

BIBLIOGRAPHY

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ABSTRACT

This study was conducted to: determine the RIC's programs and services offered, determine the programs and contributions of RIC the socio-economic status of members, find out the problems issues, needs and concerns encountered by the RIC and members and identify suggestions and perceived solutions by the members. The study was conducted in seven barangays of Bakun, Benguet namely: Bagu, Ampusungan, Sinacbat, Poblacion, Dalipey, Gambang, and Kayapa where each of these barangay has RIC organization. The study was conducted on December, 2009. The respondents of the study were the RIC members. A total of 35 members of the RIC served as respondents of the study. Data collection was done through survey.

All the respondents were female, majority were married and have attended formal education. Majority of the respondents joined the organization to be a part or just to be a member in an organization and other reasons include; avail of the loan and patronage refund and because they are encouraged by friends.

The services offered by the organization is similar with the services offered by cooperatives. These were credit services, consumer services, technical support/or

assistance. Like cooperative, credit service is the most availed among the services offered.

The services, programs or projects availed by the members from RIC had improved their social and economic status.

Problems encountered by the organization and members were; lack technical assistance on livelihood, high interest rate of loan, non payment of loan, the loan were not used for intended purpose, low participation of farmers on training activities and low participation in project activities. The perceived solutions of the respondents to the problems were; increase the amount of loan approved/released, the organization should conduct more trainings, the organization to employ collector to solve problem on non payments of loan, and remind always the borrower of its loan due payments.

The respondents were willing that the RIC will be converted into a cooperative to avail of the financial and technical assistance from other NGO's. The RIC can be converted into a cooperative if the members are willing in order to acquire more support in terms of technical or financial assistance. However, the officers should be strict in the implementation of rules, regulations and policies to prevent bankruptcy. The RIC should provide more trainings and technical support on livelihood programs and activities. Regularly monitoring should be employed to check utilization of financial assistance and avoid loan delinquency.

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INTRODUCTION

Rationale

The Municipality of Bakun is composed of seven barangays namely; Bagu, Dalipey, Gambang, Poblacion, Ampusungan, Sinacbat and Kayapa. The Rural Improvement Club (RIC) is organized by the women who want to put – up their organization. It aims to improve socio-economic status of individual's through free training and technical assistance. RIC's are voluntary organizations linked to one another through a barangay, municipal, provincial, regional and national leadership and networks. RIC's serve as volunteer core groups to harness the potentials of rural women through its various development-oriented community projects and activities. This organization intended for women to augment income. RIC started in the late 1920's. In almost every barangay, there is an existing Rural Improvement Club, with a minimum of 25 members per Club. The objectives of the organizations are: To promote mutual cooperation among members of the Rural Improvement Club throughout the Philippines; to encourage livelihood activities for the welfare of the family and the community; to promote unity, peace, love and friendship among women in the community and that of the world; to develop among members organizational skills and appreciation for cultural values and heritage; to become useful citizens, ideal wives and mothers, functional socio-economic partners in development and active community leader and to bring about effective involvement and participation of rural women in home and community development projects through participatory collective efforts for living.



Importance of the Study

Results can serve as basis in planning projects implementation of projects similar with that of RIC's. The result of the study will serve as a basis in decisions of organizing the RIC into a Cooperative where in its services is to produce and market products. The result will also serve as reference for student with the same interest.

Statement of the Problem

This study intended to answer the following questions:

1. What are the RIC's programs and services offered?
2. What are the programs and contributions of RIC to the socio- economic status of the members?
3. What are the problems issues, needs and concerns encountered by the RIC's?
4. What are the suggestion and perceived solutions by the respondents?

Objectives of the Study

The study aimed to:

1. Determine the RIC's programs and services offered.
2. Determine the programs and contributions of RIC the socio-economic status of members.
3. Find out the problems issues, needs and concerns encountered by the RIC and members.
4. Identify suggestions and perceived solutions by the members.



Scope and Delimitation of the Study

The study is focused on the documentation on the project implemented and its, status services, programs and contributions to the barangay, municipality issues and problems and perceived solutions.



REVIEW OF LITERATURE

Rural Improvement Club Defined

Rural Improvement Club (RIC) is a non-government, barangay-based, voluntary group of women at least with 25 members with varied interest and capabilities who are mobilized for socio-economic projects. It serves as a multiplier of home extension teachings and the community. It is a functional group of women who serves as channel for developing women leadership potentials towards home and community improvement. RIC is an association of rural women primarily aimed at the upliftment of the farmer and fisher folk families through farm resources management, leadership in the community, women empowerment and entrepreneurship (Anonymous, 2001).

Assessment is the collection of data to make a judgment. It is a diagnostic process that measures individuals, behavior's motivator's attitudes, or other selected qualities. It is a systematic collection, review and use of information about educational programs undertaken for the purpose of improving student learning and development. The purpose of assessment is to understand how educational programs are working and to determine whether they are contributing to growth and development (Anonymous, 2001).

In a speech of DA Secretary Lorenzo Luis, (2003) during the national convention of the Pambansang Manalon- Mag- uuma - Magbabaul- Magsasakang Pilipinas He mentioned that to achieve food and increase and fishers by transforming them into globally competitive entrepreneurs . And their are two principal means by which we can do this: First by checking teaching farmers and fishers how to benchmark their seed to shelf skills against best technologies and systems in the world, and second by organizing them into associations so they can optimize their skills and resources



through strengthened linkages with government, business sector and supply an output market.

In the speech of ATI OIC Director Alberto B. Maningding (2003) during the national convention of the Pambansang Manalon- Mag-uuma -Magbabaul - Magsasakang Pilipinas He mentioned that it is only through strong and organized farmers organizations that the real sentiments and predicament of the small can be heard and be addressed through the federation, the farmers formulation and fisher folk can have a stronger representation in policy formulation and decision- making affecting their survival strengthening farmer's organizations for increased agricultural productivity, rural incomes, employment and food security is our strong conviction that small farmers and that we can only improve the living condition in the rural communities if farmers and fisher folk are well organized working towards a common goal.

In the speech ATI DIRECTOR 111, Asterio Siliot (2003) during national convention of the Pambansang Manalon- Mag-uuma- Magbabaul – Magsasakang Pilipinas He mentioned that the challenge now confronting the leadership of Department of Agriculture and the Agricultural Training Institute alongside the leadership of the P4MP is uniting strengthening the small farmers and fisher folk organization nationwide under mission and one vision, that is uplifting the lives of the rural poor.

Contribution of Women's Organization

As cited by Dayao (2000) in 1979, FAO secretariat said that the organization of women and the beneficiaries of rural development in purposeful grouping cooperative and productive structure is important to participation of women in the decision making process in local self-governing instruction.



Monsell (1976) as cited by Dickson (2004) wrote that women's organizations are established to promote the socio-economic as well as the spiritual well being of the Filipino society. What makes the sprouting of these women's organizations in the country possible is the long honored tradition of the Filipino allowing women to participate in matters relating to welfare of society.

According to Compass (2005), the purpose of women's organization situation in Tagudtud is to help development of the community people in barangay. It aims for unity members to help in maintaining the health of the community, and to have livelihood programs or projects. As to programs, health and sanitation is a primary concern; a clean and green community is also their target. They give donations (in any form) which come from the organization in case there are emergencies in the community. The organization is lending money to people in the community with low interest. Raising of pigs under rotational care of all the members is one of their livelihood projects.

Lawingan (2001) in her study about livelihood development activities of women in barangay Saclit, Sadanga, Mountain Province, stated that in terms of participation in the community, the average rural women considering all aspects of community life, project high degree of participation in civic activities like in the nutrition program, community beautification, cleanliness and club membership.

According to Purkayasha and Subramanian (2004), the Bangladesh Mahila Samiti has emerged as a major women's organization. It has worked for women's attainment of equal with men, as well as provision of educational and employment opportunities for women. It has two educational institutions and some cottage industry program from poor women.



Bangladesh Mahila Parishad is another activity women's organization. It has been relentless in organizing a movement for women's right believing that women's rights are human rights. The primary membership is currently 132,899, which is an indication of its success in creating awareness among women. In times of national crisis or on issues related to women, the Bangladesh Mahila Parishad has taken a leading role in collaborating with other women's organizations to organize collectively for change. The Mahila Parishad is also very local about violence against women and seeks to eliminate all forms of discrimination against women perpetuated in the name of religion and social norms. It was the first organization to demand reservations of seats of women for elections to the national parliament and local unions (parishads). It has also presented a draft of uniform family code, which would regulate the personal laws of every citizen in Bangladesh, regardless of caste or creed. The organization believes that women's economic empowerment is essential for women's advancement and has launched income generating on need legal aid on family issues. Bangladesh provides shelter to such women in the rehabilitation center for women, which provides non-formal education and vocational training.

Problem Encountered

Aguilar (1484) as cited by Llarenas (2005), pointed out that women seek job not for self-fulfillment or success but for the money which her family is in direct need of. The study pointed out the limited participation of women in labor organization among the reasons or cause of the limited participation of women in these organizations which are as follows:



- a) much of the woman time is occupied by the family responsibilities and domestic tasks allowing the opportunity for participation;
- b) female employment is usually personal and transient;
- c) most of the women are unpaid family workers.

Fajardo and Abella (1993) as cited by Lagoyo (2004) stated that association have filed mainly because their funds were used by their treasurers for personal interest borrowed by the members of the board of directors sand never paid.

Socio Economic Development

Is a measured with indicators such as GDP, life expectancy, literacy and level of employment. Changes in less-tangible factors are considered, such as personal dignity, freedom of association, personal safety and freedom from fear of physical harm and extend of participation in civil society (Rosco, 2007).

Socio Economic Contribution

Indicators are sustained employment in rural areas, creation of critical mass of raw material supply, which will under pain a sustainable industry such as significant contribution to the attainment of Ireland's greenhouse gas emission target through the creation of carbon sink (Cowley, 2007).

Strategies to Improve Operation of Organization

Coyupan (2003) stressed that education training are essential to the success of business undertaking in organization. In fact, evidence in growing that if organization are those in highly competitive world and sometime maintain in their democratic characteristics, they must place increasing emphasis in the education of members and



training of its personnel. The nature and quality of their attitudes, values and institutions.

Organization Development is the attempt to influence the members of an organization to expand their candidness with each other about their views of the organization and their experience in it, and to take greater responsibility for their own actions as organization members. The assumption behind organization development is that when people pursue both of these objectives simultaneously, they are likely to discover new ways of working together that they experience as more effective for achieving their own and their shared (organizational) goals (Anonymous 2009).

Socio Economics is the study of the relationship between economic activity and social life. The field is often considered multidisciplinary, using theories and methods from sociology economics, history, psychology, and many others. It has a separate field of study in the late twentieth century. In many cases, however, socio economics focus on the social impact of some sort of economic change. Such changes might include a closing factory, market manipulation, the signing of international trade, treaties, new natural gas regulation, etc. such social effects can be wide-ranging in size, anywhere from local effects on a small community to changes to entire society.



METHODOLOGY

Locale and Time of the Study

The study was conducted in seven barangays of Bakun, Benguet namely: Bagu, Ampusungan, Sinacbat, Poblacion, Dalipey, Gambang, and Kayapa. Each of these barangay has RIC organization. The study was conducted on December, 2009.

Respondents of the Study

Respondents of the study were the members of the RIC club in barangay. Purposive sampling was employed where only active members who have availed of the services of RIC's served as respondents. There were five respondents from each barangay totaling to 35 respondents.

Data Gathering Procedure

Data were collected using a survey questionnaire. The researcher interviewed the respondents with the aid of a questionnaire. There were five respondents from each barangay.

Data Analysis

The data and information gathered were interpreted according to the objectives of the study. Frequency and descriptive analysis was used in analyzing data.



RESULTS AND DISCUSSION

Profile of the Respondents

The profile of the respondents as to sex, civil status, age and educational attainment were presented in Table 1.

Sex. All (100%) of the respondents were female. This only shows that the RIC organization is intended for women especially for unemployed women in order to provide them with livelihood activities.

Civil status. Majority (63%) were married and (37%) were single. All the officers of the organization were married. The result implies that RIC is not only for married women to augment the income of husband but single women can also be a member of the organization. Furthermore, result shows that married women are more active as evident in the status of officer in the organization.

Age. Out of 35 respondents 37% are within the age bracket of 20 to 30 years old, 37% are within the age bracket of 34 to 45 years old and 26% are within the age bracket of 50 to 59 years old. The mean age is 37.1 years. This shows members of the organization are matured women.

Educational attainment. All the respondents have attended formal education. Fifteen (43%) of the respondents have gone to high school, 37% have gone to college and 20% finished elementary. This implies members were educated enough to understand policies and regulations.



Table 1. Profile of the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Sex		
Female	35	100
TOTAL	35	100
Civil status		
Married	22	63
Single	13	37
TOTAL	35	100
Age		
20-30	13	37
34-45	13	37
50-59	9	26
TOTAL	35	100
Educational attainment		
Elementary	7	20
High School	15	43
College	13	37
TOTAL	35	100

Sources of Income

Majority (86%) of the respondents are into vegetable farming. This means that the husband is into vegetable production and this is the major source of income. More



than half (57%) were employed in offices, 29% were employed as skilled laborers and 11% were into business like trading (Table 2).

Purpose of Joining the Organization

Table 3 shows the purpose of the respondents in joining the organization. Majority (91%) of the respondents joined the organization to be a part or just to be a member in an organization. This implies that the respondents want to be part of a group. More than half (51%) mentioned that to avail of the loan and patronage refund and 26% joined because they were encouraged by their friends and relatives..

Table 2. Sources of income

SOURCE	FREQUENCY	PERCENTAGE
Vegetable Farming	30	86
Employment/work	20	57
Wages as skilled laborers	10	29
Business	4	11

* Multiple responses

Table 3. Purpose of joining the organization

PURPOSE	PERCENTAGE	FREQUENCY
To take part in any organization	32	91
To avail loan and patronage refund	18	51
Encouragement by friends/relatives	9	26

*Multiple responses



Services of RIC's Offered and Availed by Members

There were four services offered (Table 4) by the organization; these were credit services where the member can loan a certain amount for livelihood activities, the consumer services which provide loan to members in the form of consumable goods, technical support/or assistance is also provided and trainings on livelihood. Credit services was the most availed (69%) among the services offered, this was followed by trainings on livelihood activities and consumer services. The least availed service is technical support and assistance. This maybe be attributed to the fact that during the training, the technology or technical aspect of the production was already included, thus, minimal problems on technology is experienced.

Purpose of Members in Availing Credit Services

Organizations are established to cater to the needs of its members/ recipients. It is therefore evident in the result of study as shown in the previous discussion that the respondents joined to avail of the services. Table 5 show that majority (88%) of the respondents availed of the credit services as a start –up capital or additional capital for an existing livelihood activity/business. There were 34% who availed of credit services for house improvement, 9% mentioned the credit was used to purchase commodities needed by the household and 6% mentioned for child education, and other needs. The result implies that respondents only look at the tangible things that they availed from the organization. They have not mentioned the implication of the training and technical support services to their livelihood activities.



Table 4. Services offered and availed by the respondents

SERVICES	PERCENTAGE	FREQUENCY
Credit services	24	69
Consumer services	16	46
Technical support/assistance	6	17
Trainings on livelihood	17	49

*Multiple responses

Table 5. Purpose of availing credit services

PURPOSE	FREQUENCY	PERCENTAGE
For business capital	30	88
House improvement	12	34
Used to purchase commodities	3	9
Child education and other needs	2	6

* Multiple responses

Reasons in Buying Goods from the Organization

Aside from the credit services, one of the services offered by the organization that is availed of is the provision of consumable/basic goods to members either in credit of cash. Out of 35 respondents, 63% mentioned that they buy goods from the organization because of patronage refund to have patronage refund. The other respondents (37%) mentioned that they buy from the organization because they can take goods in credit.



Socio-Economic Contribution
of RIC to the Members

All the respondents mentioned that the services, programs or projects availed by the members had improved their socio-economic status. Most (60%) of the respondent mentioned that the socio-economic contribution of RIC was: increased business capital/asset thereby increasing production output and thus, increasing their income (51%) from business. Through the increased income the members were able to send their children to school or a portion of the loan was used for child education (26%), other members (14%) were able to purchase appliances and 9% had improved their house (Table 7). Result implies that through the organization, the socio-economic condition of the members had improved.

Table 6. Reasons in buying goods

REASON	FREQUENCY	PERCENTAGE
To have patronage refund	22	63
Can buy on credit	13	37
TOTAL	35	100

Table 7. Socio-economic contribution of the organization to members

PARTICULAR	FREQUENCY	PERCENTAGE
Increased business capital/assets	21	60
Increased income from business	18	51
Was able to send child to school	9	26
Was able to purchase appliances	5	14
Improved house	3	9

* Multiple responses



Activities/Programs of the Organization that Contributed to the Social and Economic Condition of the Members

The members identified programs and activities of the organization that contributed to their socio-economic status. Majority (89%) mentioned that the trainings and seminar conducted by the organization especially those livelihood technology seminars. These seminars/training had provided them livelihood (69%) and financial assistance. Aside from livelihood, the members were also exposed to other areas through the lakbay – aral activities of the organization (9%) and the members were also involved in community cleaning program (6%). These activities also contributed to the social status of the respondents (Table 8).

Improvement on the Social Status of Respondents

One of objective of the RIC is to improve the social status of its members through the activities implemented mentioned in Table 8. According to the respondents, these activities had improved their social attitude/status. Twenty six (74%) of the respondents mentioned that the activities had developed their self-confidence, this had increased or motivated them to participate in the different activities of the organization and activities in the community (Table 9). Result implies that the activities implemented by the organization had improved their social status and attitudes.

Problems Encountered by the Organization

Table 10 shows the problems encountered by the members. Problem encountered by the members were low participation of farmers on training activities and low



participation in project activities. This may be attributed to the situation that all the members were women and that they are busy in other activities especially in household activities/chores. Low participation is one of the constraints in the growth/development of organization and its activities. Another problem identified which may be considered a major problems but only 6% of the respondents mentioned were no payment of loan and loan was not used for intended purpose.

Table 8. Activities of the organization that contributed to the socio-economic condition of members

ACTIVITIES	PERCENTAGE	FREQUENCY
Training and seminar	31	89
Provide livelihood	24	69
Lakbay-aral	3	9
Cleaning program	2	6

*Multiple responses

Table 9. Improvement on the social status of the respondents

PARTICULAR	FREQUENCY	PERCENTAGE
Develop self-confidence	26	74
Increased/improve participation to activities of the organization	20	57
Increased participation to community activities	10	29

*Multiple responses



Table 10. Problems encountered by the organization

ISSUES	FREQUENCY	PERCENTAGE
Low participation of members in training	30	86
Low participation in project activities	25	71
Loan were not used for intended purpose	2	6
No payment of loans	2	6

*Multiple responses

Problems Encountered by the Members

The major problem identified by majority (86%) of the respondents as problem was the lack technical assistance on livelihood (Table 11). Training and seminar is not enough there should be frequent monitoring in order to provide technical backstopping if problems exist. Another problem identified was the high interest rate of loan (80%). Only six percent of the respondents mentioned the no payment of loan and the loan were not used for intended purpose.

Perceived Solution to the Problems

From the identified problems, Table 12 presents the perceived solutions of the respondents to the problems. Majority (86%) suggested increase the amount of loan approved/released, 80% suggested the organization to conduct more trainings, 6% suggested to the organization to employ collector to solve problem on no payments of loan, and another 6% suggested to remind always the borrower of its loan due payments.



Table 11. Problems encountered by the members

PARTICULAR	PERCENTAGE	FREQUENCY
Lack technical assistance on livelihood programs	30	86
High interest rate on loan	28	80
Loans were not used for intended purposes	2	6
No payments of loan	2	6

* Multiple responses

Table 12. Perceived solutions to the problems

PARTICULAR	FREQUENCY	PERCENTAGE
Increase loan	30	86
Conduct more training on livelihood	28	80
Employ collector	2	6
Always remind borrowers	2	6

* Multiple responses

Needs/Issues/Concerns of RIC Members

Majority (89%) of the respondents mentioned that livelihood training is needed. Livelihood trainings conducted is insufficient. These livelihood trainings should be supported with technical assistance through frequent or regular monitoring of livelihood activities. Another needs of the members is financial assistance (80%). Although, financial assistance is already provided it is not enough. Financial assistance should be increased especially for livelihood project that requires higher capital.



Table 13. Needs/issues/concerns of RIC members

PARTICULARS	FREQUENCY	PERCENTAGE
Livelihood trainings	31	89
Technical assistance	30	86
Financial assistance	28	80

* Multiple responses

Suggestions of the Respondents on the Needs/Issues/Concerns

The respondents gave some suggestions/perceived solutions to the problems/issues. Six percent mentioned the active participation of members in sourcing funds. The RIC should not always depend on the government since RIC is organized by the government through the DA programs. The members and officers should try source-out funds from non-government organizations (NGO) and Local Government Units (LGUs). Provide trainings and seminars to officers to improve performance, and increase participation of members through incentives.

Conversion of RIC into a Cooperative

Based on the result of the documentation on the programs/activities of the RIC organization, it shows that the implementation strategies do not differ on the strategies of a cooperative. The services offered such as financial assistance and consumer service are similar. Majority (91%) of the respondents agreed that the RIC will be converted into a cooperative to get more funds and they could get assistance from government banks or any banks providing financial assistance to livelihood implemented by cooperatives.



Table 14. Suggestions of the respondents on the needs/issues/concerns

SUGGESTION	FREQUENCY	PERCENTAGE
Active participation of members in sourcing funds	2	6
Financial assistance from NGO's and LGUs	2	6
Trainings and seminars for the organization officers	1	3
Increase more participation of members through incentives	1	3

Table 15. Number of respondent who agreed that RIC to be converted into a cooperative

PARTICULARS	FREQUENCY	PERCENTAGE
Agree that RIC will be converted into a cooperative	32	91
Do not agree that RIC will be converted into a cooperative	3	9
TOTAL	35	100

However, there were three respondents who did not agree because of the experiences on bankruptcy.

Perception of RIC Member Respondents on Cooperatives

All the respondent perceived that a cooperative is an organization similar with RIC, 91% perceived that it is a business organization, 9% perceived it is a source of funds, and 9% perceived it provides assistance/trainings like the RIC. All (100%) respondents



agree that the perception of Cooperative is on organization similar with RIC. One respondent perceived that a cooperative provide the need of members and not to gain/profit.

Table 16. Perception of RIC members on cooperatives

PARTICULARS	FREQUENCY	PERCENTAGE
It is an organization similar with RIC	35	100
It is a business	32	91
It is a source of funds	3	9
It provides assistance/training	3	9
Provide needs of members and not to gain/profit	1	3

* Multiple responses



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study entitled “Contribution of Rural Improvement Club to the Socio-Economic Status of the Members; A Case Study in Bakun, Benguet“ was conducted to; determine the RIC’s programs and services offered, determine the programs and contributions of RIC the socio-economic status of members, find out the problems issues, needs and concerns encountered by the RIC and members and identify suggestions and perceived solutions by the members.

The study was conducted in seven barangays of Bakun, Benguet namely: Bagu, Ampusungan, Sinacbat, Poblacion, Dalipey, Gambang, and Kayapa where each of these barangay has RIC organization. The study was conducted on December, 2009. The respondents of the study were the RIC members. There were five respondents from each barangay totaling to 35 respondents. Data were collected using a survey questionnaire.

All the respondents were female because the RIC organization is for women especially for unemployed women in order to provide them with livelihood activities. Majority were married. All the officers of the organization were married. Mean age of respondents is 37.1 years. All the respondents have attended formal education. Majority of the respondents are into vegetable farming.

Majority of the respondents joined the organization to be a part or just to be a member in an organization. Other reasons include; the respondents want to be part of a group, to avail of the loan and patronage refund and because they were encouraged by their friends and relatives.



There were four services offered by the organization; these were credit services, consumer services, technical support/or assistance. Credit service is the most availed among the services offered, this was followed by trainings on livelihood activities and consumer services. The least availed service is technical support and assistance. Majority of the respondents availed the credit services as a start –up capital or additional capital for an existing livelihood activity/business. Others availed of the credit services for house improvement, to purchase commodities needed by the household and for child education.

One of the services offered by the organization that is availed is the provision of consumable/basic goods to members either in credit of cash. The respondents buy goods from the organization because of patronage refund and can take goods in credit.

All the respondents mentioned that the services, programs or projects availed by the members had improved their socio-economic status. The socio-economic contribution of RIC was increased business capital/asset thereby increasing production output and thus, increasing their income from business. Through the increased income the members were able to send their children to school or a portion of the loan was used for child education.

Majority of the respondents mentioned that the trainings and seminar conducted by the organization especially those livelihood technology seminars had contributed to the improvement of the socio-economic status of their household. These seminars/training conducted had provided them livelihood and financial assistance. These activities also contributed to the social status of the respondents. The activities had developed their self-confidence, this had increased or motivated them to participate in the different activities of the organization and activities in the community.



The major problem identified by majority of the respondents as problem was the lack technical assistance on livelihood. Another major problem identified was the high interest rate of loan, non payment of loan and the loan were not used for intended purpose. The problems encountered by the officers were low participation of farmers on training activities and low participation in project activities, non payment of loan and loan was not used for intended purpose

The perceived solutions of the respondents to the problems were; increase the amount of loan approved/released, the organization should conduct more trainings, the organization to employ collector to solve problem on non payments of loan, and remind always the borrower of its loan due payments.

On the needs and issues, majority of the respondents mentioned that livelihood training is needed. Livelihood trainings conducted is insufficient. Another needs of the members is financial assistance. Financial assistance should be increased especially for livelihood project that requires higher capital. The respondents gave some suggestions/perceived solutions to the problems/issues. The RIC should not always depend on the government since RIC is organized by the government through the DA programs. The members and officers should try source-out funds from non-government organizations (NGO) and Local Government Units (LGUs). Provide trainings and seminars to officers to improve performance, and increase participation of members through incentives.

On the conversion of RIC into a cooperative, based on the result of the documentation on the programs/activities of the RIC organization, it shows that the implementation strategies do not differ on the strategies of a cooperative. The services



offered such as financial assistance and consumer service are similar. Majority of the respondents agreed that the RIC will be converted into a cooperative to get more funds and they could get assistance from government banks or any banks providing financial assistance to livelihood implemented by cooperatives. However, there were three respondents who did not agree because of the experiences on bankruptcy.

All the respondent perceived that a cooperative is an organization similar with RIC. The respondents perceived that a cooperative is a business organization, it is a source of funds, and it provides assistance/trainings like the RIC.

Conclusions

From the result of the study, the following conclusions were drawn:

1. All the members of the RIC organization were women. The RIC is not only for married women but also for single and widowed women who are unemployed
2. The reason of joining the organization was to be part of the organization and to avail of the loan and patronage refund.
3. The services offered by the organization is similar with the services offered by cooperatives. These were credit services, consumer services, technical support/or assistance.
4. Like cooperative, credit service is the most availed among the services offered.
5. The services, programs or projects availed by the members from RIC had improved their social and economic status.
6. Problems encountered by the organization and members were; lack technical assistance on livelihood, high interest rate of loan, non payment of loan, the loan were



not used for intended purpose, low participation of farmers on training activities and low participation in project activities.

7. The perceived solutions of the respondents to the problems were; increase the amount of loan approved/released, the organization should conduct more trainings, the organization to employ collector to solve problem on non payments of loan, and remind always the borrower of its loan due payments.

8. The respondents are willing that the RIC will be converted into a cooperative to avail of the financial and technical assistance from other NGO's.

Recommendations

Based on the conclusion the following are recommended:

1. The RIC can be converted into a cooperative if the members are willing in order to acquire more support in terms of technical or financial assistance. However, the officers should be strict in the implementation of rules, regulations and policies to prevent bankruptcy, as this is the fear of the members based on their observations.

2. The RIC should provide more trainings and technical support on livelihood programs and activities.

3. Regularly monitoring should be employed to check utilization of financial assistance and avoid loan delinquency.



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APPENDIX

Survey Questionnaire
(For the members and Officers)

1. Respondents

Name: _____ Gender: _____

Age: _____ Civil Status: _____

Educational Attainment _____ Elementary _____ High school _____ College _____

Number of years as RIC members: _____

Purpose in joining the organization (pls. Check)

_____ To avail loan and patronage refund

_____ To take part in any organization activity

_____ Encouragement by friends/relatives

_____ Others specify _____

Sources of Income (pls. Check)

_____ Vegetable farming

_____ Employment/ work

_____ Wages as skilled laborers

_____ Business

_____ Others, specify _____

II. Services of RIC's offered and availed by members

1. What are the organization services you availed from RIC?

_____ Credit services

_____ Consumers services

_____ Technical support/assistance



- _____ Trainings on livelihood
- _____ Nutrition counseling
- _____ Others, specify _____

2. What are your purpose in availing services? (Pls. Check)

- _____ For business Capital
- _____ House Improvement
- _____ Used to purchase basic commodities
- _____ To purchase lot
- _____ To pay school/tuition fees
- _____ Others specify _____

3. What are your reasons of buying goods from the organization?

- _____ To have patronage refund
- _____ Can buy on credit
- _____ Others, specify _____

III. Contribution of RIC to the members

1. Are the services/projects/programs you availed of had improved your socio-economic condition?

- _____ Yes
- _____ No

2. If yes, how did it improved your socio-economic condition?

- _____ Increased business capital/assets
- _____ Increased income for business
- _____ Improved house



_____ was able to send children to school

_____ Was able to purchased appliances

_____ Others, specify _____

3. . If not, why?

_____ Loan is not enough for capital

_____ Loan was not used for intended purpose

_____ No technical support

_____ Others, specify _____

4. What activities/programs contribution most to your socio-economic status?

_____ Training and seminar

_____ Provide livelihood

_____ Cleaning program

_____ Lakbay-aral

_____ Financial assistance provided

_____ Others, specify _____

5. How did it improve your socio-economic?

_____ Increased business capital or assets

_____ Increased income for business

_____ Improved house

_____ Was able to send children to school

_____ Was able to purchased appliances

_____ Others, specify _____



6. What activities/program of the organization had improved your social status?

- Training and seminar
- Provide livelihood
- Cleaning program
- Lakbay-aral
- Financial assistance provided
- Others, specify _____

7. How did it improve your social status?

- Develop self-confidence
- Increased/improve participation to activities of the organization
- Increased participation to community activities
- Others, specify _____

Economic Contribution

1. What is the economic assistance you gained from being a member of the organization?

(Please check)

- Financial
- Interest on share capital
- Others, specify _____

2. Which of the following has motivated you to join the organization? (Please check)

- Income
- Investment
- All of the Above



3. What are the indicators of progress through the help of organization in your present condition?

_____ Home Improvement

_____ Purchase Agricultural land

_____ Purchase Appliance

_____ Able to send children to college

_____ Others, specify _____

4. What are the problems encountered by the RIC in the implementation of programs?

_____ Poor participation of the members

_____ Family problems

_____ Distance of home to workplace

_____ Lack of time

_____ Lack of funds/ financial constraints

_____ Indifference of members/ not interested

_____ Others, specify _____

5. What are the projects/ programs being implemented concerning the socio-economic development of the following aspects; social aspects and economic aspects?

A. Social Aspect

_____ Community Organizing

_____ Cleaning and greening of Bakun

_____ Sports development among women

_____ Provide recreational activity

_____ Others, specify _____



B. Economic Aspect

 Food production Food processing Conduct seminars Others, specify _____

Problems/issues/needs and concerns encountered by members

1. What are the problems encountered by the organization and members?

 Low participation of members in meetings Low participation in projects activities Overdue accounts Insufficient financial assistance for the business High interest rate on loans Lack technical assistance on livelihood programs Loans were not used for intended purposes No payments of loans Others, specify _____

2. What are your perceived solutions to the problems?

 Conduct more training on livelihood Increase loan employ collector Always remind borrowers on due date of loans Others, specify _____

3. What are needs/issues and concerns of RIC and members?

 Technical assistance Increase financial assistance

_____ Provide livelihood trainings

_____ Others, specify _____

4. What are your suggestions to solve problems, improve organization services and other concerns?

a. _____

b. _____

c. _____

d. _____

5. If the RIC will be converted into a cooperative are you willing?

() Yes

() No

6. What is your perception of a cooperative?

_____ it is an organization similar with RIC

_____ it is a business

_____ it is a source of funds

_____ it provides assistance /training

_____ others, specify _____

THANK YOU VERY MUCH!

