

AN ASSESSMENT STUDY OF THE TODO-UNLAD PROGRAM OF THE
LANDBANK OF THE PHILIPPINES IN THE PROVINCE OF PAMPANGA

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submitted by:

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APPROVAL SHEET

In partial fulfillment of the course requirement for the degree, Bachelor of Arts in Development Studies, this undergraduate thesis entitled, An Assessment Study of the TODO-UNLAD Program of the Landbank Of the Philippines in the Province of Pampanga, has been prepared and submitted by Margaux S. Camaya is hereby submitted.



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ABSTRACT

This Undergraduate Thesis is an Assessment Study conducted in the Community of Minalin, Pampanga. The TODO-UNLAD program of the Landbank of The Philippines is extending their assistance to the lahar-affected town. Cooperatives are seen as the key in making the people more productive and being a socio-moral conscience. The partnership that would rise between the cooperatives, private sector and the local government unit may be a way in uplifting the lives of the citizens.

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I. STATEMENT OF THE PROBLEM

The government, in its pursuit of being a newly industrialized country by the year 2000, is looking for new areas to develop and make use for the future. They have been promoting the revival of the Agricultural sector and the growing Manufacturing sector as the key to national competitiveness. In this capacity, the Landbank of the Philippines created the TODO-UNLAD program to help in financing and giving credit assistance not only to the cooperatives but also in partnership with the local government units and private firms to achieve total development of the countryside. Rural development is an effective socio-economic program because this would enable peoples organizations to restructure their relationships on the municipal and district level. TODO-UNLAD would serve as a catalyst for development especially in Social Reform Agenda areas and Agrarian Reform Communities.

In evaluating the performance of the said program in a particular community, we must first identify the beneficiaries and the coverage area of the development project. The Municipality of Minalin, Pampanga is considered one of the smallest both in population and land area which is estimated at 38,984 and 48.27 square kilometers, respectively. It is an agricultural town with two hundred sixty-eight farms and a livestock industry playing a major role in its economic development.

The Minalin Poultry and Livestock Cooperative (MIPOLCO) has a membership of 172 farmers involved in Feedmill, Table egg and corn production and distribution. Another key player in the project is the Apung Monica Multi-Purpose Cooperative, Inc., which is the existing credit line with a membership of 1200 people. There are also two other cooperatives, engaged in corn production and livestock industry, and the Masaganang Sakahan, Inc which will be playing supporting roles in the project. The Local Government Unit of Minalin and the Landbank of the Philippines will also extend a hand.

This integration of the different sectors with different interests may cause some problems. This could lead to a mix of independent projects with no real connection to each other, exploitation of the cooperatives by the government, big businesses and big landlords. This could also lead to a conflict of interest within the organization since profit may be made a priority rather than service first to its members. In situations like this, it is the farmers and other people participating who should benefit and have active roles for their own social and economic development.

Another aspect that would need to be delved into is how effective is the choice of projects; will the community be the one benefitting or is it only the few members of the ruling sector. This kind of area strategy may be politically risky since a project may be acceptable to only a small

clique. A project may provide limited impact in the area because the strategy in use may have little or no consideration of the inherent geo-physical characteristics, culture and expertise of the people. In assessing Landbank's program these factors that were mentioned are just some of the things that would need to be tackled.

If given the opportunity, cooperatives may be an active and empowered partner to change the control, access, or ownership of resources such as land or facilities in the production process. They can also serve as means or instruments to transfer substantial decision-making power to the people (Esguerra and Romero, 1991). They may even have the capability to contribute economic and social power towards the drive to national unity and progress.

II. DEFINITION OF TERMS

1. Borrowings - are funds generated by obtaining credit from government and non-government financial institutions. They have special purposes which could be either be for post-harvest facilities, trading capital or relending.
2. Cooperative - a duly registered association of persons with a common bond of interest who have voluntarily pool resources to put up an enterprise that would meet their common needs.

3. Cooperative Income-Generating Projects - funds can be used to fully finance projects which will be managed by the cooperative itself or as short-term additional working capital for existing projects.

4. Member-Beneficiaries - the cooperative should carry out investment activities that would benefit the majority of its members. This may be in the form of employment, credit assistance and management capability-building among the members.

5. Multi-purpose cooperative - a voluntary organization with at least fifteen members who engages in a variety of activities. They may have thrift and savings mobilization, generating funds and extending credit to its members and other cooperatives. They may also produce their own goods and sell its products.

6. Producers cooperative - a voluntary association of at least fifteen members who encourage systematic production and marketing, provides goods and services. Examples are feedmills, poultry and livestock productions.

7. Savings deposits - these are funds temporarily entrusted to the cooperative by member-savers. The money can be withdrawn anytime and is expected to earn interest while being safekept by the cooperative.

III. THEORETICAL FRAMEWORK

Ting Tiongco in his novel stated that the history of cooperativism in the country has been a history of failure since government had been encouraging the organization of cooperatives mostly among farmers and fishermen, who are steeped in feudal traditions, with little economic independence and easily manipulated. He was advocating that cooperatives of professionals should be the one supported and subsidized by the government since they are more economically independent sectors. Contradictions in this passage can be clearly seen. The bourgeois being represented by Mr. Tiongco has again manipulated the issue and made the farmers and fishermen villains. He has clearly disregarded the real plight of the peasant sector who are still fighting for their own rights. This kind of thinking and perspective do show that there is still a lot of work to be done in giving a voice to this sector of our society.

It can be clearly seen that in assessing the TODO-UNLAD program which focuses on the countryside development approach, a historical-materialist method will be used. This kind of perspective have a wide sense of knowledge about the society and that it gives broad definitions that does not show biases. A class struggle is still very evident in our society as the forces and relations of production cannot be understood by

the existing ruling sectors. A system of competition and exploitation have worsened the conditions of the working people. Cooperatives should be considered as social undertakings whose principal goal is to maximize the satisfaction of the people's growing material and cultural needs and to create conditions for their harmonious development. It can also be the means to liberate the people from the process of rural poverty since it promotes self-associations that can make the lives of the sector more sufficient and manageable. Cooperation and service to its members should be the main concern of these organizations and not for profit. They should also not be vulnerable to the manipulations of the Powers that Be.

Ergo, a historical-materialist approach is one way of better understanding the perspectives of the project as well as the community being studied.

IV. HYPOTHESIS

a. The Total Development Options-Unified Landbank Approach to Development Program (TODO-UNLAD) will both be beneficial and acceptable to the community of Minalin, Pampanga.

V. METHODOLOGY

The researcher will be gathering both primary and secondary data through focus interviews with the officials involved with the project (Landbank, local government unit and Cooperative Development Assistance Group). Survey in the locality will be accompanied by participation observation of the researcher. Immersion with the community and observance of the forces of production will aid the author in evaluating the program without any hindrances or factors that might be overstated by the players involved. Majority of the data will also come from library work and files from the cooperatives and institutions involved. Results of questionnaires will be accompanied by tables and quantitative statistics to be able to test the hypothesis. There will be one hundred respondents. Accidental sampling will be used in choosing the respondents.

A participatory research with an historical materialist perspective will be used to be able to really get to the heart of the plight of the oppressed. But the researcher will also try not to overromanticize since this may cloud one's judgment and the data gathered. This kind of approach is both qualitative and quantitative in nature. The researcher should also possess a sense of community and as well as good, as stated by Hans Gadamer, to better understand the community and its citizens.

VI. REVIEW OF RELATED LITERATURE

“Guidebook of LBP for CO-OP Strengthening (TODO-UNLAD)”

Quintin N. Bingayen and et. al.

1996, CDAG, Landbank

The guidebook is the bank's way of further showing that it is expanding its support from the small farmers' co-ops to the municipality and district. It incorporates strategies, principles and steps in order for a co-op to be able to strengthen its membership and organization. Another aspect of this book, are the explanations on how to create and sustain a cooperative and the mechanics of financial assistance and credit loans given by the bank to the organizations.

“Landbank of the Philippines: The People's Bank”

Alvin Pagayatan

August 1997, Agribusiness Digest

In creating TODO-UNLAD and PROGRESS, the bank is assuring its commitment to real countryside development by intensifying its financial and credit strategies and boosting agricultural productivity. The Bank is also providing assistance to the poorest provinces that are under the government's Social Reform Agenda. The bank has remained true to its

mission of helping and supporting the small farmers and fisherfolk cooperatives by the way of forming the GAWAD-PITAK award and the Cooperative Development Assistance Group to train, development and reward these accredited cooperatives.

“TODO UNLAD: A Vision of True and Total Progress”

Isa Q. Tan

August 1997, Agribusiness Digest

When Landbank launched the Total Development Options-Unified Landbank Approach to Development Program (TODO-UNLAD), its main goal is to encourage and fortify the relationship of the various sectors in the rural socio-economic system. In this capacity, it will enable total development and progress in the countryside. The article also stated the different components of each TODO-UNLAD project and even given a success story involving a community in T'boli, South Cotabato. Through these projects under the program, employment and income may rise and lead to economic development.

“Agrarian Reform Taxation and Cooperatives (Social Science Perspective)”

Ephraim C. Romero and Virgilio R. Esguerra

1991, National Bookstore, Inc.

The book discusses the major problems and discrepancies existing in our Agrarian laws and policies. It takes a stand against the numerous oppressions that is happening because of the rights given to the Landed Gentry and foreign TNCs while denying the same rights to the majority of the citizens. It also stated that agricultural cooperation should be encouraged and that cooperatives are manifestations of self-help, self-determination and self-sufficiency. It also showed the government's misplaced priorities through the numerous taxes it strictly imposes to the general public.

“The Area Development Project of Padre Garcia in Batangas”

Raymundo L. Roberto and Dehlma Rhizza S. Patriarca

1996, Asian Institute of Management

One of the thirteen priority projects screened by LBP's TODO-UNLAD loan committee was the proposed Integrated Area Development project of Padre Garcia. Under the program, the bank would extend credit facilities to two major cooperatives, private firms and the local government unit to aid the modernization of the meat industry in this community. The proposal also showed the steps taken to ensure approval of the project. A municipal profile was made to assess existing resources (transportation, communications, infrastructures, population

and income) of the locality in order for it to be consistent with the SRA and the bank's thrusts and priorities.

“Anarchism: Russian Anarchist Thought”

William Benton, Publisher

15th edition, Encyclopaedia Britannica vol. 1 1981

Mikhail Bakunin believed that the means of production should be owned collectively but that each worker should be paid according to the amount of work he actually performed. Peter Kropotkin, as Bakunin's successor, developed anarchism communism that stated that as cooperation in humans is more natural than competition, there should be complete communism in terms of distribution and ownership.

“COOPERATIVE”

William Benton, publisher

15th edition, Encyclopaedia Britannica volume III 1981

This article discusses the different forms of cooperatives that exist in the world today. Also tackled a short history of the formation of it beginning in the 19th century. Stated and explained how cooperatives functions in North America, South America, Western Europe and in the countries located in Eastern Europe particularly Russia.

"Child of the Sun Returning"

Ting Tiongco

1996, Cortess Printing Corporation

The author tells about his formation of a health cooperative in Mindanao coping with the problems of bureaucracy, corruption and being used by political powers. He said that government concentrates its attention and support only to cooperatives of farmers and fishermen. He makes various comments on the different NGOs existing in the country and the maintainance of a health cooperative. His insights suggest that he will not tolerate the way the government is approaching the problem of the cooperatives here in the country.

VII. SCOPE AND LIMITATION OF THE STUDY

As there are a lot of communities and cooperatives involved with the TODO-UNLAD program, the researcher chose to focus the study in the province of Pampanga. This study will be chiefly composed of the evaluation of the performance of the particular project that involves cooperatives (producers and credit), a private firm, the LGU and Landbank. The study being conducted is an assessment and does not intend to take sides. Analysis that would be made will be based upon data gathered by the researcher. The most important aspect of the

valuation is to know whether or not the beneficiaries do benefit from the program.

VIII. SIGNIFICANCE OF THE STUDY

In assessing the different points of the TODO-UNLAD program as seen by both the Landbank and the cooperatives involved, merits as well as problems may be addressed and solved. Evaluating the performance of all key players would benefit the program and the participants since they will be able to change aspects that would most likely cause the failure of the project. In this capacity, the study could be made as a guide to monitor, make more viable strategies and sustain the program as a way to have total socio-economic development in the countryside without sacrificing the welfare of the majority of the citizens. The significance of this assessment may lead the participants involve to conduct more thorough planning and to safeguard the investments of its members.

CHAPTER TWO

BACKGROUND OF THE STUDY

A. THE COOPERATIVE AS AN ECONOMIC SYSTEM

To better understand why a cooperative system should be encouraged to prosper in our country, we must go back historically and look for patterns that could strengthen and mobilize efforts in this kind of economic system.

Modern consumer cooperatives began in Great Britain in 1844. The Rochdale Society of Equitable Pioneers set up working rules that have been widely adopted. The cooperative movement rapidly grew in the latter part of the nineteenth century, particularly in the industrial and mining areas and among the urban working class and rural population across Europe. Cooperatives in Latin America became synonymous with the agrarian reforms. In some developing countries, these organizations are being encouraged to drum up agricultural productivity.

The cooperative system can be found in primitive as well as in any developed legal systems. Associations of individuals, farmers, laborers, consumers, home owners, small entrepreneurs in pursuit of some

voluntary productive enterprise. It may be found in a capitalist system or in a socialist one, cooperatives are organized to be owned and operated for the benefit of the people using its services.

In the then USSR, cooperatives were known as kolkhozes or collective farms. Income is distributed according to the work performed by each member. In an Israeli kibbutz, all assets are pooled and income is distributed solely on the basis of need. Cooperative farming has been included in many programs for political and social reforms.

Sir Thomas More in his sixteenth century work, Utopia, advocated common storehouses where everyone be allowed to take whatever he wished on the basis of “from each according to his means, to each according to his needs.” Mikhail Bakunin, a proponent of anarchism, stressed collectivism that was against any Marxist theory. Peter Kropotkin, an anarchist communist, believed that the means of production should not only be owned collectively but also should be communist in distribution. His 1902 writing, Mutual Aid: A factor in evolution, stated that cooperation is more natural and usual among both men and animals than competition through biological and sociological evidence. Explaining that it is better to form this kind of organization since it encourages people to work according to his capabilities and be sure to be compensated according to his contribution.

In the Philippines, cooperatives through the years has not been 100% successful since there have been sectors in society that controls completely the means and forms of production. Jose Rizal established the first formal agricultural marketing cooperative during his exile in Dapitan. Filipino sociologists believed that the Filipino concept of cooperation can be attributed to our “bayanihan” and “pasulong” system of farming. They are deeply rooted in our psyches and can be described as inborn Filipino traits.

According to the Cooperative Code of the Philippines, cooperatives can be classified by their functions and services. Whether they are credit, producers, service, marketing, consumers and multi-purpose cooperatives.

The Americans can be attributed as the ones who formally introduced the cooperative system in the country. The first bill on coops was authored by Teodore Sandiko but rejected by the upper house of the legislature in 1907. This decision was not surprising since majority of the legislature were landowners.

After World War II, there was an effort to boost cooperativism, this came in the form of Republic Act no. 821 in 1952. The Agricultural Credit and Cooperative Financing Administration was a government agency which created the Farmer's Cooperative Marketing Association (FACOMA) whose function was to extend agricultural credit to farmers.

Cooperative development in the country was aimed to discourage people from going to usurers or middlemen for their loans and the market of their goods. Thus, efforts were always centered on issuing credit and marketing.

652 FACOMAS were organized with a membership of 362,000 farmers during the fifties. Lack of government support and repeated fiascos like corrupt management, political interference and government moves like importing rice were just some of the reasons why these FACOMAS collapsed. By the late sixties the numbers dwindled, 263 FACOMAS remained with membership of 89,000 farmers.

During the time of Marcos, the Samahang Nayon that he organized went hand in hand with his agrarian reform program. Farmers who wanted to own the land that they were tilling had no choice but to join the SN's. This kind of cooperative development was created under Presidential Decree 175 on April 14, 1973. Most of the funds and savings that were incurred during this program by the farmers were allotted to Imelda Marcos' KKK projects.

Samahang Nayon failed because members consisted of both the tenant and the landowner. Managerial positions were held by the landowners, thus depriving the majority an effective voice in almost all decisions and activities. It was an ironic setting since not all members were beneficiaries of the land reform program. In fact, empowerment

went to the hands of the very people from whom the lands would be taken away. Thus, we can see that the failure of the cooperatives is synonymous with the failure of the land reform program.

The Cooperative Development Authority was created under Republic Act 6939 in March 10, 1990. This came as the government's need to promote, organize and develop cooperatives with the help of people's organizations. It also recognizes in cooperatives the importance of the grassroots in the nation's development. But the major role of the CDA was to regulate and register cooperatives, thus ensuring government's role without deeply interfering in the people's affairs.

As of December 1994, there is a total of 32, 766 registered cooperatives in the country. The greater number of these are multi-purpose cooperatives, agricultural cooperatives and non-agricultural organizations. There should be open membership, democratic control, no religious or political discrimination and it is foremost for service and not profit.

According to IBON Facts & Figures, coop disorientation happen because cooperatives become vulnerable to the self-interests of individuals whether they are middlemen or landlords who would use these organizations for their own business enterprise. Government is also a culprit in terms of using the FACOMAS or the cooperatives as a counter measure for insurgents. They entice rebel returnees with

promises of available funds, free land and regular employment. Industrialists in turn, encourages them since it is far better to handle them than unions.

Time and time again, cooperatives would always be used as instruments of self-interest. But we must understand that they are agents of change and can be effective in distributing equally wealth and property. The monopoly hold of middlemen, merchants and landlords can be lessened or in a way removed if rural organizations are allowed to take root and flourish. Cooperatives, peasant associations and community organizations are powerful instruments in strengthening the decision-making power of the people.

If the problem of cooperatives is in its structure then members should be encouraged to forge new relationships within their own organization and community. There is a need to develop, taking control of their lives and to meet their own needs. Self-governance happens when members are not only concerned by the cooperative's operations but also by the things that are important in life----social justice and freedom. Cooperatives can be catalysts of change if given the proper realization that they can make a difference in nation-building as well as in human development.

B. THE TODO-UNLAD CONCEPT

In 1963, the Land Bank of the Philippines was created to provide financial assistance to the country's farmers and agrarian reform program. In 1987, the bank launched its Countryside Credit Delivery Program to provide "reliable and inexpensive collateral-free loans" to cash-strapped farmers owning land from 3 hectares and to landless rural workers (Romero and Esguerra, 1991). After 35 years of service, LandBank is the nation's third largest bank with \$4.1 billion in assets. Its presence in the countryside dominates all other financial institutions in the country.

In January 22, 1996, the Total Development Options-Unified Landbank Approach to Development or TODO-UNLAD was launched. The program was aimed to provide a total development approach in countryside credit by providing assistance not just to cooperatives but also to the local government unit and other private firms. This program entails that the various sectors of society be connected with a common goal and a project that the Landbank would help finance by extending loans to them. In this capacity, the linkage between all the segments of the rural socio-economic system--the farmer-producers, cooperatives, commercial and industrial establishments, rural banks and local

government units would be strengthened, sustain activities and assure a harmonious interdependence.

The main priority of the program was to help farming communities (like the Agrarian Reform communities and the provinces in the Social Reform Agenda) boost agricultural activity, increase the people's incomes, promote and develop infrastructures and local facilities, improve community services, strengthen cooperatives and create forward and backward linkages among industries.

The bank's role in any TODO-UNLAD project is not limited in providing financial aid but also would serve as a catalyst/facilitator. It would give advice and information; it would help in solving problems, provide opportunities, options/choices and other technical support; bridge relationships with other government agencies wherein cooperatives could also get assistance. Finally, the bank would not interfere with the cooperative's decision or affairs.

The cooperatives in turn should service its membership and not relegate its objective to profit. It should have emergency funds (e.g. hospital bills, tuition), give donation to the terminally ill or to the dead, provide borrowings (paluwagan), extend loans to the projects of the local government (e.g. deepwells), give seminars and trainings to its members, encourage its members to have savings, and have a strong and harmonious relationship with other cooperatives.

Aside from these, the bank also created the Cooperative Development Assistance Group (CADG), a non-banking department dedicated to help train and develop the 7,343 accredited cooperatives. It also makes regular visits to these coops to ensure that their rate of performance is in compliance with the bank's accreditation program and would provide additional training needs.

Each TODO-UNLAD project may include any of the following components: production financing, infrastructure lending for farm-to-market roads, rural electrification, communication, port development, transport facilities or water system, processing and post-harvest facilities financing, marketing interventions, institution-building support, and extension service support such as information dissemination, technology transfer and accessing (Tan, 1997).

The TODO-UNLAD developed three models to guide its selection of priority projects for funding. Model One is the product-focused and supportive of joint efforts to link agri-business firms and cooperatives in production and marketing agreements where the lead partner is an anchor firm. The second model is the sector or industry-oriented, with no fixed lead partner whose goal is to develop a specific industry or a particular group like the Agrarian Reform Communities. The third model is the one wherein the local government unit is the lead partner. It is service-oriented and is supportive of any government plans like the

Build-Operate-Transfer schemes or joint ventures to provide or improve infrastructure and social services.

Successful projects would not only benefit the direct beneficiaries but also other people and communities since this will trigger a domino effect of development and progress. The project's profits will spill-over to the entire local community since almost all sectors are involved. The program's goal is not just limited to one area or sector. The program will provide an almost win-win situation since it could not go on ahead without the wholehearted acceptance of the community.

Let us take for example the TODO-UNLAD program in the T'boli and Surallah communities in South Cotabato, Mindanao. This region is ideal for cultivation of pineapples, corn and asparagus. In 1996, Landbank granted a P 9.5 million loan to the local government, four farmers cooperatives, T'boli Agro Industrial Development Inc., Bayanihan Cooperative, Falcon Transit Corporation and Marbel Telephone System. The loans provided set the pace of progress in the area. The local government was able to buy heavy equipment necessary to construct farm-to-market roads and transportation services increased because the infrastructures and telephone services were installed. These gains were not only experienced by the people who were involved but also by the entire municipality.

C. THE COMMUNITY OF MINALIN, PAMPANGA

The Pampanga Profile

In July 1991, Mount Pinatubo a long dormant volcano located in Zambales erupted ending six hundred years of sleep. Ash-fall and lava flow affected almost the entire Luzon area specifically the Central Luzon Plain. In the succeeding years, lahar flows would bury almost the entire province of Pampanga. Agricultural productivity which include sugar and rice was greatly affected since the once rich agricultural lands would now be covered with grey lahar and would no longer be used for the next half century. Today the towns of Porac, Bacolor, parts of Sta. Rita; Sto. Tomas; Minalin; San Fernando are covered with lahar. Flooding easily occurs in the towns of Lubao, Masantol, Guagua, parts of Angeles City, Mabalacat and Mexico.

Because of this, countless families have been rendered homeless and unemployed. It also resulted in businesses being shut-down, slowing down of investment and other economic activities. Slowly but surely, the province is again establishing its economic development.

The province of Pampanga stretches north to Lingayen Gulf, west to the Zambales Mountains, south to Manila Bay and east to the Sierra Madre Range. It is an hour's drive away from Manila and can be reached

by all kinds of transportation. Its provincial seat can be found in San Fernando. Majority of its Aeta community is located in Floridablanca. Inhabitants of the province can converse both in Capampangan and Tagalog. It has an area of 850 square miles. It is predominantly Catholic and boasts of having produced a president (Disodado Macapagal), a cardinal (Rufino Cardinal Santos) and two legendary communist leaders, Luis Taruc and Pedro Abad Santos.

The Municipality of Minalin

Minalin is considered as the “egg basket” of Central Luzon because of the vast poultry layer farming in the municipality. Its other industries are peddling, fish culture (fishponds), livestocks, handicrafts, food processing and RTW trading.

Minalin is composed of 15 barangays. It is situated on the southeastern part of the province and is bounded on the northeast by the towns of San Simon, Sto. Tomas and Apalit; on the southeast side by the municipality of Macabebe and Apalit; on the northwest by Bacolor and San Fernando; and on the southwest by Guagua and Macabebe. The seat of the municipal government is located at the poblacion of San Nicolas. It is surrounded by the Sangguniang Bayan building, the new hospital, the Philippine National Police Department, Fire Department and

the Department of Social Welfare and Development. The Sta. Monica Parish is the lone church found in town. It dates back to the Spanish colonial era. Minalin is predominantly Catholic. It has 15 public elementary schools and one public high school.

The municipality had a total land area of 48.27 square kilometers. The whole town is plain lowland with neither mountain nor hill. It has two pronounced seasons: the wet, normally from May to October and the dry, from November to April. During the wet season, perennial flooding occurs and it usually affects the entire town. Its one major problem is that lahar flow may cover the whole town if the river would continue to flow through them.

The total population of the municipality is at 38, 984 with 6, 334 number of households. There are also two hundred sixty eight farms. It has no rural banks nor any commercial centers. It is considered as the smallest town in the whole province of Pampanga because of its population and land area. A part of its population has migrated to other towns or even in Metro Manila because of the lahar problem. Like in the cases of other towns, percentage of its people is working abroad.

Existing infrastructures facilities are as follows: barangay roads, 35 kms.; municipal roads, 1.5 kms.; provincial roads, 16.0 kms. and national road, 1.5 kms.; it also has three bridges. All barangays of the municipality is within reach of vehicles. Tricycles, pedicabs, cars and

jeepneys are the commonly used land transportation vehicles. There is no problem when it comes to transportation facilities since the town is very accessible to other municipalities.

Telephone services are provided by the Philippine Long Distance Telecommunications Company and Philtel. Cellular phones and even pagers are still within reach of their sites. Cable television is also popular. For its postal needs and services, it is being serviced by the Philippine Postal Corporation.

The municipality is classified as a fourth-class town in terms of income which is derived from the following sources: Internal Revenue Allotment, receipts from the operation of the public market, income from various permits, licenses and fees. Its other primary sources of income are rice farming, fishing, livestock projects, peddling and employment in commercial establishments in the towns of San Fernando and Angeles City. One major problem of the municipality is the low tax collection being made from real estate. Another is that there is no record or way to tax the increasing underground economies flourishing in the town.

Investment sites in the municipality can be located in San Isidro and San Pedro for heavy industries. While for light industries and other heavy-scale commercial activities can be set-up in the barangays of Sto. Domingo, Poblacion and Sta. Rita. It is also noticeable that Chinese investments are slowly coming into the picture.

The local government is also planning to have their own calamity fund which will comprise five percent of the Development fund. The township has also established the Minalin Development Foundation, Inc. (MDFI) which provides student scholarships to deserving Minalenos. They have also organized the “Save Minalin” Movement in order for all the sectors of the community to extend assistance whether financial or voluntary support to safeguard the community’s future against lahar and flooding.

The Cooperatives Involved in the Project

Apung Monica Multi-Purpose Cooperative (formerly the Sta. Monica Credit Cooperative) was established in 1991 by twenty-two residents of Minalin. With a starting capital of P 1,000,000.00, the cooperative was accredited by the Cooperative Development Authority and continually grew for the past seven years. Its main objective was to encourage its members to save and provide loans/ credit. Today, AMMP has a membership of 1, 711 and has been awarded the “Gawad Pitak” by the Landbank for being a successful cooperative whose concerns lies in its service to its members and to its community. It is an active member of the “Save Minalin” Movement providing a payloader for dredging rivers and waterways, extended financial assistance in the

building of the municipal hospital. It is also one of the sponsors of MDFI and one of the key players of the TODO-UNLAD program of the Landbank.

The Minalin Poultry & Livestock Cooperative (MIPOLCO) was established in 1971 with 25 incorporators. During the following years, it reached a record high of 200-300 members. But after the Pinatubo eruption, its membership dwindled to 172 and only has 61 active members. MIPOLCO is a feedmill producing layer and hog feeds for its members. It employs a total of 35 people for its production. Its fixed assets is placed at P 2, 689, 580.00. It is the lead player in the TODO-UNLAD program. Its main concern in joining the program was to extend credit facilities to its members and have a positive development and expansion of members.

The TODO-UNLAD Program in the Community of Minalin

The program's main goal is to promote and enhance the development of the municipality of Minalin through increasing its competitive advantage of poultry and livestock industry. Productivity of this industry declined after the Mt. Pinatubo eruption and subsequent flooding and threats of lahar has stagnated the development and progress of the town. With the help of the local government unit and

cooperatives, the community of Minalin will directly benefit in whatever changes the program will bring. The operations of the major players would address the following issues: (1) LGU's key livelihood activity- the table egg production is the community's major economic activity and the project would boost the growth and development of the industry by establishing relationships with other government agencies and the private sector; (2) increase Farmers' Bargaining Power- the project would ensure that the farmers would be able to supply farm produce regularly and without being taken advantaged of by middlemen or usurers. They would be able to dictate their own terms and prices; (3) market accessibility- the local government's improvement of farm-to-market roads would not only be gained by the direct beneficiaries but also by the whole community; (4) sustain cooperative operation- the intra-cooperative marketing relationship would encourage the coops to establish a market, this would improve financial performance and maintain coop operation; (5) future expansion- a. hatchery- to sustain the viability of the project and assure continuous supply of stocks to members and control of the quality of produce, b. dressing plant- a forward integration to service which has a ready market to each members in disposing their stocks for culling and future expansion on contract growing.

To ensure that the project would really be beneficial to the community, various roles should be delegated to the key players to arrive at a very smooth and effective result. MIPOLCO being the key player in the program should be able to supply the feed requirements of each of its farmer-members. It should also be able to provide a full time veterinarian to ensure that proper care are being provided by the members to its livestock. MIPOLCO should also be able to market the produce of its members. Table egg production and other livestock projects should be the main concern of the farmer-members. In order for the cooperative to expand its membership it should amend its by-laws and articles to ensure further business operation and capitalization. Currently, it only services its own members but because of added capital through the program it is targetting a much larger production. Peddlers, figurine and casket makers and fishpond operators are being eyed as potential members. To ensure additional income for these new members, they are encouraged to open their own backyard poultry business. MIPOLCO should also be able to extend technical assistance to its members by conducting seminars and trainings. In this capacity, it would be able to help its members to learn managerial administrative capabilities.

The Apung Monica de Minalin Multi-Purpose Cooperative (APMMMC) being a highly successful cooperative would assist in the

program by extending financial assistance to the members of MIPOLCO. Acting as the Landbank's conduit, it would provide loans to members who are engaged in poultry and livestock production and other livelihood projects. It is also expected that it will have technical training on livelihood projects other than poultry and livestock production.

Another cooperative that is involved with the program is the Masaganang Sakahan Inc. (MSI). Eventhough it is not a lead player, its role is a very important one since it will source the volume of corn and other feed supplements required by MIPOLCO. Currently, MIPOLCO is buying its raw materials from Isabela and Mindanao. The Philippine Poultry and Livestock Cooperative (PPLC) likewise would act as a coordinating body that would link the cooperatives with other government agencies and the private sector. It would also provide technical trainings on poultry and livestock production, feed management, housing management and breeding.

The local government unit, headed by the incumbent mayor Dr. Santiago Yabut, would in charge of developing and providing the infrastructure and support facilities needed by the project. Roads would be paved, the sewerage system dredged and fixed, construct new markets within the community and ensure that the town would not be covered by lahar or by flood water. Another role that it has to play is as a beacon of sourcing and generation of funds from foreign and local sources to help

sustain the TODO-UNLAD project. The local government should also have an information dissemination program that would help create awareness of and response to various community needs. The continuous desilting of the drainage canals would lessen the flooding that occurs yearly in the town. It would also diversify other livelihood projects other than poultry like dress-making and food processing.

The Landbank would provide the financial assistance needed by these players to implement the said program. It would provide credit information guidelines and procedures to the participating players. It would facilitate conduct of technical and management training in coordination with concerned agencies to harness the participating players' capabilities and resources. It would also monitor and evaluate the operations management of the project. The financial assistance that it would provide would be subjected to the bank's financing requirements, lending policies, rules and regulations and terms and conditions of the loan agreement.

A Management Committee (MANCOM) that would be consisted of representatives from the different cooperatives, the local government and Landbank would regularly have monthly meetings to ensure that the development would continue and that any problems that may arise would be addressed.

The breakdown of the total project cost of the TODO-UNLAD program in Minalin would be as follows: (1) MIPOLOCO for the improvement of the feedmill and its operating cost current status of loan is at P 2, 689, 580.00 and P 12, 800,000.00; (2) APMMMC would be rediscounted by the bank with P5,000,000.00 as loan; (3) for the purchase of a back hoe, the local government would borrow P 8,000,000.

The TODO-UNLAD program in the municipality of Minalin would be creating a healthy atmosphere that would slowly help the town rise from the ashes of Pinatubo. Minalenos would again take pride in their town, in their province and especially would be proud of themselves.

CHAPTER THREE

PRESENTATION AND ANALYSIS OF DATA

The researcher conducted a survey in the community of Minalin Pampanga. There were 100 people who answered the questionnaire. The researcher conducted the survey by going to places people frequented like the sari-sari store and the town center. The youngest among the respondents who answered the questionnaire was twenty-two years old while the oldest was 76 years old. Twenty-five respondents are members of the Apung Monica Multi-Purpose Cooperative. Another twenty-five people are members of MIPOLCO. The rest are non-members of any cooperative. The study conducted brought the researcher to the municipality for at least three working days. Language was not a problem since the people of Minalin could converse in Tagalog and English. It was also fortunate that the researcher could also understand Capampangan. The following are the questions answered by the residents of Minalin.

1. Number of correspondents who are either members of the cooperatives and those who are not, arranged according to their gender.

Gender Distribution			
male	22	26	48%
female	28	24	52%

In the course of the interviews made by the researcher, it was observed that women were more helpful and accomodating regarding the survey being conducted. Majority of the people surveyed were made in their homes especially the ones who are the members of cooperatives.

2. Do you have savings in the bank. All respondents.

Bank Account		
yes	63 residents	63% of respondents
no	37 residents	37% of respondents

The idea of having money in the bank is slowly entering in the consciousness of Filipinos especially the younger generation surveyed. Opening accounts in banks is a hard thing to do since some homes are not accessible to the banks and that the municipality does not have a bank in residence. It is also hard to maintain the limit set by the banks to keep your savings account especially for residents who do not have a steady source of income. Most of the people have savings in banks were they could also borrow money.

3. Do you borrow money from the bank. All respondents

Do you borrow money from the bank		
yes	45	45%
no	55	55%

After the Pinatubo eruption, bank loans increased since a lot of residents borrowed money for the repair of their homes and to start their businesses again. Some borrowed money to purchase jeepneys or tricycles for their livelihood. Others went to the bank since interest rate is much lower than borrowing money from loan sharks. The lowest money loaned was P 5,000 and the highest was made by the oldest in the group, P 1, 000,000. Some people who answered no were scared to borrow since they have to pay regularly which was hard since they do not have regular jobs but only small businesses like peddling.

4. After joining the TODO-UNLAD program did your earnings increased.

Question was posted to the cooperative members only.

After joining the TODO-UNLAD program did your earnings increased		
yes	38	76%
no	12	24%

Some members are feeling the economic crisis and this contributed to their lowered earnings. A percentage of the members answered that they still do not see any mark difference between their earnings before and after being a part of the program. Others answered that the additional credit and increased production of feeds have decidedly improved their finances . With the assistance being given to them through the trainings and seminars, they have applied this new knowledge to their businesses like poultry and livestock production.

5. Is the TODO-UNLAD program acceptable to you. Question answered by all the respondents (100).

Is the TODO-UNLAD program acceptable to you.			
yes	50	28	78%
no	0	22	22%

All the cooperative members answered positively since their cooperatives were able to inform them about the program. Various workshops were conducted and explained to them the procedures of the program. Technical assistance through seminars and trainings were conducted by the CDAG months before the approval of the project in preparation of the implementation. Residents who are not a part of any cooperatives felt that only the members will benefit from the project.

They think that the local government should have informed them about the positive and negative effects of the project. The question was posted to the members since they have first-hand information and they are directly the ones affected by the program. The residents who are non-members will also be affected even though not directly through the infrastructures that the local government will pursue.

6. Civil status. 100 respondents.

CIVIL STATUS		
married	72	72%
single	23	23%
widowed	5	5%

Majority of the people interviewed were already married. The average number of offspring were four. It was also observed that some were married very young. The researcher was also able to find out that the higher the educational attainment of a person, his singlehood status increases meaning he does not have the tendency to marry young. One female aged 24 already have four children. The five widowed people have the average age of 45. The oldest interviewed, 76 years old, already lost a husband.

7. Is there some changes in the service of the local government that you have observed. All the residents answered.

7. Is there some changes in the service of the local government that you have observed. All the residents answered.		
yes	73	73%
no	27	27%

Seventy-three respondents answered positively, 31 of them are members of the cooperatives. They already observed that some changes are happening in the municipality like the construction of the river system covered by lahar and there are some dredging going on. There are also plans to construct a new market to create an area where the residents could sell their produce. A new hospital was also built and a new building for the Sangguniang Bayan was recently inaugurated. There is also a new park being constructed in front of the Sta. Monica Parish.

CONCLUSION

Success of a project or program whether it be sponsored by the private sector or by the government should always be acceptable to the majority of the community since they are the ones who will benefit from it. In this case, the TODO-UNLAD program of the LandBank of the Philippines is successful because of the acceptance of the community. It does not only serve the interests of the direct beneficiaries who are involved in the project but also it indirectly serves the interests of the whole municipality.

One of the greatest threats in the pursuit of development in Minalin is the perennial flooding. Residents also fear that lahar coming from Pinatubo might eventually cover the whole town. But in the course of the study, the researcher was able to observe the “stubbornness” of the community since they are willing to rebuild their town whether they risk everything they own or even put their lives in danger.

Political differences, religion or even economic status if compared to the wrath of nature are only superficial obstacles. The important thing is that the residents are willing to accept a program of action and progress even if they were not the ones who are directly involved.

Increased economic activity in one sector of the society will cause a domino effect of changes since strong linkages exist between sectors and classes. It may also help that majority of the municipality belongs to the middle class since it creates a feeling of oneness or a sense of camaraderie.

The TODO-UNLAD program creates a unique bond between the private sector, cooperatives and the local government. It gives the farmers a voice not only in their own class but also in the whole community even outside. Grassroots development is the solution to whatever economic or social problems that exist today. The solution should not only end in agricultural productivity or increase in incomes but also in achieving a genuine agrarian reform wherein everyone controls and owns the means of production.

During the course of the study, the researcher was able to see that there are changes going on not only in the lives of the people but also in the surroundings. The researcher was able to observe the construction being done by the local government and went also to the parts of the town affected by lahar.

It is also a plus factor in the part of the program that a committee composed of people from all the cooperatives, local government unit and Landbank will be monitoring and supervising the whole program. There will be constant consultations and the loans being extended will be

properly audited to ensure that there are no anomalies and that not only a few are being benefitted by the program.

There is an acceptance of the project within the community since it is seen as one way of helping their people as well as town to regain its lose from the Pinatubo eruption. Before 1991, the way of living in Minalin was different and it was considered to be on the road to development especially in the incomes of its people through the table egg production. But after the eruption, the residents have to salvage what they can and start all over again. It is also imperative that flexibility in the extending of loans should be observed since not everyone could pay on time.

People's contribution should service the people and not only a limited area or group. Cooperatives or people's organizations are catalysts of change since social inequality can be solved through its own objective and organization.

RECOMMENDATION

The researcher recommends that in future TODO-UNLAD programs should be able to give enough information not only to the participants of the program but also to the other sectors of the community to ensure continuity and success. Self-reliance should be encouraged and through helping them with their organization's affairs direct involvement occurs and this makes them more responsible and improve their economic activity.

The country's Agricultural and Manufacturing sectors are both experiencing problems that arise either from lack of Research and Development or the total absence of it. Stagnation and backwardness of technology both in the production and post-production phases can be seen in these sectors. Experimentation of various policies by the government intended to promote national competitiveness would either retard growth or undermine it. Lack of initiative on both the government and the private sector to introduce potential areas for the sectors to explore and nurture (e.g. promotion of cooc-industry, rubber tree plantation sub-industry) adds to the problem.

Acts of innovation can be the key to the creation and assimilation of knowledge that would help these sectors. Innovation can anticipate

both domestic and foreign needs and can foresee long-term planning. If we were to look at the growing trend among rising incomes in Asia, we would see that changing food patterns of the huge middle-class can be exploited by the developing countries through the basic ingredients for these food items. Sugar, poultry and hog industries of our country woould have a competitive advantage if the government will lessen the tariffs and shift interest from rice production to these new industries. Likewise, the food processing industry would have a humongous international market (Chikiamco, 1997).

Cooperatives should not forget that the main goal of the organization is not for profit but service and the upliftment of the lives of their members. It should be wholistic and encompasses all the human aspects of life.

Empowerment happens when the balance of social power is transferred from one social class to another. Power transfers can be a way in changing effective control, access or ownership of the means of production to ensure that true development comes to the people.

It is also imperative that not only one group would be the ones deciding or making choices. The program was made to suit the needs of everyone and not just one sector of society.

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BIBLIOGRAPHY

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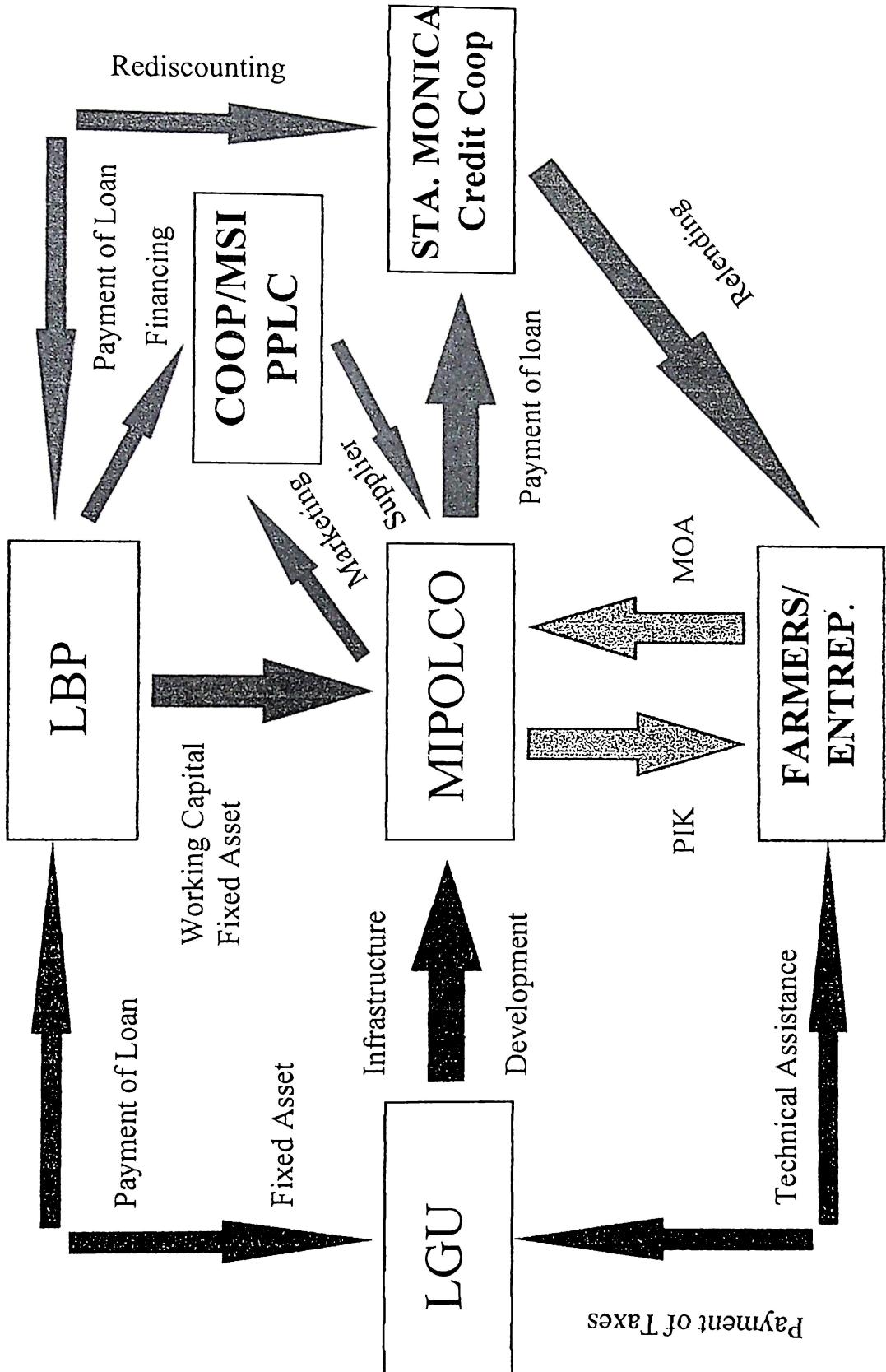
Interview with the General Manager Mrs. Virginia Mercado of Apung Monica Multi-Purpose Cooperative, January 1999.

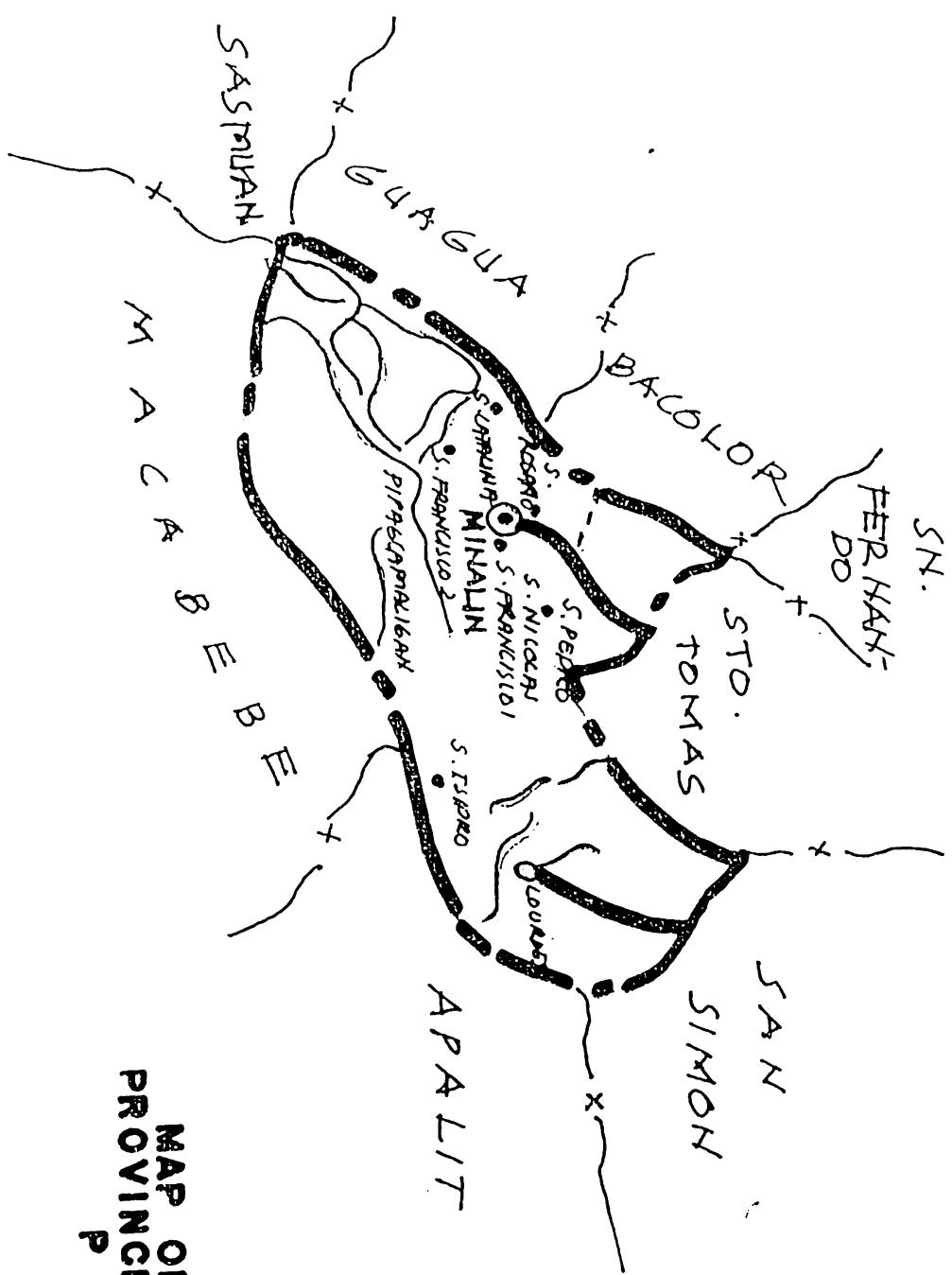
Interview with Willie Tolentino, Cooperative Management Technician, Landbank CDAG, January 1999.

Interview with Landbank staff in Region III, San Fernando, Pampanga, January 1999.

APPENDIX

MANCOM





MAP OF MINALIN
PROVINCE OF PAMPANGA
P P D O

MEMORANDUM

For : MR. HAROLD J. BACUMOS
VP, FLAG/AD HOC TODO-UNLAD PROGRAM DESK

From : MR. ERASMO T. CRUZ
AVP, San Fernando (P) Branch

Subject : LETTER REQUEST OF NIPOLCO DATED 15 MARCH
1998

Date : MARCH 23, 1998

=====

We are forwarding the attached letter request of the Ninalin Poultry and Livestock Cooperative (NIPOLCO) together with the Cooperative Project Profile.

For your information and appropriate action, please.

ERASMO T. CRUZ

cc: AVP/RH, Region III-C

 Minalin Poultry & Livestock Cooperative

STA. RITA, MIN. LIN. PAMPANGA, PHILIPPINES
TEL. NO. 961-55-05

March 13, 1998

MR. ERASMO T. CRUZ
Assistant Vice President
Land Bank of the Philippines
San Fernando, Pampanga

LAND BANK
SAN FERNANDO, PAMPANGA

1m
MARCH 13, 1998

Dear Mr. Cruz:

Relative our discussions during our Todo-Unlad project meeting, we wish to officially communicate our proposal to amend our memo agreement by inserting the following:

Article III - MIPOLCO shall act as LBP conduit in extending financial assistance to its member-raisers engaged in poultry and livestock production thru medium term financing for the purchase of chicks, pullets, hogs and feeds and make use of existing housing facilities of its member-raisers.

The proposal as discussed, will rationalize the role of MIPOLCO which will center on financing commercial poultry and livestock raisers while APMMMC will take care of the backyard raisers insofar as the program for poultry and livestock is envisioned.

Attached is a brief profile of MIPOLCO's conception on the same subject for your perusal.

Sincerely yours,



MEMORANDUM

FOR : The VP/Cluster Head
NCL-B

THRU : The AVP/Regional Head
This Regional Office

FROM : The DM/IB Coordinator
This Regional Office

SUBJECT : Status Report Re: MIPOLCO TODO-UNLAD.

Date : April 7, 1998

Hereunder are the activities undertaken on MIPOLCO
TODO-UNLAD Projects for the quarter ending March 31, 1998.
Viz:

1. Loan Releases

1.1 MIPOLCO - A total of P15,489,580.00 was released to MIPOLCO. P2,689,800.00, representing improvement of the feedmill, and P12,800,000.00 for operating capital. Both loans are current in status as of date.

1.2 APMMMC - A rediscounting line amounting to P5,000,000.00, was approved and released. As of date, said line is on its fourth (4th) availment.

1.3 LGU - The proposed loan of the Municipality of Minalin for the acquisition of one unit of Back-Hoe is still in process. Servicing branch is waiting for the submission of other requirements in order to complete processing of loan proposal.

2. Technical Consultation and Project Validation

This was conducted on March 16, 1998 at Urdaneta Regional Office. Project Coordinator's report is hereto attached. In like manner, site validation or project visitation was conducted on March 23, 1998.

3. MOA Signing

MOA signing from among the key players was held on March 3, 1998 at the office of President Jesli A. Lapus.

4. Management Committee Meeting

Meeting was held on March 10, 1998 at the Branch Office. Agenda were as follows:

1. Hiring of Professional Manager

It was agreed that a professional Manager will be hired to oversee the operation of the project. Salary of the Manager will be shouldered by MIPOLCO.

2. Status of LGU Financing

Completion of documents/requirements is on process.

3. Request of ARMMMC re: Increase of Credit Line

The coop has an approved credit line of P5.0 M. Processing of the coop's application for renewal with increase in line from P5.0 M to P10.0 M is now being undertaken by the servicing branch.

4. Additional Project for MIPOLCO

The coop is requesting for the amendment of the MOA, particularly Article III in order to rationalized its role of financing commercial poultry and livestock raisers, while ARMMMC will be incharge of the backyard raisers. Attached hereto is the proposal.

5. MSI Commitment to the Project

MSI will assist in the sourcing of raw materials, particularly, yellow corn.

6. Membership Expansion of MIPOLOCO and ARMMMC

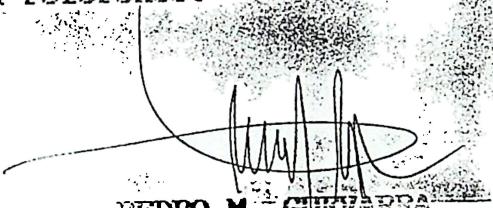
Both coops targeted an increased of 25% on their respective coops within the year.

7. Training on Sweet Potato Production

It was agreed that, trainings on sweet potato production will be conducted upon instalation of the sweet potato extruder.

It was agreed that the next MANCOM meeting will be held on April 13, 1998.

For your information and reference.


PEDRO M. GUEVARA



LANDBANK

MEMORANDUM:

For : MS. LYDIA P. FERNANDEZ
Vice-President/Cluster Head - NCL B

From : The Assistant Vice-President
San Fernando (P) Branch

Subject : STATUS REPORT - TODO UNLAD PROJECT

Date : October 13, 1997

Hereunder are the activities conducted on the proposed TODO-UNLAD project at Minalin, Pampanga to wit:

1. Consultation with identified and prospective key players on July 8, 1997.
2. Planning workshop with the respective key players on July 17, 1997. Action plan of each key players were submitted to Ms. Janet Bedano, REO of PMD II for evaluation and consolidation.
3. Continues releases is being undertaken per approved credit line of MIPOLCO.
4. Proposed renewal with increase in amount of redicounting line of Sta. Monica Credit Coop from P2.0M to P5.0M already endorsed to Head Office for approval.
5. LGU proposed fixed asset financing was temporarily deferred due to flooding in the area. Documentation/packaging to be pushed thru for this last quarter.

Project implementation per schedule was temporarily suspended until the situation in the area becomes normal, as highlighted by AVP Camaya during the planning workshop.

For your information and guidance.

Warm regards,

ERASMO T. CRUZ

Noted by:

pangalan: LUISITO O. DIZON
edad: 37
tirahan: 120 SAN VICENTE, STA. RITA
PAMPANGA

relihiyon: KATOLIKO
kasarian: LALAKE

Pakilagyan ng tsok ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala
 2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementarya kolchiyo graduate school
 high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay ?

employado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

9. miyembro po ba kayo ng kooperatiba?

Oo hindi

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpapahiram ng mga kagamitang
 tumutulong sa inyong pagbebenta makinarya sa pagsasaka
ng produkto nagkakaroon ng mga training at
seminar

11. magkano po ang inyong kita tuwing buwan?

P 1,000 P 3,000 mas mataas sa P 5,000 (pakisulat
 P 2,000 P 4,000 po kung magkano)
P 45,000 -

12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

Wala

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag Nakakatulong ng pera

16. naapektuhan din po ba ang serbisyo ng lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: *ligrue l. Lumban*
edad: *25 yrs old*
tirahan: *Bar Pinto, Munin, Pang.*

relihiyon: *katoliko*
kasarian: *Babae*

Pakilagyan ng tsek ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala

2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementary kolchiyo graduate school

high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay ?

employado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

9. miyembro po ba kayo ng kooperatiba?

Oo hindi

10. nakakatuleng po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpapahiram ng mga kagamitang
 tumutulong sa inyong pagbebenta makinarya sa pagsasaka
 ng produkto nagkakaroon ng mga training at
 seminar

11. magkano po ang inyong kita tuwing buwan?

P 1,000 P 3,000 mas mataas sa P 5,000 (pakisulat
 P 2,000 P 4,000 po kung magkano)

12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag _____

16. naapektuhan din po ba ang serbisyo ng lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: Sally David
edad: 29
tirahan: San Nicolas, Minatit, Pamp

relihiyon: Cristianolic
kasarian: Babae

Pakilagyan ng tsik ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala
 2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementarya kolehiyo graduate school
 high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay ?

employado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

Oo hindi

9. miyembro po ba kayo ng kooperatiba?

Oo hindi

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan: Oo

nagpapautang ng pera nagpapahiram ng mga kagamitang
 tumutulong sa inyong pagbebenta makinarya sa pagsasaka
 ng produkto nagkakaroon ng mga training at
 seminar

11. magkano po ang inyong kita tuwing buwan?

P 1,000 P 3,000 mas mataas sa P 5,000 (pakisulat
 P 2,000 P 4,000 po kung magkano)

12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag _____

16. naapektuhan din po ba ang serbisyo ng lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: Carren M. Tuñgul
edad: 22 years old
tirahan: San Pedro Minini, Paranaque

religiyon: Katoliko
kasarian: Babac

Pakilagyan ng tsok ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala
 2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementarya kolehiyo graduate school
 high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay ?

employado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

Oo hindi

9. miyembro po ba kayo ng kooperatiba?

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpahiram ng mga kagamitang
 tumutulong sa inyong pagbebenta makinarya sa pagsasaka
 ng produkto nagkakaroon ng mga training at
seminar

11. magkano po ang inyong kita tuwing buwan?

P 1,000 P 3,000 mas mataas sa P 5,000 (pakisulat
 P 2,000 P 4,000 po kung magkano)

12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag _____

16. naapektuhan din po ba ang serbisyo ng lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: *Fernina S. Patiwaran*
edad: *29*
tirahan: *Seja Sto. Tomas Panganga*

relihiyon: *katoliko*
kasarian: *babae*

Pakilagyan ng tsik ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala
 2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementarya kolchiyo graduate school
 high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay?

employado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

9. miyembro po ba kayo ng kooperatiba?

Oo hindi

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpahiram ng mga kagamitang
 tumutulong sa inyong pagbebenta makinarya sa pagsasaka
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seminar

11. magkano po ang inyong kita tuwing buwan?

P 1,000 P 3,000 mas mataas sa P 5,000 (pakisulat
 P 2,000 P 4,000 po kung magkano)

12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag _____

16. naapektuhan din po ba ang serbisyo ng lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: LOWELA L. ISIP
edad: 22 yrs old
tirahan: STN NICOLAS MINALIN, PAMPANGA

relihiyon: CATHOLIC
kasarian: FEMALE

Pakilagyan ng tsok ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala

2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementary kolchiyo graduate school

high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay ?

employado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo? —

9. miyembro po ba kayo ng kooperatiba?

Oo hindi

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpahiram ng mga kagamitang
 tumutulong sa inyong pagbebenta makinarya sa pagsasaka
 ng produkto nagkakaroon ng mga training at
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P 1,000 P 3,000 mas mataas sa P 5,000 (pakisulat
 P 2,000 P 4,000 po kung magkano)

12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag _____

16. naapektuhan din po ba ang serbisyo ng lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: Nancy M. Gutierrez
edad: 23 yrs old
tirahan: San Nicolas, Minalin, Pampanga

relihiyon: Katoliko
kasarian: Babae

Pakilagyan ng tsck ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala
 2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementary kolchiyo graduate school
 high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay?

employed may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

9. miyembro po ba kayo ng kooperatiba?

Oo hindi

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpapahiram ng mga kagamitang
tumutulong sa inyong pagbebenta makinarya sa pagsasaka
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seminar

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12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag _____

16. naapektuhan din po ba ang serbisyo ng lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: Shirley Y. Magtoto
edad: 21
tirahan: # 46 An. Catalina Miralin, Timpang

relihiyon: Catholic
kasarian: Babae

Pakilagyan ng tsok ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala
 2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementarya kolehiyo graduate school
 high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay?

empleyado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

Oo hindi

9. miyembro po ba kayo ng kooperatiba?

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpapahiram ng mga kagamitang
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12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag _____

16. naapektuhan din po ba ang scrbisyong lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: *MARIFI SARAH*
edad: *25*
tirahan: *DOUREPES*

relihiyon: *KATOLIKO*
kasarian: *PAHARI*

Pakilagyan ng tsek ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala
 2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementarya kolehiyo graduate school
 high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay?

employado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

9. miyembro po ba kayo ng kooperatiba?

Oo hindi

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpapahiram ng mga kagamitang
 tumutulong sa inyong pagbebenta makinarya sa pagsasaka
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12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag _____

16. naapcktuhan din po ba ang scrbisyong lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag _____

17. anu-anong mga pagbabago ang inyong nakikita?

18. sang-ayon po ba kayo sa programang ito?

Oo hindi

pangalan: MARLITO S. VESDA
edad: 46
tirahan: Sta. Rita Minibin, Pang

relihiyon: CATHOLIC
kasarian: LESAGE

Pakilagyan ng tsek ang inyo pong sagot.

1. may asawa na ba kayo?

mayroon wala

2. kung mayroon, ilan po ang inyong anak?

1 3 5 wala
 2 4 higit sa lima

3. hanggang saan po kayo nakaabot ng pag-aaral

elementary college graduate school
 high school vocational course

4. saan po nag-aaral ang inyong mga anak?

pribadong paaralan pampublikong paaralan

5. ano po ang inyong hanapbuhay ?

employado may sariling negosyo

6. nag-iimpok po ba kayo sa bangko?

Oo hindi

7. umuutang po ba kayo sa bangko?

Oo hindi

8. hanggang magkano ang nauutang ninyo?

PATI - ₱820,000,-

9. miyembro po ba kayo ng kooperatiba?

Oo hindi

10. nakakatulong po ba ang inyong kooperatiba sa inyo? sa papaanong paraan:

nagpapautang ng pera nagpapahiram ng mga kagamitang
 tumutulong sa inyong pagbebenta makinarya sa pagsasaka
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 P 2,000 P 4,000 po kung magkano)

12. ano po ang mga problema na inyong kinahaharap sa inyong hanapbuhay?

FINANCIAL
PAHA

13. kasapi po ba ng TODO-UNLAD ang inyong kooperatiba?

Oo hindi

14. saan po ninyo nalaman ang tungkol sa programang ito (TODO-UNLAD) ?

telebisyon radyo dyaryo Landbank

15. gumanda ho ba ang inyong kita simula ng sumapi ang inyong samahan sa TODO-UNLAD?

Oo hindi

sa papaanong paraan; ipaliwanag BLADAG KAPITAL

16. naapektuhan din po ba ang serbisyo ng lokal na pamahalaan dahil sa programa?

Oo hindi

ipaliwanag ~~BLADAG KAPITAL KO NAGBUKO KAHUS MARETAHO~~

17. anu-anong mga pagbabago ang inyong nakikita?



18. sang-ayon po ba kayo sa programang ito?

Oo hindi