedures and the merit principle are themselves protected by the civil service regulations intended to support those procedures and that principle. But many others are ready and willing so to adapt if given the right leadership and example. Attention given to them, even at the cost of shortrun efficiency, will help to develop *people* to operate a more effective system in the long run.

If the Philippines is not ready for the subordination of individual and family to state or Emperor which characterized Japan after the Meiji Restoration, nationalism and a common religious faith can still be constructive forces in expanding lovalties and a sense of obligation beyond the family and alliance group. And here it may not be out of place to call attention to Durkheim's observations on the function of punishment in clarifying and reaffirming the norms of a group.¹⁷ Whatever else may be said about the collaboration issue after the last war, and about the general amnesty which terminated it, seems likely that the amnesty created the impression that the public interest is not very important after all-or at least that it is possible so to obfuscate an issue as to escape punishment.¹⁸ This was, of course, precisely the period of the "surplus scandals" and other indications of a decline in public morality from which the Philippines has yet to recover. Even today the most flagrant violations of public trust are rarely penalized with more than a symbolic slap on the wrist.

There remains, finally, what may be the most important area of all for the expansion of trust and the building of new structures---the grass roots of this society; all other efforts

job does not get done very well under such circumstances, and responsible efforts to change the system also seem called for.

¹⁷ Emile Durkheim, On the Division of Labor in Society, Trans. G. Simpson (New York: Macmillan, 1933).

¹⁸ General Emilio Aguinaldo regretted later that the whole confused treatment of the collaboration issue left the Filipino with "no clearcut concept of treason and loyalty." Emilio Aguinaldo and Vicente Albano Pacis, A Second Look at America (New York: Robert Speller and Sons, 1957), p. 233.

may be useless if the battle is lost there. What is needed, in my estimation, is not exactly combat engineers building roads and schoolhouses, however useful these may be in themselves. It is a vast proliferation of voluntary autonomous organizations -labor unions, credit unions, cooperatives, for example-in which the "little fellow" learns to solve his own problems through cooperation with others. Let us look at the significance of a credit union, for example, in the light of what has been said in this paper. First of all, it meets a very real need, often a desperate need, for credit at reasonable rates of interest. Secondly, it normally begins with a relatively small face-toface group of people who have some knowledge of each other and a basis for mutual trust and confidence. Thirdly, it endeavors to expand to the limits of a community (whether residential community, factory community, or other) by educating people in mutual trust but also by establishing the kind of objective accounting and impartial lending procedures which inspire trust. Fourthly, by laying the foundation of trust and providing people with the experience of working together outside their families and alliance groups, it makes possible a variety of other cooperative undertakings. Thus it gives the individual a stake in the society and at the same time reduces his dependence, political and economic, on the powerful,

The future of the Philippines, I suspect, lies in large part with the man who solves the problem of effective organization at the grass roots level.

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