

BIBLIOGRAPHY

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ABSTRACT

This study was conducted to identify the assistance provided by CDA-JICA in Taba-ao- Cuba Multipurpose Cooperative, identify the impact of these assistances on the socio-economic status of the members, and find out the benefits derived by the members from the equipments provided by the CDA-JICA.

This study was conducted in Taba-ao, Kapangan, Benguet on January 2010. The respondents were 70 members of the cooperative.

Majority of the respondents were of middle age, female, married, and had finished elementary level. The assistance provided by CDA-JICA to the cooperative are the farm guidance and the better living. Under the farm guidance they learned how to make compost and farm tunneling which is an improvised green house. The better living project had sub-project components; the baking and food processing, the catering service, the community based health promotion project, and the participatory mass health screening.

The impact of these assistances on the socio-economic status of the members were as follows: most of the members developed their knowledge about cooperative,

developed their self-confidence and self-reliance, improved skills in livelihood activities and improved managerial capabilities. Economically, they were able to send their children to school and they were able to improve their house and finance their businesses which increased their income.

The benefits derived by the members from the equipments were the following: the tractor enable the farmers to till their field easier and faster with lower labor cost; the tramline lessened their time of transporting their products; the rice mill reduced the time and labor for pounding the rice; and the utensils helped the women in food processing and establishing their business.



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INTRODUCTION

Rationale

In July 1971, Mr. Romualdo Talata of the Benguet Cooperative Development Services (BECODES) introduced cooperative in Taba-ao, Kapangan. BECODES was a private volunteer organization, which helped in the promotion, organization and development of cooperatives in Benguet. It provided education and training to members and officers for free. It was supported mostly by Asia foundation. Mr. Talata met with Taba-ao Barrio Council headed by Mr. Toriano Oway and twelve other persons including Mr. Benito Garcia, the principal of Taba-ao Elementary School. Mr. Garcia allowed the use of the School's Home Economic room as temporary office of the young cooperative. These persons were convinced that cooperative would promote self-reliance, savings and unity. They conducted a pre-membership seminar on August 1971. On September 1, 1971, with 51 initial members they organized the cooperative and name it as Taba-ao-Cuba Credit Cooperative (TACU-CCU).

After attending three months seminar on cooperative in Mindanao in 1972, Mr. Ebes and Mrs. Syria Mapanao campaigned for more members in the cooperative and at the same time helped establish their cooperatives in Kapangan, Benguet. These cooperatives were taken over by Samahang Nayon during the administration of President Ferdinand Marcos. Not losing hope, the officers and members doubled their efforts to reach the targeted membership of 250 in order to register with the Bureau of Agricultural Cooperative Development (BCOD) and with the Department of Local Government (DLG). On September 20, 1973, the cooperative was officially registered with BCOD



and latter was confirmed by the Cooperative Development Authority on September 11, 1991.

After a share capital campaign in 1975, the operating capital increased so the cooperative branched out a consumer store with a meager capital to start with. It only sold basic commodities in a small space at the house of Mr. Oway which he offered for free.

In 1981 the cooperative purchased a lot and constructed its own building, a two storey building. To finance the building construction, members agreed to plow back their patronage refund and dividends. The first floor of the building housed the consumers section while the second floor housed the credit services. In 1989, they expanded the building to address the growing number of members because they opened the membership to barangay Bokloan, a neighboring barangay.

In 1991 the cooperative reached a million financial asset. It has earned the trust of people and it became their depository bank in 1993. Its building was expanded to accommodate the growing number of members. Membership also expanded to nearby barangays like Cuba and Bokloan. On May 17, 1994, the cooperative's by-laws was amended and the name was changed to TABA-AO-CUBA MULTI-PURPOSE COOPERATIVE (TACU-CUBA MPC).

The Northern Luzon Federation of Cooperatives and Development Center (NORLU-CEDEC) had been assisting the cooperative on credit management and auditing services that helped build up the confidence of the members. In spite of the presence of the Rural Bank in the municipality, people are putting their money in the cooperative instead of putting it in the bank. Membership increased and total asset of the cooperative



increased also. It also became one of the pilot cooperative in the province of Benguet for project assistance under the Cooperative Development Authority-Japan International Cooperation Agency (CDA-JICA) technical cooperation. In this project the better living, farm guidance, cooperative management, and marketing and purchasing were introduced as additional services of the cooperative. This Project started in July 2000 and was terminated in June 2005. The project was towards poverty alleviation and it aimed to improve the income of the farmers.

TACU-CUBA MPC, among other recipients of the project, was the only cooperative that succeeded in implementing this project.

Hence, the major concern of this study is to identify the impact of CDA – JICA assistance projects in Taba - ao – Cuba Multipurpose Cooperative at Kapangan, Benguet.

Importance of the Study

The researcher aspired to conduct this study for the benefit of the researcher herself, to the cooperative for further improvement of its networking strategies and the aspiring officers of the cooperative to carry on.

Results could also be used as a reference for researchers who will be conducting research of the same line of interest.

Statement of the Problem

This research sought to answer the following questions:

1. What are the assistances provided by JICA projects in Taba - ao – Cuba Multipurpose Cooperative?



2. What are the impacts on these assistances in the socio-economic status of the members?

3. What are the benefits derived by the members to the equipments provided?

Objectives of the Study

The study aimed the following:

1. To identify the assistances provided by JICA in Taba - ao – Cuba Multipurpose Cooperative.

2. To identify the impact of these assistances in the socio-economic status of the members.

3. To determine the benefits derived by the members from the equipments provided.

Scope and Delimitation

This study focused on the identification of the assistances provided by JICA to the cooperative, its impact on the socio - economic status of the members and the benefits derived by the members from the equipments provided.



REVIEW OF LITERATURE

Importance of Cooperatives

Cooperatives are important to the economy. They serve as agents for the promotion of economic development they promote production and stabilized the income of the members. Today cooperative development is one of the approaches of government and non – government agencies as channel for special programs such as credit and marketing assistance that benefits a greater number of populace as stated by Lam – osen (2002).

Abella (2001), as cited by Mangili (2004) reported that the complexity of the society contributes to the inability of people to understand the projects and programs being implemented. The inability of people to understand the benefits of the project will result to the lost of interest and motivation to the people to participate. With this, it is necessary to have committed agencies to work with the people, to assist them in order to attain a high standard of community living. The government should establish productive livelihood projects to be managed by the community people themselves to increase employment that promotes self – help and our country as well. On the other hand, rural and agricultural projects will be planned, organized and designated to promote development of rural places in an attempt to promote living condition.

Impact Evaluation and Monitoring

Impact evaluation is the systematic identification of the effects positive or negative, intended or not on individual households, institutions, and the environment caused by a given development activity such as a program or project. Impact evaluation



helps us better understand the extent to which activities reach the poor and magnitude of their effects on people's welfare. Impact evaluations can range from large scale sample surveys in which project populations and control groups are compared before and after, and possibly at several points during program intervention; to small-scale rapid assessment and participatory appraisals where estimates of impact are obtained from combining group interviews, key informants, case studies and available secondary data (World Bank, 2007).

Participatory technology development projects, such as the Forages for Smallholders Project and related projects in Southeast Asia, are giving increasing attention to monitoring and evaluation (M&E). In particular, the adaptive nature of technology development requires effective procedures for impact monitoring or on-going evaluation to assess intermediate impacts and make appropriate adjustments in project activities. This monitoring and evaluation is not just for external stakeholders such as donor organizations and project managers — it can and should be of benefit to all stakeholders, including farmers and field-level development workers. A more inclusive or participatory approach to monitoring and evaluation is both more effective in providing reliable information about project impacts and, if conducted well, can enhance the understanding and capabilities of all participants. A major benefit is that farmers and field workers gain a greater voice in determining the direction of technology development processes of which they are the prime beneficiaries. In participatory monitoring and evaluation the emphasis is on participation, learning, negotiation, and flexibility, rather than the standardized and summative approach of more conventional monitoring and evaluation (Cramb and Purcell, 2001).



Participatory monitoring and evaluation looks first to the perceptions and experience of project participants themselves to establish this comparative perspective, rather than formal statistical comparisons using baseline surveys and non-project control groups (Cramb and Purcell, 2001).

A participatory technology development project is a complex activity with effects at many levels. These include the process of technology development itself and a range of impacts arising from that process - immediate, intermediate, and long-term. Measures of intermediate impact frequently have to be used as indicators of long-term development outcomes (such as poverty alleviation). To ascertain the extent to which these effects are actually impacts of the project it is necessary to have a basis for comparison, including a comparison of the situation before and after the project and of the situation with and without the project (given that changes also occur in the absence of project interventions) (Cramb and Purcell, 2001).

The Impact of Cooperatives in Development

Cooperatives, organized as business enterprises for the benefit of their members, offer a model of enterprise that is particularly relevant in difficult economic times and instances of market failures. As a self-help group, a cooperative organization is widely accessible, especially for the impoverished and the marginalized. Where private enterprise or government is weak, particularly in remote rural areas, cooperatives enable local people to organize and improve their conditions. Cooperatives promote and support entrepreneurial development, creating productive employment, raising incomes and helping to reduce poverty while



enhancing social inclusion, social protection and community-building. Thus, while they directly benefit their members, they also offer positive externalities for the rest of society and have a transformational impact on the economy.

Socio – economic Impact Analysis

Socio – economic impact analysis is designed to assist communities in making decisions that promote long term sustainability, including economic prosperity, a healthy community, and social well being. It is a proposed development may increase employment in the community and create demand for more affordable settlement. Both effects are easily quantifiable. Also of importance, however, are the perceptions of community members about whether the proposed development is consistent with a commitment to preserving the rural character of the community. Assessing community perceptions about development requires the use of methods capable of revealing often complex and unpredictable community values (Anonymous, 2007).

The socio – economic impact of a proposed development of a community may actually begin the day the project is proposed. Changes in social structure and interactions among community members may occur once the new development is proposed to the community. In addition, real, measurable and often significant effects on human environment can begin to take place as soon as there are changes in social or economic conditions. From the time the earliest announcement of a pending policy change or development project, attitudes toward the project are formed, interest groups and other coalitions prepare strategies, speculations may lock up potentially important properties, and politicians can maneuver for position (Anonymous, 2007).



Cooperative also believes that social responsibility is included as one of the principles, the concern for the community in which they operate. Cooperatives like other enterprises have seen their operation significantly affected by external challenges in the political and economic environment. This includes the impact of structural adjustments, economic liberation as cited by Towang (2002).

The Better Living Project

According to Belino (2007), better living was adopted from the traditional practices of the members of the Japanese Agricultural Cooperatives. The aim of this project was to introduce some activities that would protect, stabilize and improve members life by making them healthy and prosperous. To insure the success of the project, CDA-JICA conducted a seminar on Home Bookkeeping to the members of the cooperative with the assistance of NORLU and NORWESLU. They also provided skills training on composting and food processing.



METHODOLOGY

Locale and Time of the Study

The study was conducted in Taba – ao, Kapangan, Benguet where Taba-ao – Cuba Multipurpose Cooperative is located. The survey was conducted on December 2009- January 2010.

Respondents of the Study

The respondents of the study were the manager and the members. The researcher selected seventy (70) respondents randomly.

Data Collection

The data was collected through the use of a survey questionnaire and data sheet. The researcher supervised the answering of the questionnaires to ensure that all questions are answered properly.

Data Collected

The data collected were the assistances provided by JICA project in Taba-ao – Cuba Multipurpose Cooperative and its impact to the socio – economic status of the members, the benefits derived by the members from the equipments provided.

Data Analysis

The data collected was tabulated and analyzed using the appropriate statistical tools and was interpreted in accordance with the objectives.



RESULTS AND DISCUSSION

Respondents' Profile

The profile of the respondents is presented in Table 1. The profile included their age, sex, civil status and educational attainment.

Age. Most (38.57%) of the respondents were between the age of 41-50 years old followed by the age bracket of 51-60 years old with 21.43%. The age bracket of 31-40 years old had 18.57% while the age bracket of 61-70 years old was 21.43%. The least in numbers of age bracket were the 71-80 years old and 21-30 years old with 5.71% each. The finding shows that majority of the respondents were of middle age.

Sex. Majority (68.57%) of the respondents were female and only 31.43% were male. According to the female respondents, their husband do not have time to attend the cooperative's activities because they are pre-occupied with the farm activities and other businesses, thus they delegated to their wives the membership to the cooperative.

Civil status. Almost 63% of the respondents were married, 24.29% were still single and 12.85% were already widowed. This indicates that all of the respondents have families to support.

Educational attainment. The finding shows that all of the respondents had a formal education. A greater proportion of the respondents (42.86%) reached elementary level, 17.14% pursued a college degree while 7.14% finished a vocational course. There were 32.86% that reached the secondary level.

Household income. The respondents' earnings were measured yearly based on their occupation. Most of the respondents (41.43%) had an annual income of P51, 000-



P100, 000; 30% had P50, 000 and below, 18.57% had P101, 000-P150, 000, 7.14% had P151, 000-P200, 000, and only 2.86% had more than P200, 000. This finding implies that majority of the respondents had an annual income of less than P100, 000 considering that most of them are farmers.

Table 1. Profile of the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Age		
71 – 80	4	5.71
61 – 70	7	10.00
51 – 60	15	21.43
41 – 50	27	38.57
31 – 40	13	18.57
21 – 30	4	5.71
TOTAL	70	100.00
Sex		
Male	22	31.43
Female	48	68.57
TOTAL	70	100.00
Civil status		
Single	17	24.29
Married	44	62.86
Widow	9	12.85
TOTAL	70	100.00



Table 1 continued ...

PARTICULARS	FREQUENCY	PERCENTAGE
Educational attainment		
College	5	7.14
Vocational	12	17.14
Secondary	23	32.86
Elementary	30	42.86
TOTAL	70	100.00
Household income		
P201, 000 and above	2	2.86
P151, 000 – P200, 000	5	7.14
P101, 000 – P150, 000	13	18.57
P51, 000 – P100, 000	29	41.43
P50, 000 and below	21	30.00
TOTAL	70	100.00

Sources of Income

Table 2 shows that the sources of income of the respondents were from vegetable farming, animal raising, salaries as government employees, wages as skilled laborers, business (sari-sari store and restaurant) and SSS pension.

There were 34.29% who derived their income from vegetable farming where 17 of them are farm operators and 7 were supplier-financier. There were 13 respondents who get their income from wages as skilled laborers and animal rising, 10 respondents get



Table 2. Sources of income of the respondents

PARTICULARS	FREQUENCY	PERCENTAGE
Vegetable farming	24	34.29
Farm operator	17	70.83
Supply system	7	29.17
Animal raising	13	18.57
Salaries as government employees	8	11.43
Wages as skilled laborer	13	18.57
Business	10	14.28
Sari-sari store	8	80.00
Restaurant	2	20.00
SSS pension	2	2.86
TOTAL	70	100

their income from business operation. Eight of them were operating sari-sari store and two were operating restaurants. There were eight respondents that receive salary monthly as government employees and two respondents that receive their income through SSS pension.

Number of Years as Members in the Cooperative

Table 3 presents the number of years the respondents were members in the cooperative. As found, 17.14% were members for 1-5 years, 40% for 6-10 years, 25.71% for 11-15 years, 7.14% for 16-20 years and 10% for 21 years and above. The result shows



Table 3. Number of years as members in the cooperative

NUMBER OF YEARS	FREQUENCY	PERCENTAGE
1 – 5	12	17.14
6 – 10	28	40.00
11 – 15	18	25.71
16 – 20	5	7.14
21 and above	4	10.00
TOTAL	70	100

that most of the respondents have been a member for 15 years and below and very few were members for more than 20 years.

Assistance Provided by JICA to the Cooperative

Better living is one of the special projects of TACU-MPC sponsored by CDA-JICA. The other one was the farm guidance where the farmer-members of the cooperative were taught how to make compost and farm tunneling which is an improvised green house. Under this project also were equipments donated by JICA to be used by the farmers. The cooperative rent out these equipments to the farmers in the community. A rice mill was also donated by JICA and the operation was managed by the cooperative under the Farm Guidance adviser.

The better living project had sub-project components. These were the baking and food processing; catering service, Community Based Health Promotion Project (CBHPP), and the participatory Mass Health Screening (PMHS).



Food processing and catering services. The food processing and catering services were the only income-generating project of the Better living. The products produced under the baking and food processing were chayote candy, oatmeal bar, pilipit, bukarilyo, pastilles demani, buko pie, cheesecake, ginger tea, banana chips and pulvoron. These products were sold in the consumer store of the cooperative and some were sold to sari-sari stores in Kibungan. On the other hand, the catering service sells their services to various organizations and the Local Government Unit and even private persons. The project used to provide catering services during meetings, general assemblies, trainings and seminars, workshop of TACU-MPC as well as meetings of local officials. They also cater during weddings and reunions.

Community based health promotion program (CBHPP). One activity under this program was the health insurance. Under this health insurance program, members of the cooperative can register and pay Php20.00 membership fee and a monthly due to Php2.00 in order to avail of free Php300.00 worth of antibiotics within one year. The membership fee is lifetime but the Php2.00 monthly due is mandatory for a member to avail of the free antibiotics. They also teach schoolchildren to save through the alkansya. When the alkansya of the children are full they deposit the amount in the cooperative. This is a way of teaching the children about thrift but at the same time, it contributes to the capital formation of the cooperative.

Participatory Mass health Screening. In this program, some doctors and other project implementers were sent to SACU Central Hospital in Japan for an orientation and training on the conduct of mass health screening. After their return they conducted, the mass health screening in the community of Taba-ao, Cuba and Boklaoan. This was also



participated by the Local Government Unit of Kapangan, and the Rural Health Unit of Kapangan. Other units that provided the work force and equipment were the following: Benguet Provincial Health Office, Benguet General Hospital, Kapangan Medicare Community Hospital, Dennis Molintas Municipal Hospital, Atok Districk Hospital, Kibungan RHU, Atok RHU, Sablan RHU, Itogon RHU, Bakun RHU, and La Trinidad RHU as well as the nursing schools of various Universities in Baguio and La Trinidad.

In this activity, the people were thoroughly examined from head to toe. Those found with illness were recommended for medication. However, the patient would have to shoulder the expenses in the hospital or during the medication period. The role of the project is only to detect illness at an early stage and recommend the person for medication but no financial assistance was given.

Assistance Provided and Availed by the Respondents

Table 4 shows the assistance availed by the respondents such as the, agricultural guidance, and better-living activities.

Most (40.90%) of the respondents availed of the agricultural guidance followed by 17.05% who availed the better-living activities. This reveals that most of the respondents are engaged in agricultural production that's why most of them attended and availed the agricultural assistance provided by the cooperative.



Table 4. Assistance provided and availed by the respondents

PARTICULARS	FREQUENCY*	PERCENTAGE
Agricultural guidance	36	40.90
Better-living activities	15	17.05

* Multiple responses

Reasons of the Respondents for not Availing the Assistance Provided

Table 5 shows the reasons of the respondents for not attending the assistance provided by the cooperative. Most (47.82%) stated that they were not well informed while some stated that they have no time to attend and they are busy with other works such as tending their gardens and doing household chores with 26.09% each. This shows that cooperation is lacking among the members, they tend to priorities other things.

Impact of the Assistance to the Respondents

The impact of the assistance to the members were; improvement of the traditional living, more ideas and knowledge, increase of capital for business operation and improvement of economic status (Table 6). Most (47.37%) of the respondents stated that they had more ideas and knowledge from the assistance provided. Following was the 27.37% of the respondents who stated that their was an increase their capital for the operation of their business due to the loan assistance. 14.73% indicated that their traditional living improved to a modernized one and the least was the 10.53% of tem who indicated that their economic status improved. Results shows that with the assistance provided, the respondents were able to improve their status to a better and improved one.



Table 5. Reasons of the respondents for not attending the assistance provided

PARTICULARS	FREQUENCY	PERCENTAGE
Lack of information	11	47.82
No time to attend	6	26.09
Busy (garden, household chores)	6	26.09
TOTAL	23	100

Table 6. Impact of the assistance to the respondents

PARTICULARS	FREQUENCY*	PERCENTAGE
Improve traditional living	14	14.73
Gives more ideas and knowledge	45	47.37
Increase capital for business operation	26	27.37
Improve economic status	10	10.53

* Multiple responses

Social Impact of the Cooperative

Table 7 shows the social activities/ program being conducted by the cooperative and the contribution to the personal development of the respondents. The result shows that the activities contributed a lot to the social status of the members.

Social activities/ programs. The social activities were as follows; general assembly meeting, training and seminars, clean-up drive and Christmas program. Most (45.59%) of the respondents attended the general assembly meeting followed by the



training and seminars with 30.15%, Christmas program activity by 14.70% and the least attended was the clean-up drive with only 9.56%.

Contribution to the personal development. Most (37.86%) of the respondents has developed their self-confidence and self-reliance followed by the improvement of knowledge about cooperative with 33.57%. Twenty percent had improved their skills in livelihood activities while 8.57% had improved their managerial capabilities. The result shows that most of the respondents were able to improve their personalities.

Table 7. Social activities/ programs and contribution to personal development of the respondents

PARTICULARS	FREQUENCY*	PERCENTAGE
Social activities/ programs		
General assembly meeting	62	45.59
Training and seminars	41	30.15
Clean-up drive	13	9.56
Christmas program	20	14.70
Contribution to personal development		
Development self-confidence and self-reliance	53	37.86
Improved skill in livelihood activities	28	20.00
Improved managerial capabilities	12	8.57
Improved knowledge about cooperative	47	33.57

* Multiple responses



Economic Impact of the Cooperative

Table 8 shows the economic assistance provided by the cooperative, and the indicators of economic progress among the members.

Economic assistance. The cooperative provided financial assistance through releasing of loans, interest on share capital and patronage refund.

Indicators of progress. Most (51.19%) of the respondents indicated that they were able to send their children to school followed by 22.62% who were able to improve their house, 9.52% were able to purchase agricultural land while 21.38% had increased income. The finding shows that the loans provided by the cooperative had contributed a lot to the improvement of the economic status of the respondents.

Table 8. Economic assistance and indicators of progress

PARTICULARS	FREQUENCY*	PERCENTAGE
Economic assistance		
Financial assistance	46	46.94
Interest on share capital and savings	20	20.41
Patronage refund	32	32.65
Indicators of progress		
House improvement	19	22.62
Purchased appliances	12	14.29
Purchased agricultural land	8	9.52
Children sent to school	43	51.19
Increased income	2	2.38

* Multiple responses



Benefits Derived from the Equipments
Provided by CDA-JICA

Table 9 shows the benefits derived by the respondents from the equipments provided by the CDA-JICA to the cooperative. The equipments are as follows; tractor, tramline, rice mill and the utensils for better-living.

From the tractor enabled the members to till their lands easier, faster and with lower labor. For the tramline also benefited them a lot lesser time and expense for labor and transportation from the farm to the road. Other equipments were rice mill wherein the respondents mill their rice so they had a lesser time and labor pounding it. With the utensils for the better-living project, some were able to put up a business on food processing and baking. From this, some respondents had an increase in their income for most of them engaged in small businesses with the aid of the equipments provided.

Table 9. Benefits derived from the equipments

PARTICULARS	FREQUENCY*	PERCENTAGE
Tractor		
Faster and easier tilling of the land	14	29.17
Lesser time of preparing the land	14	29.17
Faster in finishing the work	20	41.66
Tramline		
Faster transportation of the product from the farm to market road	36	50.00
Lesser time transportation	21	29.17
Lesser payment for labor	15	20.83



Table 9 continued...

PARTICULARS	FREQUENCY*	PERCENTAGE
Utensils (Better-living)		
Encourage people to engage in business	14	25.00
Faster processing of the food products	20	35.71
Increase income	8	14.29
Rice mill		
Time for labor pounding is saved	10	100

* Multiple responses



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was conducted to identify the impact of CDA-JICA assistance project in Taba-ao-Cuba Multipurpose Cooperative, identify the impact on these assistance on the improvement of the socio-economic status of the members, determine the benefits derived by the members from the equipments provided by the CDA-JICA.

This study was conducted in January 2010 with 70 registered members from Taba-ao-Cuba Multipurpose Cooperative as respondents. It was found that majority of the members were female, with ages between 41-60 years old, mostly married and had an income range of P100, 000 and below annually. Most of them had finished post secondary education, majority were engaged in vegetable farming and some were business owners. Most of them were members in the cooperative for less than fifteen years.

The projects implemented by CDA-JICA were as follows; the farm guidance project where the farmer-members of the cooperative were taught how to make compost and farm tunneling which is improvised green house. The better living project had sub-project components. These were the baking and food processing; catering service, Community Based Health Promotion Project (CBHPP), and the Participatory Mass Health Screening (PMHS).

The social activities implemented by the cooperative were general assembly meeting, which was mostly attended by the members followed by training and seminars. These activities contributed a lot to the improvement of the social status of the members



such that most of them developed their knowledge about cooperative. The economic assistance, the cooperative provided financial assistance to the members through loans. With the loan they availed, they had a capital for their business, they were able to send their children to school and buy the things they needed.

The members mentioned several benefits derived from the equipments. From the tractor, they were able to till their lands easier, faster and with lower labor. For the tramline, they had a lesser time and expenses for labor and transportation from the farm to the road. Other equipment were rice mill wherein some members mill their rice so they had a lesser time and for labor pounding it and the utensils for better living, they were able to put up a business on food processing and baking.

Conclusions

Based on the finding of the study, the following conclusions were made:

1. Majority of the members were females, mostly married with age ranging 41-60 years old, finished elementary level old education, mostly engaged in agricultural production and with an annual income of P100, 000 and below.

2. Majority of the respondents were able to improve their socio-economic status with the activities conducted by the cooperative. In the social aspect, most of the respondents were able to develop their self-confidence and self-reliance and were able to learn more about cooperative. In the economic aspect, the respondents were able to send their children to school, improve their house and buy some additional appliances.



Recommendations

In order to sustain the dynamism of the cooperative, the following recommendations were formulated:

1. “Cooperation is the key to success”, this should be the main goal of each member and officers in order for the cooperative to optimize its growth and improvement.
2. Beneficiaries of the equipments provided by the JICA should maintain and secure the equipments properly so it can be used for a longer period of time. Users of the equipments should not overuse it because machines surrender too like people.
3. Increase awareness of the members on the importance of their full participation to the programs and services of the cooperative.



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APPENDIX A

Survey Questionnaire

Respondent No. _____

Date: _____

A. Respondent's Profile

1. Name: _____

2. Age: _____ 3. Sex: () Female () Male

4. Civil status: () Single () Married () Separated () Widow

5. Educational Attainment: (Please check)

() Elementary

() Secondary

() College

() Vocational

() Others, specify: _____

6. Number of years in cooperative membership: (Please Check)

() 1 – 5 years

() 6 – 10 years

() 11 – 15 years

() 16 – 20 years

() Others, specify: _____

7. Source of income: (Please check)

() Vegetable farming

() Animal raising

() Employment/ work

() Wages as skilled workers/ laborers

() Business

() Others, specify: _____

8. Annual Income

• Total Farm Income



Vegetable Production: _____

Animal Raising: _____

- Non – Farm Income: _____
- Other sources of income, specify: _____

B. IMPACT OF CDA-JICA ASSISTED PROJECT

1. Did you join or attend the assistance provided by CDA-JICA?

- Yes No

2. If no, what are your reasons not attending the assistance provided?

- Lack of information No time to attend
 Busy (garden, household chores) Others, specify: _____

3. What is the assistance provided you avail?

- Agricultural guidance Better living activities
 Others, specify: _____

4. Are you satisfied with the assistance that was implemented?

- Yes No, why _____

5. How does the assistance help you?

- Improve your traditional living
 Gives more ideas and knowledge
 Increase capital for business operation
 Improve your economic status
 Others, specify: _____

C. SOCIO – ECONOMIC IMPACT OF COOPERATIVE TO MEMBERS



A. Social

1. What are the social activities/ programs of the cooperative that you had been?

Participating? (Please check)

General assembly meeting Training and seminars

Clean-up drive Christmas program

Others, specify: _____

2. Do you consider these activities contribute in improving your social attitude? (Please check)

Yes No

3. If yes, what activities/ programs contributed to your personal development? (Please check)

General assembly meeting Training and seminars

Clean-up drive Christmas program

Others, specify: _____

4. How did it improve your social attitude? (Please check)

Develop self-confidence and self reliance

Improved skills in livelihood activities

Improved managerial capabilities

Improved knowledge about cooperative

Others, specify: _____

B. Economic

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

(Please check)

Financial assistance Interest on share capital and savings



Patronage refund Others, specify: _____

2. What are the indicators of progress through the help of cooperative in your present condition? (Please check)

- House improvement Purchased appliances
 Purchased agricultural land Children/ household members sent to school
 Others, specify: _____

D. BENEFITS

1. What benefits did you derive from the following equipments provided?

a. Tractor

- Faster and easier tilling of the land Lesser time of preparing the land
 Others, specify: _____

b. Tramline

- Faster transportation of the product from the farm to the market road
 Lesser time of transportation
 Lesser payment for labor
 Others, specify: _____

c. Utensils (Better-living)

- Encourage people to engage in business
 Faster processing of the food products
 Increased income
 Others, specify: _____

