

BIBLIOGRAPHY

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ABSTRACT

The study looked into the impact of the livelihood assistance of Land Bank to Bahong Multi-purpose cooperative. Specifically the study aimed to determine the contribution of the livelihood assistance program to the socio-economic status of members and to the cooperative, and identify problems encountered.

The assistance program provided loans for production, trainings and seminars.

The study shows that not all the members of the cooperative joined the assistance program of Land Bank and for those who joined not everybody availed of the assistance program especially the loan. Most of the members who avail loans are involved in vegetable production and cut flower production like rose and mums. Majority were satisfied with the implementation and services offered by the project.

Problems encountered by both the members and the cooperative were the lack of information, lack of communication, cooperation and too many requirements. A problem on loan delinquency was minimal and the reasons for delinquency were; low price of produce, short grace period and lack of monitoring and follow-up.

The impact of the assistance project to the members were improvement on the socio-economic status of the project beneficiaries because of increased income due to increase in capital and production, increased assets both for the members and cooperative and provided knowledge and ideas or opportunity for other livelihood activities. On the part of the cooperative, there was an increase in assets and capital lend out to members.

It is recommended that continuous cooperative education and training services should be conducted regularly to members as well as officers and management staff to ensure sustainability of operations and development. Furthermore, continuous monitoring and technical support should be done for sustainable growth and development.

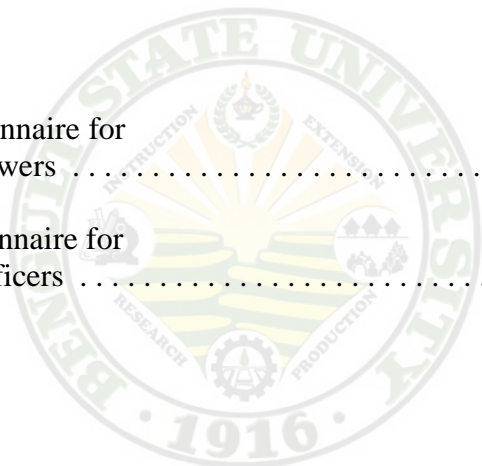


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INTRODUCTION

Rationale of the Study

Livelihood Program were implemented and became a priority programs of government and non-government organizations of the evident problem of poverty and the ardent wanting of the private and government sector to help and one of which is Land Bank.

One of the cooperatives that were assisted by the private sector is the Bahong Multipurpose Cooperative. The cooperative was established after the killer earthquake in July 1990 with forty-four (44) individual members and a capital of P30,000. The application of the cooperative for registration in the Cooperative Development Authority was approved on February 6, 1991. The cooperative started its operation on credit and customer services, retailing selected basic commodities such as sugar, rice and LPG. At that same time Land Bank of the Philippines fielded staffs to assist members to avail loans for farm inputs in vegetables, cut flower production and hog fattening which was approved and released on the same year with the amount of P287, 002.08. The cooperative had assisted farmer-members to access to government programs. At present, most farmers are now engaged in cut flower production, replacing their vegetable farming.

In the year 2000, through the effort of the officers of the cooperative they were able to avail assistance from the Department of Labor and Employment (DOLE). DOLE conducted training for composting and granted fund amounting to six hundred thousand (P600,000) which was used on the construction of cold storage and additional grant was given by the Department of Agriculture to complete the facilities. The marketing service



of the cooperative is currently operating through these post harvest facility. Meanwhile, credit service was inactive due to absence of transaction until the third quarter of 2005 when the Land Bank assisted the cooperative to resume its lending services.

After the years of trials, challenges, and frustrations faced by the officers of the cooperative, the officers exerted more effort and learned from their experiences, thus, were able to manage the cooperative for almost sixteen (16) years, which helped in the development and provide employment and livelihood to the residents of the barangay through the livelihood assistance program. The cooperative has employed ten staffs that include a full time manager. The audited financial statement of the cooperative has reached a net surplus of PhP 245,286.22 and a total asset of 3.7 million pesos.

Importance of the Study

The result of the study or the experience of the Land Bank with the Baong Multi-Purpose Cooperative would be a guide for institutions providing the same kind of assistance. It would also serve as a guide to researchers interested to conduct study of the same interest.

The result would also serve as an evaluation for Land Bank to assess their project impact to the cooperative and to member recipients. As to the government, it would serve as basis in providing support and assistance. Furthermore, results of this study would serve as a guide for the cooperative in planning their assistance program.

Statement of the Problem

1. What is the impact of Land Bank assistance program to Bahong Multipurpose Cooperative?



2. What is the effect of the assistance on the improvement of the socio-economic status of members?
3. What are the problems encountered by the cooperative and Land Bank in implementing livelihood assistance program?
4. What are the solutions or actions that were employed by the cooperative on delinquent members?

Objectives of the Study

1. To determine the impact of Land Bank assistance program to Bahong Multipurpose Cooperative.
2. To determine the effect of assistance on the improvement of their socio economic status.
3. To find the impact of their assistance to the cooperative.
4. To identify the problems encountered by the cooperative and Land Bank in implementing livelihood assistance program.

Scope and Delimitation of the Study

The study focused on the livelihood assistance of Land Bank to Bahong Multipurpose Cooperative.



REVIEW OF LITERATURE

Land Bank of the Philippines

Land Bank of the Philippines (LBP) is the largest formal credit institution in the countryside and services more than 5,000 cooperatives and farmers groups benefiting about 500,000 small farmers and fish folk. Cooperative strengthening Programs, Livelihood Programs and 495 Countryside Credit Delivery Program, the bank was able to extend credit assistance to small farmers and fisher folk. The program provided credit to small farmers and fisher folk through cooperatives and rural financial institutions to finance various livelihood projects, which include the production of agricultural crops, livestock/cattle raising and the acquisition of pre- and post-harvest facilities, among others. LBP is the financial intermediary of the CARP Land Transfer Operations through which Agrarian Reform had conducted and land transfer claims were valued. In addition LBP offers refinancing facilities to rural banks and cooperative rural banks. Within its Banking section LBP offers the whole range of universal bank including investment and merchant banking, credit and guarantee facilities, deposit services, ancillary services, treasury, trust, programmed lending and international banking (Anonymous, 2004).

Vision and Mission of Land Bank

Land Bank's mission has changed over the years. Forty-four years ago, it was created primarily to serve as the financing arm of the government agrarian reform program. At present, however, Land bank has taken broader and more dynamic role in supporting the government's initiatives geared towards the nation building and poverty alleviation.



Land Bank's vision is to be the premier countryside development financial institution of the country. It commits itself to highest standards of ethics and excellence in service. Land Banks development goal is centered on promoting sustainable growth and development in the countryside (Rosko, 2007).

Key Cooperative Strategy

The Key Cooperative Strategy (KCS) aimed to identify, strengthen, and accredit at least one key cooperative per municipality nationwide, which can act as Landbank's valued development partner. The premise is that one strong cooperative is better than many weak ones.

A distinct feature of a key co-op is its willingness to accommodate and absorb good paying members of dis-enfranchised cooperatives in an area. As an incentive, accredited and eligible co-ops are entitled to the waiver of the service fee (2% of the loan) being charged by the Bank (Anonymous, 2004).

Integrated Rural Financing Program (IRF)

The program is a tie-up program with the Agricultural Credit Policy Council (ACPC) – also an APRACA member institution. Under the program, cooperative development technicians (referred to as “Institution-building Specialists or IBS) provided on-site, hands-on technical support – business/enterprise project identification, planning, and packaging, marketing assistance, technology transfer, project monitoring and documentation, operations management training and the like to some 574 cooperative in 12 regions and 29 provinces nationwide. On the average, one IBS staff is assigned to 15



cooperatives. The Land Bank, with P230 million seed fund from ACPC, provides credit assistance (Anonymous, 2004).

Landbank-Local Government Unit (LGU)
Cooperative Strengthening
Partnership Program

The Land Bank-LGU Cooperative Strengthening Partnership Program is a partnership with the LGUs in coop strengthening through identification, planning, and implementation of needed interventions and projects to hasten coop development under the ‘resource sharing arrangement.’ The provincial or municipal government provides the necessary funds, on an annual basis, as its equity contribution to the program to defray costs of coop strengthening activities, such as training, workshops, business development forums, etc. LGUs also provide seed for guarantee funds for those coops that fall short of certain eligibility requirements for Land Bank financing. An example of this scheme is an LGU putting up a guarantee fund to absorb possible loan loss by Land Bank in the course of lending to the LGU endorsed cooperatives that currently cannot meet Land Bank’s qualification requirements (Teodesio, 2004).

Gawad sa Pinakatanging Kooperatiba
(Gawad Pitak)

Land Bank was given recognition to model cooperatives that have exhibited exemplary performance as countryside developers. The “Gawad Pitak” Program targets the thousands of active cooperatives operating in all parts of the country that have pooled their resources and expertise to uplift the lives of their members and their communities.



Technology Promotion Centers (TPCs)

The TPC Program is a partnership among Land Bank, state universities and colleges (SUCs), local government units, and other agencies having common and related concern on technology promotion and transfer. Technology transfer under the Program adopts a two pronged approach of technology showcasing and credit support. The basic strategy is to tie-up with SUCs with an inventory of updated technology (research being one of their primary functions). Private entities, called Private Technology Providers, are also allowed to validate and promote their developed technologies thru the TPC. LGUs provide counterpart fund and technical support while Land Bank provides the financing assistance to technology adopters. Technology focus of TPCs includes agriculture (lowland, upland), livestock and feed grains, root crops and fiber crops, aquatic and fishery products (Teodiso, 2004).

Program Accomplishments

Among its cooperative assistance programs, the IRF program has the most integrated package of assistance that incorporated the major intervention strategies of Land Bank on cooperatives' development. It was also under this program that various intervention converge – from the cooperative rating, to membership savings, operation to the current thrust on business enterprise development. Targets on these KRAs are set annually. These targets are first prepared by the staff and units concerned and then have to be negotiated with their supervisors and top management. Once approved by top management, the targets then become the KRAs in evaluating individual as well as unit performance of the staff and unit concerned (Teodesio, 2004).



Landbank's Cooperative Rating System

In 1994, the Cooperative Accreditation Criteria (CAC) was launched as a Land Bank prescribed set of performance standards and credited requirements that cooperatives must attain so they can be provided with appropriate financial and technical assistance. The CAC was revised in 1997 to promote the growth of quality cooperatives.

CAC seeks to rationalize and systematize the delivery of financial and technical assistance to bank assisted cooperatives (BACs). The CAC enables Land Bank units to assess and calibrate credit assistance to bank assisted cooperatives and plan and implement timely, adequate and necessary measure to graduate BACs to higher level of “maturity”. To ensure an objective examination and rating of cooperatives, a special unit – separate from the staff of the lending unit (Lending Center) and institution capacity building unit (Development Assistance Centers) undertakes the performance audit of the cooperatives. A performance audit is normally taken once a year for each cooperative (Teodesio, 2004)

Cooperative Accreditation Criteria (CAC)

The CAC contains two (2) major parts. These are the requirements cooperatives must attain to access or continuously receive financial assistance from Land Bank and the system for categorizing Bank Assisted Cooperatives (BACs) based on their maturity level. The requirements are further subdivided into prequalification requirements which all prospective cooperatives wishing to access credit assistance from Landbank for the first time must pass, minimum requirements which Newly-Accessing Cooperatives (NACs) and existing BACs must attain before they can avail of assistance and standard requirements which existigng BACs shall endeavor to attain. In all cases, the compliance



of cooperatives with the requirements is subject for validation. Furthermore, the accreditation does not look solely on the performance of the cooperatives. The Board of Directors (BODs) and management staff must pass the credit and background investigation as well. The system for BACs classifies them into four (4) classes; class A,B,C, and D. Cooperatives failing to attain Class D level shall be rated as F or Fail and cannot avail of credit facility. The activity shall also identify specific BAC strengths and weaknesses which serve as guide to Land Bank was able to plan proactively and implement timely and adequate strengthening interventions or assistance to help BACs attain higher growth levels. The categorization of BACs involves quantitative and qualitative appraisal criteria which are critical to coop's level of maturity or growth (Teodesio, 2004).



METHODOLOGY

Local and Time of the Study

This study was conducted at Bahong La Trinidad, Benguet where the Bahong Multipurpose Cooperative is located. This was conducted on November to December 2009.

Respondents of the Study

Respondents of the study were the members of the cooperative who joined the livelihood project of Land Bank whether they availed or did not avail of the project assistance for livelihood. A total of 100 members served as respondents of the study.

Data Gathered

The data gathered were on the benefits or services availed from the Land Bank and its impact to the members. The problems they encountered and the solutions employed were also gathered.

Data Collection

To attain the objectives of the study, the primary data were gathered through interview with the aid of a questionnaire. Likewise, secondary data pertaining to the profile of the cooperative and reports were sourced out from the cooperative records.

Data Analysis

The data and information gathered were analyzed and interpreted according to the objective of the study. Data were analyzed using frequency analysis.



RESULTS AND DISCUSSION

The Package of the Land Bank Assistance Program

The assistance program of Land Bank is a package which includes the livelihood training, lending/loan services and a seminars and workshops conducted. The livelihood training maybe on the existing livelihood activities such as improved technology or on other potential livelihood activities at the same time planning as this was one of the requirement for the borrower. Majority (82%) of the respondents mentioned the seminars and workshops was the major assistance provided, secondary was the livelihood trainings (15%) and the financial assistance provided (8%).

Number of Members who Joined the Livelihood Assistance Program of Land Bank to Cooperatives

One of the programs of Land Bank is to alleviate poverty was livelihood assistance through cooperatives. Bahong Multipurpose Cooperative was one of the recipient cooperative of Land Bank. However, not all members of the cooperative can avail of the assistance. Cooperative members who were interested formed a group and became the recipients' of the project. Among the 100 respondents of the study who joined the livelihood assistance program of Land Bank, 78% availed of the assistance program while 22% did not availed but they only joined the Land Bank assistance program (Table 2). The assistance program provides additional capital in the form of farm inputs or supplies such as fertilizers and chemicals for cut flower production.



Table 1. Land Bank assistance program provided

PARTICULAR	FREQUENCY	PERCENTAGE
Seminars and workshops	82	82
Livelihood training	15	15
Lending services	8	8

Table 2. Number of respondents who availed of the assistance program of Land Bank

PARTICULARS	FREQUENCY	PERCENTAGE
Availed the assistance program of Land Bank	78	78
Did not avail the Land Bank assistance program	22	22

Problem of Members in Joining the Assistance Program

Table 3 shows the problems of the members in joining the assistance program of Land Bank. Results shows that the most common problem encountered by members was on the lack or limited information (61%) about the program, thus, the members do not know about the “pros and cons” of availing such assistance. This may also be the reason why some of those who joined did not avail of the assistance. Some members do not like to take the risk. Other problem encountered were personal reasons such as no time to attend because farmers were busy in the garden and wives in household chores. The far distance of the house to the cooperative office was another reason mentioned. Usually the assistance provided was in the form of farm inputs such as fertilizer and the recipients



need to pick these up in the cooperative, thus hauling would be difficult especially if the distance of farm to cooperative office is far.

Member's Satisfaction on the
Livelihood Assistance
Program

Table 4 shows that most (68%) of the respondents were satisfied with the implemented livelihood assistance program which promotes their livelihood or way of living. The program had provided them with farm inputs and post harvest facilities for their farm produce. Thirty two percent were not satisfied with the livelihood assistance program, some of these respondents who were not satisfied were those who did not avail of the project though they joined the project while the others availed of the assistance program may not be enough for use as these assistance program will only augment some of the needed inputs. In most assistance program especially for government assisted projects, it is only intended to augment capital. The beneficiary should always have a counterpart. This implies that in projects not every beneficiary get satisfied, this maybe due to the limited quantity loaned out.

Table 3. Problems encountered by members in joining the assistance program

PARTICULAR	FREQUENCY	PERCENTAGE
Lack/limited information	61	61
No time to attend	23	23
Busy in garden or house chores	12	12
House distance from coop	4	4

* Multiple responses



Table 4. Satisfaction of members

PARTICULARS	FREQUENCY	PERCENTAGE
Satisfied	68	68
Not satisfied	32	32
TOTAL	100	100

Number of Members who Availed of Loans from the Cooperative.

Table 5 shows that majority (64%) availed of loan from the cooperative while thirty six percent did not apply for the loan program. Those members who availed of the loan need additional capital for expansion and for farm improvements. Those who did not avail of the loan do not need additional capital or because they were financially secured and have other sources of capital such as savings.

Purpose of the Loan

Out of the 64 respondents who availed of the loan from the assistance program, 48% of the members used or invest their loans to cut flower production, 30% invested their loan to other business that can be profitable such as cutflower trading and other livelihood activities (Table 6). Some respondents (14%) spent the loan for child education as payment for tuition fee and other school related expenses. Eight (8) members used the availed loan for other purposes such as to purchase luxury items. The findings show that a portion of their loan was not used for capital but for other purposes. However, majority of the respondents still used the loan for the intended livelihood.



Table 5. Number of members who availed of loans from cooperative through the program

PARTICULARS	FREQUENCY	PERCENTAGE
Availed of the loan assistance	64	64
Did not avail of the loan assistance	36	36
TOTAL	100	100

Table 6. Purpose of the loan

PARTICULARS	FREQUENCY	PERCENTAGE
Investments in cutflower production	48	48
Business capital	30	30
For child education	15	15
Purchase luxury items	8	8

*Multiple response

Mode and Method of Payment

Since the loan was coursed through the Bahong Multi-Purpose Cooperative, no collector was hired by the Bank or by the cooperative. Collection of the loan was done by the cooperative as this was the counterpart of the cooperative, that they will be responsible in the collection. All the respondents, preferred to pay personally to the cooperative in order also to check or update them on their loan balances, however, there were times that they cannot go to the cooperative, thus they sent payment it through a representative (Table 7).



Loans from the assistance program were paid on installment basis as indicated in the implementation procedure of the program. As indicated in table 7, ninety five percent of the borrowers find it easier to settle their loans on installment basis. Five percent of the respondents who got a higher income from the production preferred to pay in full.

Terms of Payment for Installment Basis

Borrowers settle their loans in three (3) terms. Those who utilized their loan for agricultural production paid on quarterly (29%), annually (34%) or after harvest (51%) . The terms of payment depend on the length of cropping season and on the kind of crops, The respondents who have other sources of income such as employment preferred to pay on a monthly basis (Table 8). This implies that respondents preferred to pay their loans after harvest or selling of their crops because their loans was really intended for that purpose.

Table 7. Mode and method of payment

PARTICULARS	FREQUENCY	PERCENTAGE
Method of payment		
Personally went to the cooperative	64	100
Sent payment through representative	5	8
Method of payment		
Full payment	3	5
Installment	61	95
TOTAL	64	100



Cooperatives Problem on the Assistance
Program of Land Bank

Table 9 shows the problem that arises in the assistance program of Land Bank. According to the 42 respondents, one problem is the limited funds provided by the bank. Thirty percent, the lack of cooperation among members, maybe because the processing is done all in one time, but some of those who joined the program did not work on the requirements, thus, application and processing is delayed. Four of the respondents mentioned the too many requirements and they are not patient to fix and work on the requirements. Two of the respondents mentioned that lack of communication between the cooperative and the recipients and another 2 mentioned the lack/limited information of information. The communication problems that aroused maybe attributed to the lack/limited of information about the program.

Table 8. Terms on installment payment

PARTICULARS	FREQUENCY	PERCENTAGE
Monthly	30	49
Quarterly	18	29
After harvest	31	51

Table 9. Cooperatives problem on the assistance of Land Bank

PARTICULAR	FREQUENCY	PERCENTAGE
Lack of communication	2	2
Lack of information	2	2
Lack of cooperation	30	30
Lack of budget	42	42
Many requirements	4	4



Impact of the Assistance Program
to Members

Generally, the assistance program offered had been helpful in alleviating the quality of life of the members. The said program contributed in introducing other means of livelihood other than the old or traditional way as mentioned by 33% of the respondents. The old and traditional way mentioned referred to in this study was that there were improvements in the techniques of production such as greenhouse production to have an all season production of vegetables and cutflower. Furthermore, in the case of the vegetable growers in Bahong, because of the assistance program, majority of the residents in the area converted their vegetable farms to cutflower production where competition is lesser since very few in Benguet were engaged in cutflower production.

Majority of the farmers in Benguet province were into vegetable and rootcrop production, thus competition is high. Furthermore, because of the loaned inputs, their traditional farming practices were changed to a modern conventional way of production.

Table 10. Impact of the assistance program to members

PARTICULARS	FREQUENCY	PERCENTAGE
Improved traditional means of livelihood	33	33
Improved economic status	30	30
Provided capital for business	23	23
Provided more ideas and knowledge	7	7
Help	7	7
TOTAL	100	100



Thirty percent of the respondents mentioned that the assistance program had improved their economic status due to the increase in capital provided by the program as mentioned by twenty three percent of the respondents. The additional capital provided by the assistance program had increased their production, thereby increasing their income. An increase in income means an increase on the purchasing power of consumers (Leftwich, 1976), thus improving the economic status of the households. The assistance program had also provided them capital for other business (23%), thereby increasing their income or providing them additional income from other sources – business.

Seven percent of the respondents mentioned that the program had provided them more ideas and knowledge especially on livelihood opportunities. Although 22 of the respondents did not avail of the assistance program, the trainings and seminars conducted as a package of the assistance program had provided them knowledge and ideas on livelihood activities.

On the other hand, seven percent mentioned that the assistance program had help, them but did not elaborate the impact of the program to them or to their household. The result therefore implies that those who borrowed had earned extra income and improved their socio-economic status.

Contribution of Livelihood Program to the Bahong Cooperative

Aside from the members who benefited from the assistance program of the Land Bank, the cooperative also benefited from the said program (Table 11). Through the program, the cooperative was able to increase capital loaned out to the members, from



Table 11. Contribution of the livelihood programs of Land Bank to Cooperative.

PARTICULAR	FREQUENCY	PERCENTAGE
Increased capital to lend to member	9	20.93
Increased asset	7	16.28

this there was also an increase in income for the cooperative because of the interest from the loan.

Through the program/project their credit services had expanded, thus, improving the socio-economic status of members.

The asset of the cooperative had increased through the program, the program provided the cooperative with computers for their operation. The program had also provided the cooperative with cold storage which is rented out to members and storage house for farm inputs. These facilities have improved and increased services offered by the cooperative to members.

Factors Affecting Delinquency

In almost all lending agencies, the major problem is delinquency of borrowers, this was also experienced in the Land Bank assistance program. Table 12 shows the factors contributory to the loan delinquency of the beneficiaries of then assistance program. Out of the 64 who availed of the assistance program, nine of them mentioned the low price received from their product is the major reason of delinquency. The respondents were not able to recover the expenses incurred in the production because of the low price received, thus, were not able to pay their loan. Four of the respondents



mentioned, the lack of monitoring and follow-up services had contributed to loan delinquency. This maybe due to the misuse of loan, that the loan was not used for intended purpose nor was not used for livelihood activities. On the other hand, monitoring was minimal because of the distance of the house or farm from the cooperative. Two of the respondents mentioned the short grace period given to them. The respondents mentioned that they have less time to prepare payment, especially if crops have long production period like in the case of roses, where from start –up, it takes about 6 months to be able to produce a bigger quantity of produce. However, delinquency problem was not that serious in the case of the Bahong Multi-Purpose Cooperative because very few of the respondents did not pay on time, majority paid their loans on due date.

Table 12. Factors affecting delinquency

PARTICULARS	FREQUENCY	PERCENTAGE
Low price of product	9	14
Lack of monitoring and follow-up services		
Short grace period		



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This was conducted to determine the impact of Land Bank assistance program to Bahong Multipurpose Cooperative; to determine the impact of the assistance project of Land Bank to the cooperative and to the members of the cooperative; and to identify also the problem encountered by the cooperative and Land Bank in implementing livelihood assistance program. This study was conducted in Bahong, La Trinidad, Benguet on December 2009.

The assistance project started to implement the Livelihood Assistance Project two months after the killer earthquake in July 1990 in collaboration with the Department of Agriculture who provided the trainings and technical assistance.

The assistance program provided loans in the form of farm inputs and implements, provided trainings and seminars.

The study shows that not all the members of the cooperative joined the assistance program of Land Bank and for those who joined not everybody availed of the assistance program especially the loan. This shows that the others were only interested on the trainings provided. Most of the members who avail loans are involved in vegetable production and cut flower production like roses and mums. Majority were satisfied with the implementation and services offered by the project.

Problems encountered by both the members and the cooperative were the lack of information, lack of communication, cooperation and too many requirements. Problem on loan delinquency was minimal and the reasons for delinquency were; low price of produce, short grace period and lack of monitoring and follow-up.



The impact of the assistance project to the members were improvement on the socio-economic status of the project beneficiaries because of increased income due to increase in capital and production, increased assets both for the members and cooperative and provided knowledge and ideas or opportunity for other livelihood activities. On the part of the cooperative, there was an increase in capital lend pout to members and assets.

Conclusions

Based on the findings, the following conclusions were derived.

1. Not all the members who joined of the assistance program availed of the services provided by the program.
2. All those availed of the assistance project were satisfied on the Landbank Assistance Program.
3. The loans from the assistance program were used in cutflower and vegetable production.
4. The assistance program of Landbank to Bahong Cooperative had improved the socio-economic status of the beneficiaries and also the cooperative.

Recommendations

Based on the result, the following are recommended:

1. Continuous cooperative education and training services should be conducted regularly to members as well as officers and management staff as guidance and for them to strengthen their knowledge and be supportive to the cooperative programs and ensure sustainability of operations and development.



2. Continuous monitoring and technical support should be done for sustainable growth and development.



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APPENDIX A

Survey Questionnaire
(for member borrowers)

A. GENERAL INFORMATION ON THE RESPONDENTS

1. Name _____
2. Age _____ 3. Sex _____ Male _____ Female
4. Civil Status _____
5. Highest Educational Attainment
_____ Elementary _____ High school
_____ College _____ Vocational

B. IMPACT OF LANDBANK ASSISTANCE PROGRAM

1. Did you join or attend the assistance program implemented by Land Bank?
_____ Yes _____ No
2. What program or assistance you avail?
_____ loan program _____ agricultural guidance
_____ livestock program _____ business assistance
3. Are you satisfied with the livelihood assistance program that was implemented?
_____ Yes _____ No
4. How does the assistance program help you?
_____ improve your traditional living
_____ gives you more ideas and knowledge
_____ capitals for business production
_____ improve your economic status
_____ others, please specify _____
5. What did you encounter in joining the assistance program?
_____ lack of information
_____ no time to attend
_____ busy (garden, household chores)
_____ others, specify _____

C. REPAYMENTS OF LOANS

1. Did you avail loans from the cooperative?
_____ Yes _____ No
2. What was the purpose of the loan?
_____ business capital
_____ education
_____ investment



_____ others, please specify _____

3. What type of loan did you avail?

Type of loan	Amount	Term
Emergency loan	_____	_____
Agricultural loan	_____	_____
_____ Others, please specify _____		

4. How did you pay your loan?

_____ through collector from cooperative
 _____ personally went to cooperative
 _____ sent payment to cooperatives
 _____ others, specify _____

5. Methods of payment

_____ full payment
 _____ installments
 _____ others, specify _____

6. If installments, what are the terms of payment?

_____ weekly _____ quarterly _____ others,
 specify _____
 _____ monthly _____ annually _____ daily

7. Describe the maturity of your loan?

_____ short _____ long
 _____ just enough _____ others, specify _____

8. What was your situation before the assessment of Land Bank on your cooperative?

SITUATION	BEFORE	AFTER
Low capital thus low production	_____	_____
Low income	_____	_____
No source of capital	_____	_____
High income	_____	_____
Others, specify	_____	_____
_____	_____	_____
_____	_____	_____

9. Size of area cultivated

_____ less than one-hectare _____ one hectare _____ more than one hectare
 _____ one hectare and above

10. Crops planted

_____ Vegetables _____ Flowers _____ Rice _____ Fruit Trees



APPENDIX B

Survey Questionnaire
(For Cooperative Officers)

A. GENERAL INFORMATION ON THE RESPONDENTS

1. Name _____
2. Age _____ 3. Sex _____ Male _____ Female
4. Civil Status _____
5. Highest Educational Attainment
 _____ Elementary _____ High school
 _____ College _____ Vocational
6. Position in the cooperative
 _____ Officer, specify _____
 _____ Manager, specify _____

B. LAND BANK ASSISTANCE PROGRAM TO COOPERATIVE

1. What are the problems encountered by the cooperative and Land Bank in implementing Livelihood programs? Please check.
 _____ Lack of communication
 _____ Lack of information
 _____ Lack of cooperation
 _____ Lack of budget
2. What are the Land Bank assistance programs to the cooperative? Please check.
 _____ Livelihood trainings _____ Seminars and Workshops
 _____ Lending services _____ Others, specify _____
3. What are the contributions of the livelihood programs of the Land Bank to cooperative?
 _____ Increase capital of member borrowers
 _____ Improved livelihood
 _____ Improved economic status of member borrowers
 _____ Improved social status
 _____ Increased production
 _____ Others please specify _____
4. Did the implemented programs improve the economic status of the cooperative?
 _____ Yes _____ No



C. MEASURES EMPLOYED COOPERATIVE TO REDUCE LOAN DELINQUENCIES

1. Method of collecting payments

_____ Full employment
 _____ Installment
 _____ Others, specify _____

2. If installments, what are the terms of the payment employed?

_____ Weekly _____ quarterly _____ others,
 specify _____
 _____ Monthly _____ Annually

D. FACTORS AFFECTING DELINQUENCY

What do you think are the factors affecting loan delinquency?

_____ Members characteristics which include household size, educational attainment etc.

_____ Wrong timing of collection
 _____ Policy of the cooperative
 _____ Lack of monitoring and follow-up services
 _____ Others, specify _____

