

## Warm winter, droughts destroying crops in Italy

ROME — Unusually mild weather and droughts in Italy are destroying crops and threatening livelihoods this winter, Italy's main farming lobby Coldiretti said.

The world has just experienced its hottest January on record, continuing a run of exceptional heat fuelled by climate change, according to data published by the European Union's Copernicus Climate Change Service.

"A boiling winter is causing nature to crash," Coldiretti said in a statement, adding that some plants are blossoming too early and will be exposed to harm from any drop in temperatures.

The dry spell is also threatening to disrupt the sowing of cereals, legumes and vegetables, with effects on animal feed too, the lobby group said.

"Italy's agriculture is the part of the economy that, more than any other, experiences the consequences of climate change on a daily basis," Coldiretti said. The farming lobby wants help for farmers forced to try to respond to the changing weather and its effects on crop cycles, water management and the land.

It called for the "commitment of the institutions to support innovation, from agriculture 5.0 with drones, robots and satellites to GMO-free green genetics."

Climate concerns, alongside low prices for produce, rising costs and cheap imports have led Italian farmers to join colleagues across Europe in organizing mass protests to demand action by authorities.

As well as harming agriculture, a mild winter has left ski resorts in central Italy idle because of a lack of snow. Winter has been exceptionally mild in other parts of southern Europe, with Spain seeing its warmest January on record, worsening a long-running drought in the regions of Catalonia and Andalusia. —

Reuters

# NIA considering crop calendar adjustment



THE National Irrigation Administration (NIA) said on Sunday that it may adjust the timetable for providing water to reduce potential crop losses, especially for rice.

"With the goal of ensuring sufficient farm yield and minimizing rice imports, NIA is considering adjusting the cropping calendar," it said in a statement posted on Facebook.

The Philippines imported 3.58 million metric tons (MT) of rice in 2023, according to the Bureau of Plant Industry.

The NIA said it will work around a schedule of two cropping periods during the dry sea-

son, one from October to January, and the other from February to May.

According to NIA, doing so would minimize the impact of typhoon damage to standing crops.

NIA Administrator Eduardo G. Guillen has also accelerated the timetables of irrigation projects.

The use of high-yielding hybrid seed could potentially increase yields in NIA-irrigated sites to 8 million MT of paddy or unmilled rice.

The Department of Agriculture (DA) is targeting paddy output of 20 million MT this year, roughly unchanged in light of the prevailing El Niño.

Mr. Guillen has said that 20% of agricultural production may be affected by El Niño.

The government weather service, known as PAGASA (Philippine Atmospheric, Geophysical and Astronomical Services Administration), said El Niño is projected to last until the second quarter, bringing dry spells or droughts to 63 provinces.

NIA said that it is seeking to partner with the DA, the Department of Public Works and Highways, and other national and local government agencies as well as the private sector in irrigation development. — **Adrian H. Halili**

## Polish farmers' protests crank up pressure on EU agriculture head

WARSAW — Polish politicians called on the European Union (EU) Commissioner for Agriculture to quit as farmers blocked roads across his home country Poland and at border crossings with Ukraine, kicking off a month-long general strike to protest against EU policies.

Farmers in France, Belgium, Portugal, Greece, Spain and Germany have also been protesting against constraints placed on them by EU measures to tackle climate change, as well as rising costs and what they say is unfair competition from abroad.

Polish farmers are angry about the impact of cheap food imports from neighboring Ukraine and what they say is the "passivity" of their government.

EU Agriculture Commissioner Janusz Wojciechowski came under fire from all sides. "There is a man in Europe who united all European and Polish farmers against the reform he proposed. This is Janusz Wojciechowski. Resign!" said Deputy Prime Minister Wladyslaw Kosiniak-Kamysz.

Mr. Wojciechowski was also criticized by the leader of the former ruling Law and Justice (PiS) party that proposed him for the position. Jaroslaw Kaczynski said he would call the commissioner to ask him to quit.

Mr. Wojciechowski told private broadcaster Polsat News that he had not answered or looked at his telephone, adding that he would make a statement on his future in a few days.

He defended his record, saying that he was the only commis-



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er to have opposed imports from Ukraine. About 100 farmers and 50 cars blocked the approach to Medyka border crossing, blocking traffic for all vehicles, Ukrainian border service spokesman Andriy Demchenko said on television.

The Ukrainian border service also said that traffic flow had been disrupted at two other crossings.

Elsewhere in central Europe, a farmers' protest was taking place at the Zahony crossing on the border between Hungary and Ukraine.

In a comment to the Ukrainian Pravda outlet, Mr. Demchenko said there was no disruption for trucks during the day.

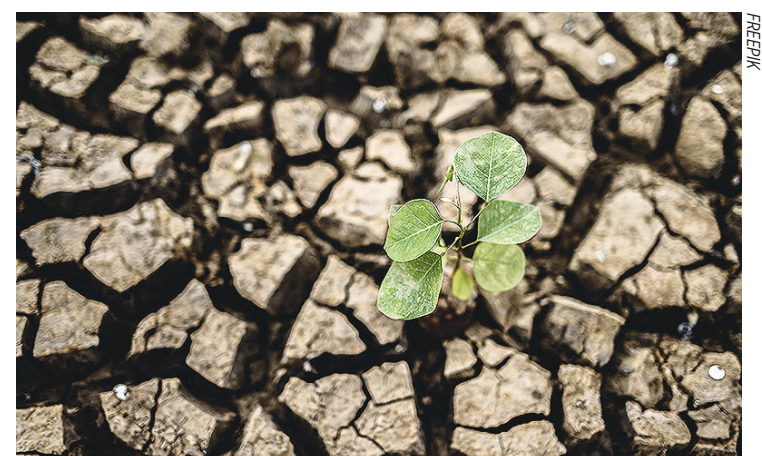
Polish media said there were over 250 blockades across the country. Images showed convoys of tractors clogging roads and banners such as "Without us, you will be hungry, naked and sober."

"Today the whole of Europe is on fire. The Green Deal has arrived, which has destroyed our thinking about agriculture," one of the protesters, Wieslaw Gryn, told private broadcaster TVN24 at the Hrubieszow border crossing.

"We are not against pro-ecological solutions, but they must be agreed with farmers."

Poland's agriculture minister said he understood the challenges farmers were facing but he hoped the protests could be organized in a way to be "the least burdensome for citizens."

"Farmers have legitimate concerns, expectations and demands to limit the excessive inflow of goods from Ukraine, as well as from other non-European markets to the EU, especially to Poland," Czeslaw Siekierski told public radio. — **Reuters**



## El Niño waning, La Niña to develop in H2 2024

THE La Niña weather pattern characterized by unusually cold temperatures in the Pacific Ocean could emerge in the second half of 2024, following a strong El Niño year, a US government weather forecaster said.

The pattern typically brings higher precipitation to Australia, Southeast Asia and India and drier weather to grain and oilseed producing regions of the Americas.

"Even though forecasts made through the spring season tend to be less reliable, there is a historical tendency for La Niña to follow strong El Niño events," the National Weather Service's Climate Prediction Center (CPC) said.

The current El Niño weather pattern, which caused hot and dry weather in Asia and heavier than usual rains in parts of the Americas, is likely to give way to the neutral conditions during April-June 2024, the CPC said.

CPC said in its monthly forecast there is a 55% chance that La

Niña conditions develop between June and August.

"La Niña is likely to affect the production of wheat and corn in the US, and soybean and corn in Latin America including Brazil," Sabrin Chowdhury, head of commodities at BMI said.

Last year India, the world's biggest rice supplier, restricted exports of the staple following a poor monsoon, while wheat output in No. 2 exporter Australia took a hit.

Palm oil plantations and rice farms in Southeast Asia received less than normal rains. "The development of La Niña is beneficial for the Indian monsoon. Typically, the monsoon delivers abundant rainfall during La Niña years," said an official with India Meteorological Department.

The June-September monsoon, which is vital for India's \$3-trillion economy, brings nearly 70% of the rain the country needs to water crops and replenish reservoirs and aquifers. — **Reuters**

# Islamic insurance seen helping deepen Philippine product penetration

By **Luisa Maria Jacinta C. Jocson**  
Reporter

ISLAMIC insurance products can help address the low insurance penetration rate in the Philippines, a market which remains largely untapped, analysts said.

"There is still a great opportunity to increase the insurance penetration in the country per se since this is still relatively lower compared to other Asian countries amid improved financial literacy and still huge potential for increased financial inclusion, especially in the countryside, including in Mindanao," Rizal Commercial Banking Corp. Chief Economist Michael L. Ricafort said in a Viber message.

The Insurance Commission (IC) estimated the Philippine insurance penetration rate at 1.68% of gross domestic product (GDP) at the end of the third quarter. This refers to premium volume as a share of GDP or the effective share

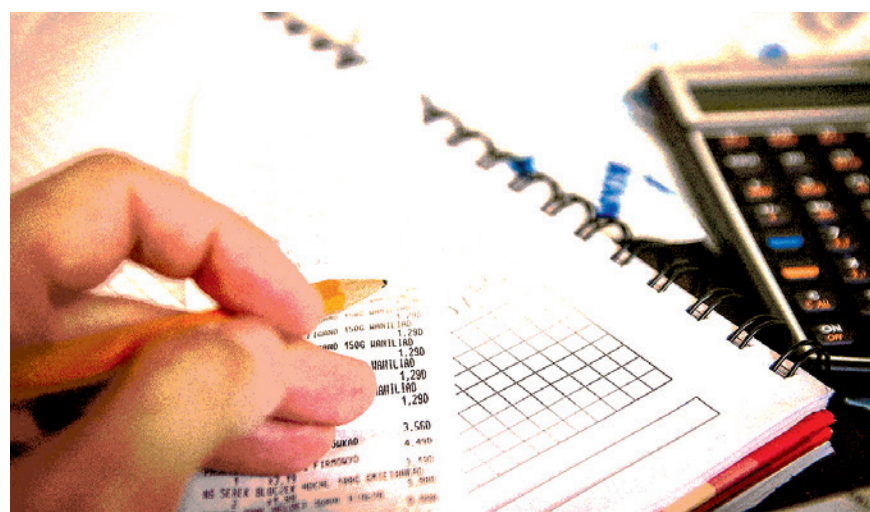
of the insurance sector in the national economy.

According to the Bangko Sentral ng Pilipinas Financial Inclusion Survey, fewer Filipinos had savings and insurance in 2021. The share of adults with insurance declined to 17% in 2021 from 23% in 2019.

The survey also found that only 2% of respondents were able to correctly answer all six basic financial literacy questions while 69% correctly answered at least half of the questions.

A bill seeking to include financial literacy in the senior high school curriculum is currently pending at the House of Representatives committee on Basic Education and Culture. If passed into law, the curriculum will include the basics of personal financial management, budgeting, saving, investing, credit and debit, insurance and taxes.

"There is potential to tap the Islamic markets with compliant products in terms of different products locally and



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in the international market, including Sukuk and other financial or insurance products," Mr. Ricafort added.

Sun Life Philippines Chief Distribution Officer Al D. Quitangon said that the insurance firm is studying the potential of offering takaful insurance products.

"Are we open to it? If there is the proper time and opportunity and regulatory approvals. We do have assessments going on. We do feasibility studies," he said.

He highlighted the need to study the regulations governing these products since they are new to the market.

"Not just as a company, I think as an industry, it's an ongoing review of what we can offer the market that Filipinos would need in the future. And of course, for our Muslim brothers, we also have to cater to their own needs and hopefully when the right time and the right approvals happen, then we'll have our own surprises," Mr. Quitangon added.

Insurance Commissioner Reynaldo A. Regalado has said some insurance companies offer products that are takaful-compliant.

Takaful is an Islamic form of insurance consisting of pooled money that payouts are taken from.

The IC is currently studying how takaful insurance can be processed and regulated. It will then conduct a pilot test of these products.

Last week, the IC and Budget department signed a memorandum of understanding on takaful insurance. Details of the memorandum have yet to be released.

## SC backs employer in dismissing worker over lewd conversations

THE Supreme Court (SC) has ruled in favor of JP Morgan Chase Bank N.A. Philippine Global Service Center, after it dismissed an employee for engaging in lewd online conversations during work hours.

In a 16-page decision, the tribunal said JP Morgan validly fired its former customer service representative for knowingly violating workplace guidelines by engaging in indecent conversation during work hours.

"His own admission of participating and using the company chatroom in

uttering indecent words about female colleagues and sending out company information to his personal e-mail address amount to a willful transgression of the company's Guidelines on Workplace Behavior," according to the ruling written by Associate Justice Marvic M.V.F. Leonen.

Under the Labor Code, misconduct is defined as a "transgression of some established and definite rule of action, a forbidden act, a dereliction of duty, willful in character, and implies wrongful intent and not mere error in judgment."

The former customer service representative, who had been hired in 2008, had participated in a private online chatroom that used obscene language about other coworkers.

The High Court noted that he had been a human resources department employee for more than six years and was well aware of company rules.

The National Labor Relations Commission had upheld an arbiter's ruling that ordered JP Morgan to pay its former employee P1.92 million for legal fees, separation pay and back wages.

The Court of Appeals reversed the ruling saying the firm had validly dismissed him for violating company rules through the online chatroom and forwarding company information to his personal e-mail address.

"In the exercise of its management prerogative, the employer can discipline its employees, impose appropriate penalties on their infractions pursuant to company rules, and may not be compelled to continue employing persons whose continuance in the service will be inimical to its interest," it said. — **John Victor D. Ordoñez**

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