

Reluctant leader, accidental hero

“Something that I’ve learned from my wife is that in anything you do, regardless of whether it is a big or small thing, you have to give it your very best and try to enjoy it. Success will naturally follow.” Pag-IBIG Fund’s CEO Atty. Romero F.S. Quimbo grants **Dani Molintas** a glimpse into his heart

Photography by Noel Salazar



All leaders have their defining moments and their crossroads, and for many these come, not once or twice, but many times in a lifetime.

ONE OF LIFE’S curious ironies is that those who are the most fit to lead, are also those who are the most hesitant to take power.

Or, as they themselves seem to know subconsciously (that it slips out of their lips in unguarded moments) leadership is a push-and-pull thing, a tug-of-war between private longings for a placid life, and a persistent, ingrained, and inescapable desire to serve.

Such is the uncomplicated theme of the life of Atty. Romero F.S. Quimbo, today the CEO and President of the Pag-IBIG Fund—the country’s largest provider of housing loans and the agency leading the solutions to our huge shelter crisis.

Two years shy of turning 40, this determined achiever—recognized many times over for academic excellence, his student activism in post-EDSA I days, his work in law school, and in past years, for turning the Fund into an oasis of efficiency in a desert of government corruption—finds himself at a crossroads, once again.

That may come as a surprise only to him. But for those of us who stalk the lives of charlatans and icons, the power-hungry and reluctant heroes alike, this is common stuff. Heroes go through dark times; this is what myths are made of. Or does it really come as a surprise to him? Leaders are wont to know their worth and their calling, even intuitively.

“Leaders are not born, but are created by the moments that they are called to take on roles others don’t want to take,” he reflects pensively after our lengthy interview for **Condo Central**. It’s too late in the day to be a prepared quote, and is more a sudden flash of insight brought on probably by the fact that I remind him of his college days. By now, the recorder is switched off,

he has finished his beer, and we have already gone through an hour’s talk.

He waxes nostalgic about his activist days: In 1986, during his freshman year, he joined an anti-bases rally of students, and it was about to be dispersed. As the anti-riot forces closed in on the students gathered in front of the US Embassy, they began to panic, and it suddenly dawned on him that no one was about to take charge of the group’s safety. *Walang gagalaw! Walang gagalaw!* He called out. The students, set to flee, stopped, stepped back into their ranks and sat down. The danger had passed. Quimbo was 16 at that time. “Despite my being a newbie, they actually listened to me,” he said simply. At that moment, he accepted his calling.

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That rally was one defining moment for Quimbo. A few years after, choosing to leave the student movement he felt so deeply about was the sad crisis he had to face.

“These were moments in my life, from the time I was 16 up to the time I was 21, that every part of my being up to the last strand of hair was motivated, impelled by one singular belief... of liberating this country. Everything I did, the way I wrote, the way I dressed, the way I dealt with other people. It was like being in a state of Zen. Those were very exciting times.”

TODAY we live in times where the hero has been replaced by the celebrity.

Where once our leaders were nobler versions of ourselves, now they are just like us, flaws and all, wrought larger on a giant screen, only botoxed, made-up, and better looking.

ACTIVIST AT HEART.
“People become leaders when they take on responsible roles others don’t want to take.”



Too bad for his detractors, but Quimbo is both potential hero and celebrity. Well at least he looks like a celebrity.

I am sitting across him in a small table for two at the Schwarzwald, conveniently located at the ground floor of the Atrium in Makati, where the Fund holds office. Taking a break from the interview with this pesky writer, Quimbo asks the young waitress for peanuts and lets her leave, but only after flashing her a lingering smile and splashing her with a huge dose of his boyish charm.

I had stalked him from morning. I had been up at 5am to be on time for a photo shoot, and it is now close to 9pm. I'm hot, sticky, and dirty from a long day of coverage, I'm beat, and disheveled.

Quimbo still wears the shirt he wore that morning, a pin-striped white, lavender and mauve dress shirt, sleeves rolled up, exposing black rubber bands encircling his wrists like it would a college kid. He looks impeccable, like a movie star. He is handsome in the clean, boy-next-door, take-home-to-your mother kind of way.

But the people who know him will tell you that he isn't stuck up, and that he doesn't take himself too seriously. He is even quite the funny guy with the irreverent wit, who knows when to deliver his punchlines:

CC: So it's a challenging job, but do you also find it fun?

Atty. Quimbo: Oh it's fun. It's absolutely fun. Yeah it's fun. Yeah, I like it that in every step of the way, people will call you "sir".

CC: (laughs) Or getting saluted by the guards, no?

PRETTY BOY, MAN OF SUBSTANCE. He may look like a harmless boy-next-door, but this man can play hard ball.



Atty. Quimbo: Or getting saluted, yah—etcetera.

No no no no. Yeah it's fun. It's fun because you have in your grasp the ability to shape an organization, to shape its mindset and to create a collective leadership.

That's the most difficult thing. I believe in a collective leadership, but to be able to do that (your employees) have to be able to see through you and to your intentions. You have to be transparent. At the same time, you have to be somebody they can trust and believe in. You have to be a leader.

I mean you have to go to war. I tell everybody, this is a war here. This war is to combat corruption, to combat bad service to our owners. It's a war you have to wage daily.

And people will sometimes have to just embrace what you say and throw caution to the wind when they believe in you. You convince them, and it's risky. But they need to be know that, at any point in time, when the struggle begins, you'll be there beside them. Not behind them, not in front of them, but actually beside them.

You know that's something I actually aspire to: That I am the first to take the risk. *Hindi ako pumapayag na parang, yung cover your ass mentality—that's the last thing that I am. I am the first to take the risk. In fact, kapag may problema, I'll be the first to say: Akong pipirma, kung takot ka. Kung tama para sa tao, para sa empleyado... that's fun!*

CC: You're serious?

Atty. Quimbo: Yes. (emphatically). It has to be fun because if there's no fun what's the sense of embracing and enduring the struggle.

CC: So the revolution was fun?

(referring to his student activist days)

Atty Quimbo: The revolution was fun, the revolution continues. (Laughs)

Unpopular Stands

Taking the heat. Making tough decisions. Taking risks. Not using people as pawns to achieve one's own agenda. Such noble strivings make Quimbo larger-than-life.

True to his own standards of leadership, Quimbo is unafraid to take unpopular stands.

Noting that food security is vital to any country's economic and political stability, he is still unafraid to point out that the current moratorium on land conversion is "hysterical".

He supports the stand of CREBA (Chamber of Real Estate and Builders Association) urging a lifting of the moratorium.

"Few people realize that so little of our arable lands—from 1 to 2 percent—have actually been converted to real estate. In fact, in the last five years, I don't think any irrigated land has been actually converted for real estate purposes."

To ensure food security, Quimbo says the solution is not to prevent (real estate) development, but to improve farm production by supporting farmers, giving them needed facilities, farm-to-market roads, and dismantling middle men merchant monopolies.

Yet another unpopular stand Quimbo is brave enough to make is his call for policy makers to study CARP dispassionately and reevaluate: has the lot of the country's farmers improved under it?

"We've always said that giving farmers ownership of the land makes them take care of it. But that position

presupposes that the farmer has the needed support systems, education, accounting skills. Without these, should it be wise to extend CARP?"

The plucky CEO is also bold enough to call for an aggressive population control policy to tackle the food security issue:

"Because, however productive our lands or economy become, if population growth outpaces growth or production, we won't develop. The growth we have now is not even enough to offset the current poverty levels, what more if you keep adding to that population?"

"Sadly, I don't think there's anyone who has the balls to actually carry out such policies."

However unpopular their positions, leaders are called to balance this with a large measure of realism. That is what Quimbo believes.

"You also have to balance, of course with realpolitik. Meaning, you need to be able to know when to pull, when to release—it's a push-and-pull thing essentially."

Patience, negotiation, consensus building, and working with power blocks are things Quimbo learned early on, growing up the youngest—and as a child naturally the smallest—in a middle-income family dominated by boys.

"Being the youngest, you've got to fight for every nook and cranny. No quarters are given. Especially when you're dealing with boys. You know the teasing...it was difficult. I loved it! I love my family. I owe everything I am today to them."

SUCH skills, well honed, could turn one into a Machiavelli. Some of the worst crimes in history were committed by Machiavellis seeking power to plug up yawning blackholes

in their psyches. Stalin and Hitler lead the pack, having wrecked large-scale damage. We have our local, even village, versions in our history.

As I stalk Quimbo for this profile, I get a sense of him as a whole, complete person, raised by decent parents, surrounded by people who love him. No huge psychic holes to fill here. This boy-next-door is really that; no skeletons are hiding.

Quimbo is also a reluctant leader, who takes on leadership positions out of a sheer sense of responsibility. Sure, he says this himself, but there's no aggrandizing there:

Atty. Quimbo: The funny thing is that all positions of leadership I've come to hold, from being class treasurer in Grade 1, to those I hold now... I never sought them. Being part of the UP student council—I never even wanted that. I ran for chairmanship of the UP Student Council in 1991—but I did not want it.

CC: So why did you run?

Atty. Quimbo: I was thrust—

CC: (laughs)

Atty. Quimbo: Yes, thrust by people sharing the same cause, people who wanted the pro-people agenda to be carried by the UP student council, and they felt like I was the best person to carry it. Which, up to a certain point, I felt that—there were so many other people better than me.

Assuming the CEO position of the Pag-IBIG—I was forced. I was absolutely forced. I mean seriously, it was something I did not want to do. It was something I did not want to have, primarily because I was replacing a person that I was supportive of. I did not want him to think that I snuck



Citizen Miro is playful and funny

You know I've been CEO for 7 years, I think, come 2010, when the President steps down, somebody else should be able to take my place. Maybe somebody with better ideas... I doubt it, but...(laughs)

— Speaking about what comes after his work at Pag-Ibig Fund

under his bed and took out his pillow.

CC: What finally convinces you to take responsible positions you don't want?

Atty. Quimbo: You know what? What finally convinces me is the peer pressure. Yeah! Because I've always been convinced that you don't need to be in a lofty position to serve. I firmly believe that even a street sweeper can be a leader, can be somebody who can do public service. By being a role model, being an example to your children, paying your taxes, not cheating, being honest. That's being a leader, leading your life in an honest and dignified way.

But what impels me to accept is just the sheer realization that it would seem that I'm the best person to do it. There is a greater calling to execute something or to carry out a cause, a philosophy, and it seems like I'm the best person to do it.

I mean if you see, I never refer to the things that I've done in the past at Pag-IBIG. I never say I did this, I did that. It's always "we." Meaning, it's a collective effort.

"So what really convinces me is

really a higher calling...that I am but a small part of a greater whole. You know if I don't take on that responsibility or role, whatever movement or belief we're pursuing will be hampered."

In 2006, Quimbo was awarded the Ten Outstanding Young Men (TOYM) award for government service. It was bestowed on him for exemplifying the qualities of good effective leadership, excellence and public service that the prestigious award seeks to recognize.

The award grants Quimbo the recognition that he truly deserves. But it is only a small pat in the back for a man who has done much, has pure intentions—and most importantly, has the potential to become a heroic leader that our country so sorely needs. That is, if he listens to the voices calling him.

If he does choose to become the leader we deserve, we will owe it to these: A childhood at once exposed to poverty around him, but sheltered by loving parents, bred in him a compassion for those with less in life. Growing up in a large family taught him the discipline and determination he needs to lead in such trying times.

Being raised by an honest man taught him the value of integrity. Having a loving wife keeps him grounded.

Of the poverty he saw as he grew up in Catbalogan, Samar, (still one of the country's poorest provinces), he says:

"I felt that life shouldn't be this way. And I learned early on that the institutional barriers for people to get out of poverty are practically insurmountable. Unless one is lucky enough to be brilliant, to get to the best public schools—it's really just very, very difficult. And for many of us, what is required is just a fair opportunity or fair chance to be able to shine."

Now we witness Quimbo at his crossroads, at a time when he is a bit weary of government service, and contemplating a simple life.

We can only hope that he will remember the things that inspired him to take up charity work as a lad, activism as a young man, and government service as a mature one. And as a wish for luck, these are our parting words: Shine, Quimbo, shine for all of us. CC

LOYALTY just follows when you work by example. When people see that your motivations are clean, they will be loyal.



Tapat sa Pag-IBIG

Miro—as those closest to him call him—is refreshingly candid and proud of what the Fund has been able to achieve under his term.

"I think the proof of the pudding is really in the eating. Just look at how we've grown in the last 7 years."

"Our asset base has doubled. What took us 21 years from 1980- 2001—that we were able to do from 2001-2007. So in one third of the time, without increasing our contributions, look at what we've been able to achieve."

There's no aggrandizing here, but thankfully, no false modesty.

"We have become a top 10 corporation in terms of income, we are a triple A rated company, our housing loans, our short term loans have increased by 600 percent from 2001. Can you imagine? From PhP3.1 billion in 2001, it's going to be PhP30 billion this year. In short term loans, from maybe around PhP10 billion in 2001, it's going to be PhP32 billion this year."

Indeed, from 2001 to 2007 the Fund has sought to improve the quality of Filipino lives through quality housing.

To reach this lofty goal, Quimbo set about in 2001 to rationalize the Fund's operations. He began by setting high standards and targets, and establishing a nation-wide system to monitor that those targets are met.

But Quimbo will not take all the credit. "The Fund was able to achieve all that because of its employee corps that is honest and proud of being part of the organization. All I did was stroke their (employees') sense of pride and give them the recognition they deserve."

Realizing that the government did not have the funds to address the country's colossal shelter crisis, he decided that any meaningful effort must be led by the private sector.

Thus, he took on the task of making the Fund more attractive to banks and other investors, and showing them that housing is not a charity, but a viable program that can be profitable.

In the process, Quimbo and his Pag-IBIG army (He often says they are at war!) have been able to transform an unheralded government agency into a consistently strong financial institution.

Last year, the Fund received the United Nations Scroll of Honour Award, the world's most prestigious human settlements award, for its achievements in the Philippine shelter industry.

These accomplishments are a lasting legacy. They show us all that government can work, and can be true to its promise of being by and for the people. This stunning ray of hope has the power to dispel the apathy and hopelessness engulfing our country today.



NO POPULIST. "You need to be able to take hard positions if you want to be successful in government."