

Appendix D.6 Land Bank Assisted Program

LBP's prevailing assistance to CARP will basically divided into four; I) assistance programs for landowners, ii) programs for countryside financial institutions, iii) lending programs for agri-based cooperatives, and iv) technical assistance and other programs for cooperatives. The loans rendered to farmers cooperatives are also classified into three types; I) production loan, ii) working capital loan, and iii) fixed asset loan. Regardless the name of facility, the interest rate to the cooperative is constant at 12 % p.a. for both production and working capital loans, and 14% p.a. for fixed asset loan, respectively. Toward all types of loan, LBP charges to borrowers a supervision fee at 2 %.

The followings are prevailing LBP assisted loan facilities.

D.6.1 Programs for Financial Institutions

Target Market

- ※ Rural Banks (RBs)
- ※ Cooperative Banks (CRBs/CBs)
- ※ Private Development Banks (PDBs)
- ※ Savings & Loan Associations (SLAs)
- ※ Savings and Mortgage Banks (SMBs)

Eligible Projects

- ※ Crop Production
- ※ Poultry
- ※ Livestock and Aquaculture Production
- ※ Quedan and other agricultural production loan
- ※ Other livelihood projects undertaken by rural entrepreneurs-borrowers
- ※ Deployment/placement fees of OCWs
- ※ All projects eligible under the Small-Agri Rediscounting and ALF/CLF Program
- ※ Other livelihood projects undertaken by OCWs and/or their dependents that OWWA may deem eligible for funding under the program.

Eligible Sub-Borrowers

- ※ Agrarian reform farmers
- ※ Farmer cooperatives
- ※ Small farmers/producers/fishermen
- ※ Farmers owning more than five (5) hectares of land
- ※ Entrepreneurs engaged in livelihood activities in the countryside.
- ※ Small and Medium Enterprises (SMEs)
- ※ OCWs covered by a valid working contract arranged by placement firms accredited with POEA or certified by POEA accredited placement firm/agency to work abroad.

Line Expiry

- Up to a maximum of eighteen (18) months

D.6.2 Lending Programs for Agri-based Cooperatives

For all the credit facilities, the following “Regular Lending Program for Cooperatives” is based, and the details such as Loan Features, Documentary Requirement, and Lending Process will be adapted to all other programs

Regular Lending Program for Cooperatives

A wholesale credit facility available to agricultural cooperatives which can either be relent to individual members as production loans or utilized to implement income-generating cooperative projects.

a) Loan Features

※ Loan Purpose

- Production Loan (PL)
- Working Capital (WCL)
- Fixed Asset Loan (FAL)

※ Loan Maturity

- For PL : normally less than 2 years except for long-gestating crops
- For WCL: not more than 1 year
- For FAL : 3 years and above

※ Interest Rate

- 12% p.a. for PL/WCL
- 14% p.a. for FAL

※ Fees and Charges

- Supervision Fee of 2%

※ Repayment Terms

- Equal quarterly, semi-annual or annual amortization depending on the production cycle of the project and projected cash flows.

※ Collateral Requirements

- For PL
 - Deed of Assignment of PCIC insurance/guarantee coverage
 - Deed of Assignment of Produce
 - Deed of Assignment of Sub-borrowers' PNs
- For WCL and FAL
 - Real Estate Mortgage (REM)
 - Chattel Mortgage

b) Documentary Requirements

- ※ Certification of Registration with Articles of Cooperation and By-Laws
- ※ Information Sheet of the Board of Directors and Officers

- ※ Cooperative Board Resolution authorizing the cooperative to borrow and designating at least 2 officers to negotiate and sign loan documents
- ※ Audited Financial Statements for the last 3 years or interim financial statements for new cooperatives
- ※ Loan Application
- ※ Project Proposal

c) Lending Process

1. Loan Application
 - LBP accredits cooperatives based on the LBP Accreditation Criteria.
 - The cooperative-borrower submits to the concerned LBP the loan application, together with the project proposal and other loan requirements.
2. Loan Processing
 - LBP, in coordination with partner-agency, assesses the capability of applicant-cooperative to undertake proposed project.
 - LBP, with assistance from Bank units such as Regional Offices, validate proposed project.
 - LBP, with assistance from Bank units packages the loan proposal. LBP processes loan applications.

LBP has a total of 18 facilities of lending assistance, and 11 technical assistance programs for cooperatives, respectively. The outlines of each program is summarized as follows;

(1) 5-25-70 COUNTRYSIDE PARTNERSHIP SCHEME

A partnership program between LBP and Legislators/Government Agencies (GAs)/Private Corporations/Local Government Units (LGUs) or partners to provide financial assistance to small farmers and fisherfolks thru qualified cooperatives. Seventy (70) percent of the total project cost will be provided by LBP; 25% will be provided by the partner; and 5% will be shouldered by the borrower as equity.

(2) POST HARVEST FACILITY FINANCING PROGRAM

This program provides financing to farmers' cooperatives to transfer technologies that would generate total production efficiency while cutting down losses, and to guarantee profitability while maintaining food quality and quantity.

(3) CORN FORAGE FINANCING

Financing program for the production and marketing of corn forage for cattle feeds available to qualified cooperatives and feedlot operators.

(4) CARABAO DEVELOPMENT FINANCING PROGRAM

This is a joint project between LBP and the Philippine Carabao Center (PCC) which is intended to develop the carabao industry by strengthening the carabao breeding base and

improving/upgrading the genetic potentials of the native carabaos for draft, meat, milk and hide production.

The PCC has initially deposited in trust with LBP P50.0M to partly finance carabao breeding and dairy production and other related projects.

(5) DAIRY CATTLE FINANCING PROGRAM

The program is a joint effort between LBP and the National Dairy Authority (NDA) in order to provide affordable credit assistance to qualified cooperatives for the production, processing, post production and marketing requirements of dairy cattle projects. The NDA has deposited in trust with LBP P15.0M as its initial counterpart fund.

(6) CATTLE FINANCING PROGRAM

This program is intended to rebuild the dwindling national cattle population by encouraging backyard breeding and improving the genetic quality of local cattle. LBP's role is to provide financing for breeding and fattening projects of qualified cooperatives.

(7) CERTIFIED SEED PRODUCTION FINANCING PROGRAM

A comprehensive financing package available for the production of high-quality palay seeds.

(8) INTEGRATED SEAWEED INDUSTRY DEVELOPMENT AND FINANCING PROGRAM

The Integrated Seaweed Industry Development and Financing Program is an inter-agency initiative aimed at uniting efforts among major industry players and support institutions towards an effective implementation of seaweed projects. LBP's role is basically to provide financing assistance to qualified cooperatives for seaweed farming and other seaweed-based income-generating projects.

(9) TILAPIA FINANCING PROGRAM – GENETICALLY IMPROVED FARMED TILAPIA (GIFT) PROJECT

A financing arrangement between LBP and the Bureau of Fisheries and Aquatic Resources (BFAR) for the production and distribution of Genetically Improved Farmed Tilapia (GIFT).

**(10) AGRI-MECHANIZATION FINANCING FOR FARMERS COOPERATIVES
- Grains Production Enhancement Program (GPEP) -**

A partnership program between LBP and the Agricultural Credit Policy Council (ACPC) to provide financial assistance to small farmers and fisherfolks thru qualified cooperatives. Seventy percent (70%) of the total project cost shall be provided by LBP; 25% shall be provided by ACPC; and 5% shall be shouldered by the borrower as equity.

(11) IRRIGATION PUMP ACQUISITION PROGRAM (IPAP)

A tie-up program of LBP and the National Irrigation Administration (NIA) for the medium-term financing of small farmers' groups for the acquisition and installation of irrigation

pumps with emphasis on rainfed farmlands. NIA will provide training and technical support to Irrigation Associations (IAs)/cooperatives while LBP will extend the credit assistance.

(12) LBP-DOST JOINT ASSISTANCE PROGRAM

A joint program of LBP and the Department of Science and Technology (DOST) to promote transfer of viable technologies (foreign and local), exchange of information and market identification. DOST identifies the new technologies for commercialization, while LBP provides the financial assistance to identified projects of cooperatives.

(13) FIBER CROPS TECHNOLOGY PROMOTION AND COMMERCIALIZATION PROGRAM

A joint program of LBP and the Fiber Industry Development Authority (FIDA) to provide credit support, technical and marketing assistance for the promotion of suitable fiber crop production technologies and related fiber crop-based livelihood activities. FIDA provides training, technical and marketing support to cooperatives while LBP provides credit support.

(14) SMALL AND MEDIUM INDUSTRIAL TECHNOLOGY TRANSFER DEVELOPMENT PROGRAM (SMITDP)

A joint program of LBP and the Department of Trade and Industry (DTI) to provide an integrated program of support services to CARP beneficiaries consisting of credit assistance, technical assistance and infrastructure support. DTI trains CARP beneficiaries, assists in the preparation of project studies, provides small infrastructure support facility and maintains continuous technical support to small and medium industrial projects. LBP extends credit assistance to small and medium industrial projects of cooperatives/associations endorsed by DTI.

(15) DAR-LBP 5:25:70 COUNTRYSIDE PARTNERSHIP SCHEME

The objective of the partnership is to make available production credit and affordable ownership of pre-and-post harvest facilities and other fixed-assets to deserving small farmer cooperatives of which majority of the members are Agrarian Reform Beneficiaries (ARBs). The 5:25:70 financing scheme shall apply.

(16) LBP-BARSP PROJECT MANAGEMENT OFFICE TIE-UP FOR AGRARIAN REFORM COMMUNITIES

The Project Management Office – Belgian Agrarian Reform Support Project (PMO-BARSP) is an ongoing assistance project for Agrarian Reform Communities (ARCs) by the Belgian Government in cooperation with the Department of Agrarian Reform (DAR), as formalized by an agreement between the Government of the Kingdom of Belgium and the Government of the Republic of the Philippines. Beneficiary areas are Negros Oriental, Bohol and Cebu in Region VII.

A component of the project is the Productivity Systems Development which is concerned with improving productivity of beneficiaries through provision of funds to finance micro-projects, channelled through their cooperatives.

(17) OECF RURAL FARMERS AND AGRARIAN REFORM SUPPORT CREDIT PROGRAM (RASCP)

A credit facility for long term projects of agricultural cooperatives with Overseas Economic Cooperation Fund (OECF) funding in the amount of Y10.184 billion.

(18) MICRO-CREDIT PROGRAM FOR THE BOTTOM POOR

A tie-up program of LBP and the Agricultural Credit Policy Council (ACPC) for the expansion of the operation of the Grameen Bank Replication Program. A seed fund in the amount of P40.0million was provided by ACPC to LBP allocated for the credit component of the program. A grant fund of P4.0million was also allocated by ACPC for the institution-building component.

D.6.3 Technical Assistance and other related Programs for Cooperatives

(1) TODO UNLAD PROGRAM

TODO-UNLAD projects aim to achieve countryside development by linking producers to markets and processors, strengthening cooperatives and local government units. Specifically, it hopes to increase agricultural productivity, improve basic infrastructure, and eventually pave the way towards rural industrialization and to transfer partially or wholly, the ownership/management or productive assets to cooperatives.

(2) HIGH-VALUE COMMERCIAL CROPS PROGRAM

The program aims to empower the private sector, particularly the small-farmers or smallholders and entrepreneurs, to expand investments in high value commercial crops, thereby increasing their contribution to economic growth, farmers' income and consumer welfare.

(3) INTEGRATED COOPERATIVE FARMING SYSTEM (ICFS)

ICFS approach is basically corporate farming under cooperative set-up which addresses the concerns of production, value-adding/marketing and provision of institutional support. It is characterized by the integration of farm operations (pre-production, production, processing and trading of produce) under one management by the organization which maybe under the control of the participating cooperatives.

(4) TECHNOLOGY TRANSFER ASSISTANCE PROGRAM

The Technology Transfer Assistance Program of PMD I embarks on the facilitation and conduct of crop-based technologies, entrepreneurial skills development and other allied trainings for bank-assisted cooperatives.

LBP addresses the training requirement of cooperatives to enable them to pursue a viable livelihood activity. Consequently, the bank-assisted cooperatives are expected to be more competitive in terms of quality of produce, marketing skills, and organizational management.

(5) INVESTMENT AND MARKETING ASSISTANCE PROGRAM (IMAP)

IMAP is a cooperation program among LBP, the Department of Agrarian Reform (DAR) and Food and Agriculture Organization through its Technical Support to Agrarian Reform and Rural Development Project (FAO-TSARRD). The program aims to provide support services under CARP where agribusiness investors are matched with small farmers with the former

assured of their raw material requirements and the latter provided with financial and technical assistance as well as a ready market for their produce.

(6) TECHNICAL ASSISTANCE FOR THE FISHERY AND AQUACULTURE INDUSTRY

This is a cooperation program with the Pacific Institute of Aquatic Biosciences (PIAB) for the identification, promotion and implementation and transfer of technologies and services to address environmental and production issues in the fisheries and aquaculture industry in the Philippines.

PIAB is a partnership among Canada's Department of Fisheries and Oceans, universities of British Columbia and Canadian aquatic and biosciences and industries. Its aim is to apply science excellence and business enterprise in freshwater and marine biosciences linking Canadian businessmen with international partners throughout the Pacific Rim.

(7) CAPABILITY-BUILDING/TRAINING FOR BANK-ASSISTED COOPERATIVES (BACS)

The program involves the provision of formal (i.e., classroom type) and non-formal (e.g., co-op visit, exchange programs, etc.) trainings to enhance the organizational, financial and business management capabilities of BACs.

(8) COOPERATIVE BUSINESS ALLIANCE-BUILDING PROGRAM

This involves the organization and operationalization of industry-based clusters and chambers of cooperatives aimed at establishing inter-cooperative business linkages (e.g. marketing) and capability-building complementation (e.g., technology update, consultancy, etc.).

(9) COOPERATIVE SUCCESS-CASE REPLICATION (SCR) PROGRAM

This program aims to upgrade the capabilities of bank-assisted cooperatives (BACs) through *cooperative-led* formal and non-formal trainings wherein *trainors* from mentor BACs transfer their expertise to *trainee* BACs.

(10) COOPERATIVE MANAGEMENT AND DEVELOPMENT ASSISTANCE PROGRAM (COMDAP)

This program aims to continuously upgrade the maturity levels of bank-assisted cooperatives (BACs), particularly the PKCs, through the provision of hands-on cooperative operations management support. This is done through the development of cooperative management technicians (CMTs) to target cooperatives.

(11) COOPERATIVE REHABILITATION PROGRAM (COREPRO)

An inter-LBP program aimed at bringing about sustained turn-around in the operations and financial performance of bank-assisted cooperatives (BACs) with serious repayment problems. This is done through the introduction of appropriate legal, business and organizational/training assistance.

Appendix D. 8 The Farmer Ownership Model (FOM):

The Farmer Ownership Model (FOM) is a new approach by the World Bank to eliminating subsistence agriculture and rural poverty. That is, for the first time, WB members are engaged in designing, developing and financing farmer-owned businesses in several countries. These businesses are created by organizing subsistence and/or slash and burn farmers into legal entities in keeping with local laws. In most cases, the farmers are organized into cooperatives under the Cooperative Law of the particular country.

In addition to organizing the farmers, the project team assists the farmers to either form a limited company or a marketing/business function within the cooperative. The Team, then, works intensively with the farmers to determine which markets can best be served and which products will meet market demands. The farmers, as well as farmer experience with the particular crop and production know-how take Climatological and agronomic conditions into consideration when identifying an appropriate crop for production.

(1) Project Working Capital Requirements

The project consulting team works in the field with the farmers to create individual crop budgets from which an aggregate cooperative crop production budget is obtained. In addition, the net working capital and capital investment requirements of the limited company and/or the marketing/business function of the cooperative are determined. These two sets of numbers – net working capital required by the farmers (for a complete input bundle) and for operating the business aspect of the project is combined for a total working capital requirement for the project.

In the case of a limited company, the value of 100% of its shares is set equal to this above amount and the proceeds of a Learning and Innovation Loan is then loaned to the farmer cooperative directly by the Government. In several of these projects, funds from previous World Bank Loans, which have not disbursed, have been utilized to finance these projects.

The funds are utilized by the farmers cooperative for purchase of the shares in the limited company as discussed above. These funds are held in escrow and paid into the company against monthly cash flow requirements which completes the farmer purchase of 100% of the company. This creates farmer ownership of the company, which purchases, processes and exports their crops for the first time in most developing countries.

The company utilizes the proceeds of its share sale to the farmers (1) to purchase and deliver on payment in kind terms a complete input bundle (at market prices plus not more than 10% handling charges) to the farmers/owners (seeds, fertilizers, agrichemicals, tools, implements, grain bags, crop storage rental and transport, etc.) and (2) to purchase the farmers' crops at harvest at the farmgate for cash, market prices. The company or marketing cooperative then will toll process, store, market and distribute products in accordance with the original market research and marketing plan.

In accordance with the original loan agreement and the loan repayment schedule that are prepared with the farmers by the project team, the company or the cooperative will repay the loan on behalf of the farmers from its profits. Once the loan has been repaid in full, the company or cooperative is mandated by the project design to utilize 50% of its post-tax profits for declaration and payment of annual dividend payments to the farmer/owners in accordance with the quality/quantity of crops delivered to the company.

(2) Increasing Farmers Income

The FOM increases farmer incomes in three ways. The farmers:

- (a) purchase in-kind a complete production input bundle at market prices
- (b) sell their crops at harvest for cash market prices. This arrangement significantly increases the return to land and labor. (In most developing countries if farmers can get inputs on deferred payment terms, they pay highest prices and they usually sell crops at the lowest prices). Most small farmers are forced to wait for months for payment for their crops and many report that they never receive total crop payments.
- (c) receive dividend payments upon repayment of the loan

(3) Other FOM Project:

The first FOM was designed and implemented by PSDPS in 1997 in Zambia when the Castor Farmers Association formed the Castor Company of Zambia, Ltd. Prior to this project, the castor farmers earned less than \$50 per year from castor production. The project recently harvested its first crop and is in the process of planting its second crop. It is anticipated that the income of each of the farmers in this project will increase to approximately \$400 per year. Since this is a financially sustainable business, it is expected that this increase in farmer income will continue and grow into the foreseeable future.

The profits of this company are derived from selling refined castor oil instead of castor beans. The oil is produced under a tolling agreement, which reduced the capital investment required for this project. By utilizing a toll arrangement, the farmer owned company is able to retain title to the castor oil and to export same to South Africa as finished product.

Financing for the project was provided from a World Bank ASIP Loan which had not disbursed. This project represents the first time in Zambia that subsistence farmers have been able to own the limited company which buys, processes and exports their crops. It is also the first time subsistence farmers will share the profits of the business based on the crops they produce.

The second FOM, which was designed and implemented, is in Ghana in June-July 1998. This project features fresh pineapple production and export by five farmer cooperatives. Together, these cooperatives purchased 80% of the shares of two existing exporting companies. Financing was provided by a non-disbursed Agricultural Diversification Loan. Prior to the project per acre farmer income from pineapple production amounted to approximately \$800 per season (18 months). Many of the farmers own and farm less than one acre of land. The project will generate approximately \$3,200 net per acre per season income from fresh pineapple production and exports in the first year of the project. Moreover, because of the FOM project, the farmers own 80% of the new limited exporting company which they formed, Farmers Pride of Ghana. This is the first time in Ghana that small farmers have owned the business based on their crops. It will also be the first time in Ghana that the farmers who produced the pineapples will share the profits of a pineapple exporting company.

Barclay's Bank of Accra also extended a \$25,000 overdraft facility to this project. It is planned that all projects will secure commercial financing as soon as possible.

(4) Benefit of FOM

Preliminary fieldwork and financial analyses indicate that in the Madagascar FOM, farmers would be able to increase rice yields from 1.5 tons per hectare to 5.5 tons per hectare. Correspondingly, farmer incomes would increase from \$102 per year to \$445 per year. Dividend payments will be additional to this amount. The Malagasy FOM can readily be replicated all across this very poor country where few solutions to rural poverty have been identified. The project consulting team has already identified two additional FOM projects for Madagascar including village fishing associations, women dairy farmers.

In the Tanzania FOM, preliminary field work indicates that small farmer coffee yields could be increased from 200 kg per acre to 450 kg per acre. Farmer incomes from production and sale of coffee

beans are expected to correspondingly increase from \$1,000 to \$2,800 per year by year three of the project. Dividend payments would also increase the farmer incomes.

The project would capture value-added for the farmers in that the green coffee beans would be roasted on a toll agreement. The first proposed FOM includes 800 small farmers with less than one acre of production each. By year three, replication is planned to include 27,000 additional subsistence coffee farmers in Northern Tanzania.

A FOM could also be utilized with Tanzanian women cashew farmers (Mtwara region) who currently earn less than \$300 per year. The FOM project would increase the incomes of these women to approximately \$1,500 per year. There is no industry or other work available to these women in this very remote, undeveloped region of Tanzania. Most of these women support families which contain 5 to 9 children. A FOM will also create 300 additional jobs in the Mtwara region.

(5) Additional Benefits of FOM

Farmer Ownership – in most developing countries subsistence and small farmers earn from \$50 to \$300 per year from farming activities mainly because they have no cash, collateral or credit for the purchase of working capital inputs. Subsistence farmers own almost no assets and have questionable rights to the land. In almost no African country do small farmers own any share of the company which buys, processes and sells their crops and/or products produced from these crops. The FOM creates farmer ownership and farmer input into the business of the FOM. It also brings a business orientation and appropriate management to insure financial sustainability for the long haul.

Farmers Sharing Profits – in developing countries, most of the small farmers receive no share of the profits of value added and/or export of their crops. Large companies, which pay the farmers minimum prices for crops, and which also charge them high prices for inputs, retain the profits and ownership. In FOM projects, as soon as the loan is repaid, 50% of the post tax profits are reserved for annual dividend payment to the farmer/owners.

Capacity Building – since the farmers serve on the board of directors of the new cooperatives and/or limited companies, the FOM builds farmer capacity to serve on boards and to have input into business decisions. PSDPS mobilizes donor funding for farmer training.

Gender Equality – in many African countries, women farmers are unable to have access to working capital inputs and/or credit although they may carry out all farming activities. In FOM projects, all farmers/members of the cooperative are treated equally with regard to inputs and markets.

Demonstration Effect – as local farmers have an opportunity to witness the success of the FOM projects, particularly with regard to increasing farmer incomes, more subsistence farmers will elect to participate in FOM projects. The PSDPS/World Bank team has found that without the demonstration effect, most subsistence farmers could never aspire to sharing the profits generated by their crops. In FOM projects, for small farmers “seeing is believing”.

Replication of FOM – PSDPS has created a replication capability so that these projects can be fairly easily and inexpensively replicated all across the agricultural sector. In Madagascar, the FOM concept has just been adapted for use by small miners.

Bottom-Up Approach – the FOM represents a bottom-up approach to solving some of the most serious problems of subsistence farmers and rural poverty: lack of working capital finance (no cash, credit or collateral), lack of access to competitive output markets by subsistence farmers, and lack of management.

Elimination of Post Harvest Losses – the FOM also solves the problem of the very high post harvest losses on the part of small, subsistence farmers. In most countries, these losses amount to 30-50% of the crops produced by these farmers.

Farmer Default – the FOM projects utilize the “cross-guarantee” approach at the village level to minimize risk of farmer default.

Job Creation – the FOM creates local non-farm jobs as agribusinesses start-up and become profitable and grow.

Appendix D.9 Farm Income and Expenditure

(1) Classification of farm household by income and expenditure level

There are a three categories of income level those are rich, average and poor. According to the classification by the villagers, the criteria of "rich" is self-sustained families with no debt, and "average" is self-sustained with an intention-to-pay debt, while "poor" denotes vice versa of "rich". According to the villagers, there exists 5%, 70%, 25% of rich, average, and poor for ARBs, while 15%, 70%, 15% for Non-ARB, respectively.

Farm Economy Survey illustrated that the annual income of average income bracket for ARB with 2.5ha of land is more or less P200,000 and their expenditure is balanced with the income. The followings are the major expenditure of average ARB in the Study Area.

Commodities	Expenses	Annual Expenses
Food and Beverages	P4,000/month	P48,000
Close and Interior	P200/month	P2,400
Education	P6,500/month plus Tuition Fee	P78,000
Leisure and Amenity	Christmas, Birthday and Baptismal	P4,200
Utility	P400/month	P4,800
Production Cost ** 1.2ha of Rice, 1.3ha of corn, 1head of swine, 0.3ha of vegetables)	P6,000/ha (Rice) P7,000/ha (Corn) P18,000/yr (Livestock: swine) P960/yr (mongo)	P51,600
Off Farm Expenses		
Loan	P843/month	P10,000
Others	P100/month	P1,200
Total Expenses		Approx. P200,000

It is common practice for the typical farmers to borrow money from private lenders. Loaned money is usually spent for agricultural input such as seed, fertilizer and chemicals but sometimes for basic commodities such for education and medical purposes. A 30% per crop of interest is commonly adopted in the area, and the borrowers are asked to repay it after harvest. It is often the case that the private lenders deal with milling of rice at P0.7/kg. For the average income household with 5.2 dependent consumes 15 cavans of rice annually, therefore, P6,500 is spent for milling (refer to Table D-9-1).

The typical ARB poor usually has less than 1ha of land. They are engaging as a farm worker for planting, cleaning, and harvesting. The volume of their farm input to his own land is more or less one third of the average income household. Dependency to family members in terms of income is higher, but due to lack of educational background, the total

amount of remittance is smaller than the average farm household. Family members of rural poor are usually living separately. The following is the example of rural poor family at Canan ARC.

ARB poor Mr. X is 46 years old who has a wife and 5 children with 2 grandsons. Out of 5 children, 3 are living separately. One is still high school student. Mr. X is landless and working as a farm worker cultivating at 3.0ha of corn land owned by Barangay Captain. He had to abandon the distributed land in order to let his children to go to school. The profit sharing is at 10% of total production. He also cultivates another 0.5ha of rice land owned by Barangay Captain and 12% of produce is allocated.

His wife and his one daughter are also farm workers. They are employed at another farm for transplanting at P70/day (1week/crop), harvesting at P70(1week/week), clearing P90/day (4days/crop). Average yield of his harvested corn is 60cavan/ha, thus the family is entitled to get 18cavans/ha, however all of products are usually given to land owner because of the debt during season (expenses of family needs).

Average yield of rice is only 25cavans, and they can get 3cavans. It is used for their consumption

He is also managing 5 chickens and 1 swine (owned by land owner). If swine can be sold at more than P2000, 50% of the total is going to land owner. As for a carabao (owned by land owner), he is asked to maintain it for draft purposes. If he is able to lend it for another services, 100% will be given to tenant for incentive.

A communal well provides them water, but it was destroyed. They are fetching water from less 1km distance water source. Fetching of 12 kerosene cans (4 gallons) takes a half-day. It is noted that 4 gallons of water is durable for 2 to 4days by his family. Fetching of water is done by wife and children. There is no electricity in their house. It is 4km far away from their house to cultivating land. They always commute there on foot.

Typical rich families earns more than P500,000 annually; usually they have more than 10 has of land with significant income sources other than agriculture. They are usually assigned to a leader of some farmers organization, but some are seen as black sheep because they tackle to business matter more rigidly than other farmers. The following story (Cabaruan ARC) represents the gap between the rich and the others.

In 1993 to 1994, he was cooperative chairman and was so strict. He tried to increase CBU collection, and the members who repaid accurately until then were willing to join his idea, but one who did not got angry to him. Finally, nobody followed him and he was recalled.

After his resignation, the good payers to cooperatives were not invited even to Barangay meeting or cooperative meeting. He is a member of Isabela mango Growers Development Cooperative Association and he is planning to set up a new cooperative for the good payers.

(2) Justification of Master Plan and development approach from farm budget level

Toward a variety of plans formulated in the Master Plan, the impact to the farm budget was measured using a financial budget model of typical farm households. All benefits accrual from each project was numerated and applied to farm budget level, then the model was formulated taking into consideration the assumptions set force. All benefit were calculated on safe side basis as shown in the succeeding pages.

It is observed as the result of analysis that the typical average farm budget with balanced income/expenditure at present will realize a considerable improvement. Cash income will increase at 66 % with 31 % decrease of expenditure. Also, through the increase of income at 260 % with 2 % decrease of expenditure, the rural poor bracket will be salvaged from the poverty at 20 years time (refer to Table D-9-2).

Comparison of Farm Budget Improvement by Type

	Rich Farm HH		Average Farm HH		Poor Farm HH	
Cash Income	Present P556,000	3%	Present P200,000	66%	Present P32,000	260%
	Target Year* P572,000		Target Year* P332,000		Target Year* P117,000	
Expenditure	Present P372,000	-47%	Present P200,000	-31%	Present P61,000	-2%
	Target Year* P200,000		Target Year* P137,000		Target Year* P60,000	

* Target year is 5 years after completion of construction of project facilities. For simplicity, assumed 25 years time from the starting year (2001).

This analysis suggests some important tips and conditions for the implementation of the projects as shown in the followings.

- a) Livestock Promotion Project should focus on especially to rural poor.

It is analyzed that the project will bring about more or less 250 pesos increase in income plus 500 pesos decrease in expenditure on monthly basis. Since the project needs a lesser land, it is considered that even a poor family can manage it. It is also considered that by the lack of cold chains, the produced meat is consumed locally. The rich segment can make a big profit through dispersing it widely by their own effort. However, by so doing, the local market price will easily go down. It is strongly suggested that the application of this project is very effective to the rural poor, but not so much to the rural rich.

- b) Crop Diversification Project should be also applied to the rural poor.

There are some aspiring cash crops which have not yet introduced to the area so far. According to this analysis, which applied caramansi as diversified crop indicates that the

project will accrue 37,500 pesos increase in income plus 15 pesos decrease in expenditure per hectare -month basis. It is one of market theory that these will arise a considerable profit crops for the beginning of sale and gradually reduce it. As same reason as Livestock Promotion Project, it is suggested that the project implementers should focus on the segment, which should be the average farms and below.

If above mentioned conditions are allowed for, the Master Plan and those approaches mentioned in this report is justifiable from viewpoint of farm economy. The calculation of impact for each project is shown in the following pages.

(1) Rice Production Project

Command Area One third of the Study Area
 Benefit 10% of Production Increase
 Sell dry season palay 1 month earlier than now (0.3peso/kg of increase of selling price)
 For the above, monthly income increases at P130/ha at 5 years time and P270/ha after 10 years time, respectively.

P50/month reduction of food expense by intercropping of mungo.

	Increase of Income per ha												
	1	2	3	4	5	6	7	8	9	10	11	24	25
Yield in dry season	85	85	85	87	89	91	93	93	93	93	93	93	93
Increment	0	0	0	2	4	6	8	8	8	8	8	8	8
Selling Price	7.8	7.8	7.8	7.8	7.9	7.9	8	8	8	8	8	8	8
Incremental Income	0	0	0	780	1,580	2,370	3,200	3,200	3,200	3,200	3,200	3,200	3,200
Input	Negligible												

(2) Crop Diversification Project

Command Area 20 % of total corn area
 Benefit Monthly income increase at P37,500/ha (P450,000/12)
 P15/month reduction of caramansi consumption

Assumption

trees/ha	Maintenance cost/ha
36	20,000

	Increase of Income per ha												
	1	2	3	4	5	6	7	8	9	10	11	24	25
Yield (MT)	0	0	0	0	0	0	0	2	5	8	1	1	35
Marketable (%)	0%	0%	0%	0%	0%	0%	0%	10%	30%	50%	50%	50%	50%
Price (/kg)	0	0	0	0	0	0	0	30	30	30	30	30	30
Sales/ha	0	0	0	0	0	0	0	6,000	45,000	120,000	15,000	15,000	525,000
Production Cost	0	0	0	0	0	0	0	6,000	8,000	20,000	20,000	20,000	20,000
Incr. Income	0	0	0	0	0	0	0	0	37,000	100,000	-5,000	-5,000	505,000
Sunk Value	0	0	0	0	0	0	0	18,000	37,000	37,000	37,000	37,000	37,000
Incr.Net Income	0	0	0	0	0	0	0	-18,000	0	63,000	-42,000	-42,000	468,000
Input	Increase of production cost at P20,000/ha (in case of caramansi)												

(3) Livestock Promotion Project

Command Area ARCs with a bigger distribution of land
 Benefit P3,000/yr (P250/month) of increase of income by sell of 2 pigs.
 P500/month decrease of expense for meat.
 Input P200/month increase of animal production cost.

(4) Post-harvest Facilities Development Plan

Command Area Assumed the project covers entire area
 Benefit Assumed a portion of benefit is incorporated by Rice Production Project above.
 Reduction of P-harvest loss is only considered as a benefit.
 Monthly P190/ha increase of income after 25 yrs time.

	Increase of Income per ha												
	1	2	3	4	5	6	7	8	9	10	11	24	25
Loss Decrease (%)	0	0	0	0	1	1	2	2	2	2	2	5	5
Incr. Production	0	0	0	0	0.8	0.8	2	2	2	8	8	8	8
Price	7.8	7.8	7.8	7.8	7.9	7.9	8	8	8	8	8	8	8
Incr. Income	0	0	0	0	316	316	800	800	800	3,200	3,200	3,200	3,200
Loan Repayment					1000	1000	1000	1000	1000	1000	1000	1000	1000
Incr.Net Income	0	0	0	0	-684	-684	-200	-200	-200	2,200	2,200	2,200	2,200

Input Assumed P1,000/yr as loan repayment

(5) Irrigation Development Project

Command Area 3,320ha (1% of paddy field)
 Benefit Assumed a portion of benefit is incorporated by Rice Production Project above.
 Increase of production in wet season is only considered as a benefit.
 Monthly P400/ha increase of income after 25 yrs time.

Increase of Income per ha													
	1	2	3	4	5	6	7	8	9	10	11	24	25
Yield in wet season	85	85	85	85	85	85	85	85	85	85	85	85	85
Incr. Production	0	2	4	5	6	7	7	8	8	9	9	13	13
Irrigation Fee	0	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	2	2	1.5
Net.Incr. Production	0	0.5	2.5	3.5	4.5	5.5	5.5	6.5	6.5	7.5	8	12	11.5
Price	7.8	7.8	7.8	7.8	7.9	7.9	8	8	8	8	8	8	8
Incr. Net. Income	0	195	975	1,365	1,778	2,173	2,200	2,600	2,600	3,000	##	##	4,600

Input Irrigation Fee 1.5cavan/ha, in case of CIS)

(6) Road Development Project

Command Area 270km. Assumed to cover 30% of banana production area 2,000ha).
 Implementation : Short Term Dev. 45% , Medium Term Dev. 30% , Long Term Dev. 25% .
 Benefit Increase selling price at 2peso/strand through prevention products from damage.
 Increase selling price at 5peso/strand by direct selling (10% of total produce)
 Monthly P870/ha increase of income after 25 yrs time. 1strand (25kg) =P30

Increase of Income per ha													
	1	2	3	4	5	6	7	8	9	10	11	24	25
Yield of banana (M)	50	50	50	50	50	50	50	50	50	50	50	50	50
Sale Portion (%)	15%	15%	15%	15%	16%	16%	17%	18%	19%	20%	##	##	30%
Price/strand	30	30	30	30	30	30	30	30	30	30	30	30	30
Income at present	9,000	9,000	9,000	9,000	9,600	9,600	###	10,800	11,400	12,000	##	##	18,000
Incr. Income	0	0	0	0	600	0	600	600	600	600	##	##	0
Accumulative	0	0	0	0	600	600	1,200	1,800	2,400	3,000	##	##	9,000
Price Increase(90%)	0	0	1	1	2	2	2	2	2	2	2	2	2
Direct Sell (10%)	0	0	0	0	0	5	5	5	5	5	5	5	5
Price Increase (10%)	0	0	270	270	576	736	782	828	874	920	##	##	1380
Incr. Net Income P	0	0	270	270	1,176	1,336	1,982	2,628	3,274	3,920	##	##	10,380

(7) Micro-finance Project

Beneficial ARBs 10%(5yrs), 50%(10yrs), 75%(20yrs)
 Benefit 2% of lower interest than private lenders
 P100/month increase of off-farm income after 10yrs time.

(8) GPC

Beneficial ARBs Covers 20%(10yrs) and 50%(20yrs)
 Benefit Assumed a portion of benefit is incorporated by Micro-finance Project above.

(9) PC

Beneficial ARBs Covers 20%(10yrs) and 50%(20yrs)
 Benefit Assumed a portion of benefit is incorporated by P-harvest and Micro-finance Project above.

(10) Livelihood Development Project

Command Area Cover all ARCs after 10 yrs time
 Benefit Assumed a portion of benefit is incorporated by Micro-finance Project above.

(11) Market Strategy & Market Network

Beneficial ARBs Correspond with the coverage of GPC influenced area.

Table D-9-1 Farm Income and Expenditure for ARB Household (Average HH 5.2members)

	Rich	Average	Poor	Production Yield		Farm Gate Price	
	5%	70%	25%	Wet	Dry	Wet	Dry
Land Holding Area	10.3ha	2.5ha	0.6ha				
Rice	4.1	1.2	0.3	85	85	6.4	7.8
Com	6.2	1.3	0.3	75	73	6.2	7.5
Other Crops*	0	(0.3)	(0.2)				
Income Source				Income per month			
Sale of Major Crop	46,776	11,519	2,774				
Other Crop	0	120	80				
Off-Farm				Average Production Cost per hectare			
Farm labor	0	360	490		Input	Vokume	Cost
Carabao rental	400	500	0	Palay	IR64	16kg	300
Livestock sale	800	650	0		14-14-14	5bags	1,500
Non-Farm					Urea	3bags	840
Labor	0	1,200	600		Maciete	0.3ltr	100
Pention	300	300	80		Karate	0.3ltr	240
Buy/Sell	800	700	120		Irrigation	per harvest	500
Loan	850	380	0		Labor	24MM	2,400
Remittance	0	2,000	1,500		Others	1lot	120
Income for 12 months	599,110	212,753	67,733	Com	Pioneer	10kg	1,000
Cash Income	555,910	200,753	31,733		14-14-14	5bags	1,500
					Urca	5bags	1,400
					Granuel	0.5bag	600
					Labor	22MM	2,400
					Others	1lot	100
Expenditure				Per Unit Production Cost			
Food	5,000	4,000	1,500		Rich	Average	Poor*
Close and Interia	1,200	200	50	Rice	6,000	6,000	2,000
Education	8,000	6,500	600	Com	7,000	7,000	2,000
Leisure and Amenity	2,500	350	50	Livestock	20,000	18,000	2,000
Utilities	900	400	80				
Production Cost							
Rice	4,100	1,200	100				
Com	7,233	1,517	100				
Livestocks	1,667	1,500	167				
Other Crops	0	80	30				
Off-Farm Expenses							
Tax	400	100	20				
Loan	0	843	2400				
Expenditure for 12 months	372,000	200,280	61,160				
Balance	183,910	473	-29,428				

Assumption of Analysis

- 1) All figures are based on farm economy survey conducted by JICA Study Team.
- 2) Other crops* represent mongo and vegetables. Assumed to be planted during non-vegetation period of main crops.
- 3) Farm gate prices are obtained from the NFA annual report. The figures are not taken into consideration the price decrease by calamities.
- 4) The loan amount indicated in farm expenditure includes an interest.
- 5) Utility at expenditure includes gas, electricity, gasoline, and the other miscellaneous items.
- 6) Tax includes association due of farmers association.
- 7) Assumed the production cost of "poor" families is one third of the average.

Table D-9-2 Farm Income and Expenditure for ARB Household (Average HH 5.2members)
Target year of Master Plan

	Target year of Master Plan			Production Yield		Farm Gate Price	
	Rich	Average	Poor	Wet	Dry	Wet	Dry
Land Holding Area	10.3ha	2.5ha	0.6ha				
Rice	4.1	1.2	0.3	85	93	6.4	8
Corn	6.2	1	0.1	75	73	6.2	7.5
Other Crops*	0	0.3	0.2				
Income Source	Income per month			Average Production Cost per hectare			
Sale of Major Crop	48,160	21,909	9,532		Input	Vokume	Cost
Other Crop	0	120	80	Palay	IR64	16kg	300
Benefit		521	57		14-14-14	5bags	1,500
Off-Farm					Urea	3bags	840
Farm labor	0	360	490		Maciete	0.3ltr	100
Carabao rental	400	500	0		Karate	0.3ltr	240
Livestock sale	800	650	250		Irrigation	per harvest	500
Non-Farm					Labor	24MM	2,400
Labor	0	1,240	680		Others	1lot	120
Pention	300	300	80	Corn	Pioneer	10kg	1,000
Buy/Sell	800	700	120		14-14-14	5bags	1,500
Loan	850	380	0		Urea	5bags	1,400
Remittance	0	2,000	1,500		Granuel	0.5bag	600
					Labor	22MM	2,400
					Others	1lot	100
Income for 12 months	615,715	344,155	153,467				
Cash Income	572,515	332,155	117,467				
Expenditure				Per Unit Production Cost			
Food	5,000	3,950	1,450		Rich	Average	Poor*
Close and Interia	1,200	200	50	Rice	6,000	6,000	6,000
Education	8,000	6,500	600	Corn	7,000	7,000	7,000
Leisure and Amenity	2,500	350	50	Livestock	20,000	20,000	20,000
Utilities	900	400	80				
Production Cost							
Rice	4,100	1,300	300				
Corn	7,233	1,167	117				
Livestocks	1,667	1,667	1,667				
Other Crops	0	500	333				
Off-Farm Expenses							
Tax	400	100	20				
Loan	0	100	100				
Expenditure for 12 months	372,000	194,800	57,200				
Balance	200,515	137,355	60,267				

Assumption of Analysis

- 1) Assumed that rich families obtain benefits from the increase of selling price and increase of yield only.
- 2) Other crops* represent caramansi. Assumed that 20% of corn land will be converted to caramansi for average and poor families.
- 3) Assumed that Livestock Promotion Project will be introduced to poor families only..
- 4) Assumed that Irrigation Development will be carried out only at 60% of rice land for average family only.
- 5) Assumed that the benefit from post-harvest facilities development is shared only by average and poor families.
- 6) Reduce of interest rate is not taken into consideration in case the families are not deficted..

Appendix E Farmers Organization

E.1 Type and Categories of Cooperatives

E.2 Mode Organization Chart of A Primary Cooperative

E.3 Role of Cooperative Officers

E.4 Cagayan Valley Confederation of Cooperative (CAVALCO)

E.5 Details of Diagnosis of Corporate Culture (DCC)

E.6 Results of DCC on Entire Farmers Organizations of the Study Area

E.7 Result of DCC (Leadership Analysis)

Appendix E-1 Types and Categories of Cooperatives

(1) Types of Cooperatives – Cooperatives may fall under any of the following types:

- Credit Cooperative is one which promotes thrift among its members and created fund in order to grant loans for productive and providential purposes;
- Consumers Cooperative is one of the primary purpose of which is to procure and distribute commodities to members and non-members;
- Producers Cooperative is one that undertakes joint product whether agricultural or industrial;
- Marketing Cooperative is one which engages in the supply of production inputs to members and markets their products;
- Service Cooperative is one which engages in medical and dental care, hospitalization, transportation, insurance, housing labor, electric light and power, communication and other services; and
- Multi-Purpose Cooperative is one which combines two (2) or more of the business activities of these different types of cooperatives.

(2) Categories of Cooperatives – Cooperatives shall be categorized according to membership and territorial considerations as follows:

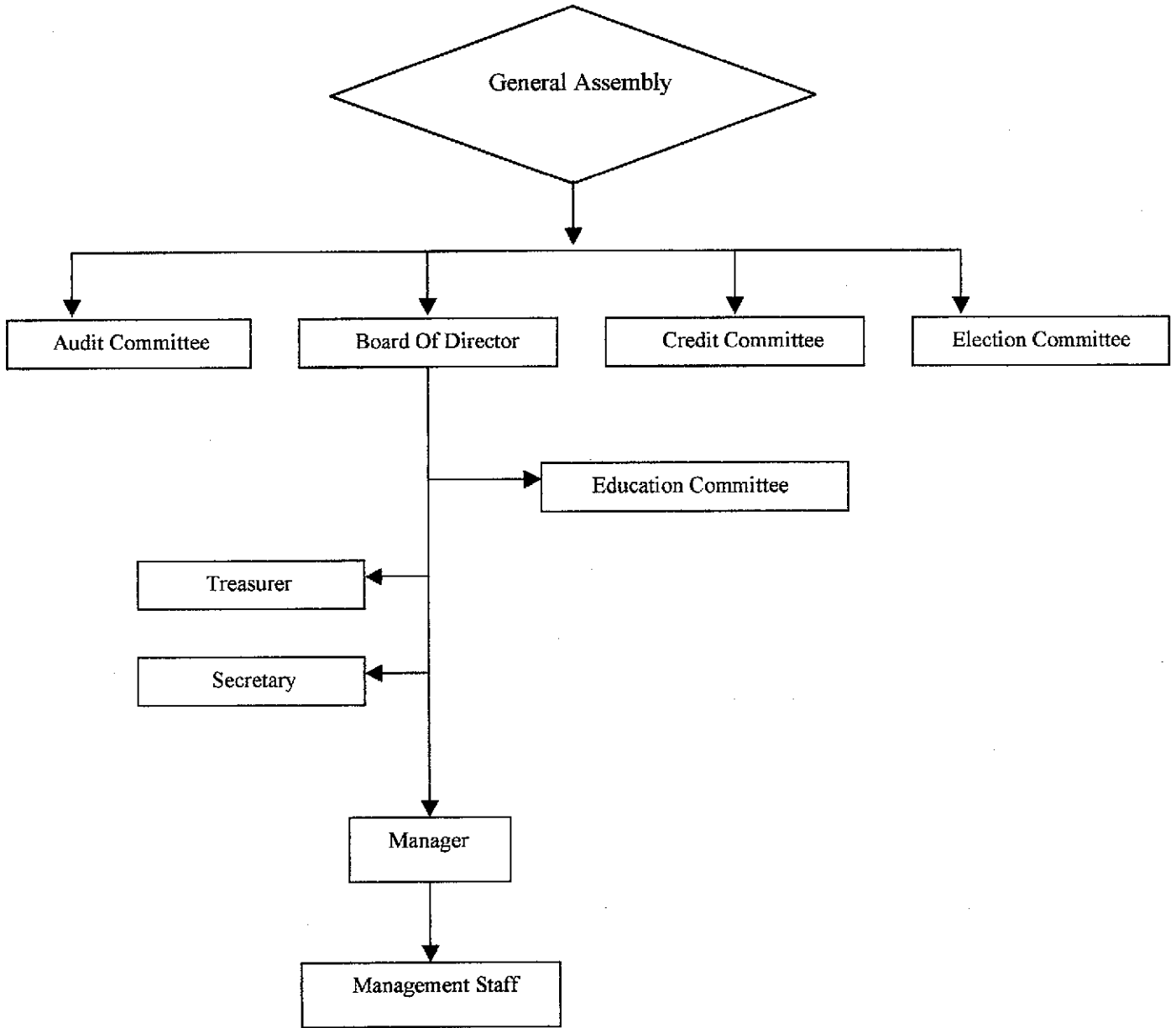
a) In terms of membership, cooperative shall be categorized into:

- Primary - the members of which are natural persons
- Secondary - the members of which are primaries
- Tertiary - the members of which are secondary upward to one (1) or more apex organizations.

Those cooperatives where the members of which are cooperatives shall be known as federations or unions, as the case maybe:

b) In terms of territory, cooperatives shall be categorized according to areas of operations, which may or may not coincide with the political subdivisions of the country.

Appendix E-2 Model Organization Char of A Primary Cooperative



Appendix E-3 Role of Cooperative Officers

(1) Board of Directors (BODs)

OVER-ALL SUPERVISION AND CONTROL OVER THE COOPERATIVE

a) Planning

1. Leads in the formulation of the coop's Vision, Mission, goals (strategic planning) and Developmental Philosophy.

Note: Developmental Philosophy shall refer to values/guiding principles.

2. Assesses/reviews proposed annual plans and budget (as submitted by the management staff) for improvement and recommends these to the General Assembly for approval (operational planning).
3. Sets the primary direction/thrust of the coop's education program in consideration of the Vision, Mission and Goals.
4. Recommends or acts on recommendations for expansion of services or operations.

b) Organizing

5. Prescribes policies to govern the overall operations of the cooperative.
6. Appoints the General Manager to be responsible and accountable for the day-to-day operations of the coop under the direct authority of the Board.
7. Assesses/reviews/improves guidelines, systems and procedures formulated by management in its implementation of approved policies.
8. Decides on operational matters, which require Board action.

Note: Some examples are creation/abolition of job items, purchase of extremely Expensive equipments, etc.

c) Directing

9. Oversees the operations of the coop and evaluates the performance of the General Manager.

d) Controlling

10. Analyzes/reviews and acts on the operational reports and recommendations submitted by the management staff and committees.
11. Acts on recommendations/requests for trainings to be funded by or to be availed of in behalf of the cooperative.
12. Decides on acquisition and disposition of fixed assets (properties and equipments).

Note: Only if such will critically affect the financial condition of the cooperative.

13. Acts on request for supplemental budget.

e) Networking

14. Establishes linkages with other coops and allied development organizations.
15. Decides on the coops affiliation to higher coop organizations and similar developmental alliances.

f) Others

16. Acts on application for/termination of or expulsion from membership.
17. Creates special study or implementation committees for specific purposes and for specified period of existence.
18. Initiates/recommends to the General Assembly various fund sourcing schemes; e.g. Capital build-up (CBU), external borrowings, etc.
19. Promotes the coop and all its interest within itself as an organization and the larger community/society.
20. Assesses and decides on loan applications of members of the Credit Committee (limited to members of the Credit Committee).
21. Performs all other functions as may be agreed on in a General or Special Assembly.

(2) Election Committee

Guarantees Popular and Quality Leadership thru Clean and Honest Elections and Leadership Development

a) Planning

1. Recommends introduction of new election policies or modification or deletion of existing ones.

b) Organizing

2. Formulates and designs guidelines, mechanics and procedures for the conduct of elections.
3. Formulates schemes and plans activities to develop second line leaders.
4. Sees to all preparations related to the conduct of elections such as but not limited to:

- Screening/orientation of nominees;
- Logistics; and
- Volunteers.

c) Directing

5. Collaborates with the Education Committee in the identification, tapping and development of second line leaders.
6. Guarantees the actual conduct of clean and fair elections.

d) Controlling

7. Acts on all election related protests except those concerning a member or the whole of the Election Committee.
8. Formally declares the new set of officers based on election results inclusive of decisions reached on any protest.
9. Performs all other electoral related tasks which may be assigned by the BOD and a General or Special Assembly.

(3) Education Committee

Effective and Efficient Developmental Education
--

a) Planning

1. Conducts or facilitates the conduct of training needs analysis to serve as basis of formulating a program of education and training.
2. Recommends a program of education and training for BOD approval.

Note: Target group shall include the members, officers, volunteers and management staff.

b) Organizing

3. Sources or develops educational and training designs, materials and tools in support of the approved education and training program.
4. Recommends the purchase, rental or leasing of education and training related facilities and equipments as may be necessary.

c) Directing

5. Conducts or facilitates the conduct of the educational program of the coop which includes among others the PMS, ME and training of elective and appointive volunteers and management staff.

6. Establishes and maintains records and documentation.
7. Informs/updates members thru various media such as a publications, ownership meetings, fora, etc.

Note: Much as info dissemination is a shared responsibility, the Edcom is generally Considered as the mouthpiece of the cooperative.

8. Submits periodic reports to the BOD.

d) Controlling

9. Assists in the screening of member applicants thru recommendation on the basis of participation and self-conduct during the PMS.
10. Monitors and evaluates the impact of education and training.

e) Others

11. Assists in the identification, tapping and motivation of potential leaders to volunteer and get involved (coordinate with Election Committee).
12. Familiarizes the general public with the aims, purposes and philosophy of the cooperative as an institution and a movement.
13. Performs other education and training related tasks as may be assigned by the BOD and a General or Special Assembly.

(4) Credit Committee

Effective and Efficient Provision of Lending Services to Members

a) Planning

1. Recommends introduction of new lending policies or modification or deletion of existing ones.

b) Organizing

2. Agrees on specific and fixed schedules for acting on loan applications of members.
3. Designs own systems and procedures to employ when assessing and deciding on members' loan applications consistent with existing loan policies.
4. Recommends changes in lending related forms and tools (e.g. Loan Application form).

c) Directing

5. Ensures the maintenance of members' loan profiles.
6. Assesses and decides on loan applications of members (except those filed by a member of the Credit Committee).

Note: a) Coordinates with management as to availability of funds.
b) Loan counseling included.

7. Ensures that decisions on loan applications are effectively and efficiently carried out.

d) Controlling

8. Monitors loan usage and repayment of approved loans.
9. Recommends proper actions on delinquent accounts to the BOD.

e) Others

10. Assists in assessing the socio-economic impact of credit services to members.
11. Performs all other task related to the coops lending operations as may be assigned by the BOD or a General or Special Assembly.

(5) General Manager

<p>To contribute to the growth and viability of the Cooperative thru the effective and efficient management of the day-to-day operations of the institution consistent with the operating policies and directives promulgated by the Board of Directors.</p>

a) Planning

1. Sees to the preparation of annual plans and budget and submits these to the BOD for recommendation/endorsement to the General Assembly.
2. Identifies and recommends to the BOD opportunities for expansion that will further promote coop services/programs.

b) Organizing

3. Sees to the formulation of operational policies and recommends these to the BOD for approval.
4. Sees to the formulation of operating guidelines; development of systems and procedures based on approved policies of the BOD.
5. Recommends creation/abolition of positions/job items to the BOD, when deemed necessary.
6. Hires/fires employees on the basis of approved policies.

c) Directing

7. Oversees coop programs and service based on approved policies, guidelines, systems and procedures.
8. Directs actions of employees and evaluates their performance.
9. Prepares periodic operation reports required by the BOD and the General Assembly.

d) Controlling

10. Ensures availability of financial statements for the review of the individual Members, Elective and Appointive Leaders and the General Assembly.
11. Ensures proper maintenance and preservation of records, assets and all properties pertaining to operations of the Cooperative.
12. Identifies and reports to the BOD training needs of the employees as well as recommends appropriate interventions (e.g. training) to address these.
13. Exercises disciplinary measures for poor performance and/or violations of coop policies, rules and regulations.

e) Networking

14. Establishes linkages with other cooperatives and allied organizations.
15. Recommends to the BOD affiliation to coop federations or similar organizations.

f) Others

16. Acts as a loan officer in the absence of a loan officer.
17. Performs other related tasks as may be assigned by the Board of Directors and a General or Special Assembly.

(6) Treasurer

<p>The Treasurer's main function is to oversee the financial management of the cooperative. He/she advises the Board on financial matters and ensures that the Board is presented with financial reports</p>

Responsibilities

1. To oversee the preparation of the annual budget including cash flow projection.
2. To monitor and control budget.

3. To be a signing officer for all bank accounts and financial contracts and to ensure that all expenditures are accounted for.
4. To make sure that the cooperative maintains up-to-date financial records.
5. To inform the members on financial matters.
6. To oversee and control the cash and credit position of the cooperative.
7. To make sure that the needed reserves are set up and accounted for.
8. To ensure that the financial policies and procedures are adhered to.
9. To take charge of all funds of the cooperative.

(7) Bookkeeper

Records all accounting transactions, safeguard documents and prepare financial statement

Responsibilities

1. Maintains and keeps tab of all the accounting records.
2. Review all disbursement if in accordance with policies.
3. Keeps track of all receipts and disbursements.
4. Prepares regular reports and submits them to the manager.
5. Keeps tab of all activities of other staff and prorate their cost accordingly.
6. Supervise the use of accounting forms, design accounting forms as maybe required.
7. Promotes the cooperative trust and objectives.

Does other jobs that maybe required by the manager.

(8) The members

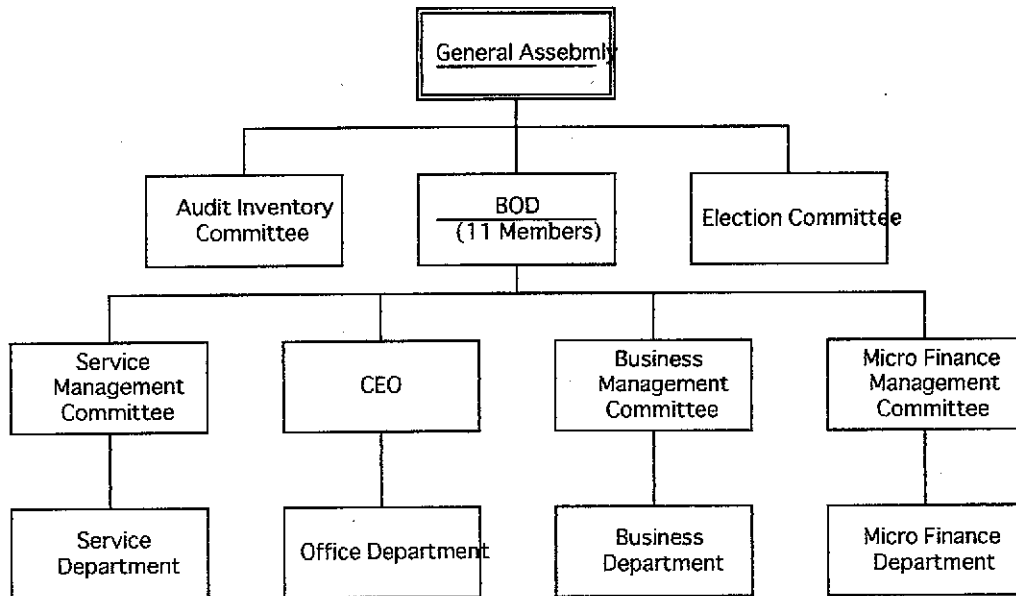
Responsibilities

1. Pays his/her share capital regularly as pledged in his/her membership agreement;
2. Deposits regularly as contribution to capital build-up of the cooperative;
3. Participates in decision making through the general assembly and other membership meetings;

4. Participates in all cooperative activities, like fund raising, coop month, etc.;
5. Suggests ideas for the improvement of the cooperative;
6. Patronizes the cooperative business like the cooperative store;
7. Settles his obligations (e.g. loan payments, e tc.) on time;
8. Requests for policy reviews in case of problems occurring from misinterpretation or non-clarity of policies, etc.;
9. Conveys reports and information needed by the cooperative to officers concerned and other members with respect;
10. Treats staff and other members with respect;
11. Votes for the officials of his choice to run the cooperative;
12. Runs in any cooperative elective position if qualified; and
13. Other tasks.

Appendix E-4 Cagayan Valley Confederation of Cooperative (CAVALCO)

The 80% of members of CAVALCO are related to agriculture and most of which is Multi-Purpose Cooperatives. Eligibility of membership is to have an initial share capital per member more than 1,500 pesos. There is no restriction as for the present debt as long as the cooperative is on-going repayment to loan donor. It is also necessary for the cooperative to be checked by the external audit. CAVALCO does not have a function to evaluate day-to-day operation of member cooperatives.



Organizational Structure of CAVALCO

CAVALCO has 4 departments in its organization. Service Department is responsible for training of member cooperatives, as well as consultancy services for auditing and business creation. CAVALCO is asked from NATTCO for royalty at 25% of earning from training to member cooperatives; so to call CETF (Cooperative Education and Training Fund).

Business Department has a responsibility to marketing and provision of cooperative life insurance services. The department also takes a responsibility to collect service fee from member cooperatives.

Micro Finance Department is in charge of deposit and credit on Micro Finance program. Micro Finance is applied to a total of 20 forestry-related cooperatives. Eligible borrower is limited to only women; the present borrowers are at 6,000.

Office Department is placed under CEO and is responsible for external relationship; the department is connecting to the government related projects on community development such as ARISP. CAVALCO is connecting to 14 externally and 10 internally funded programs and projects, namely:

- Institutional Development Project of the Agrarian Reform Infrastructure Support Program in Cagayan
- Agricultural Cooperative Development Program in Isabela and Nueva Vizcaya
- Kooperatibank Start-Up Project in Isabela
- Strengthening of Key Cooperatives and Agricultural Development Organizations in Kalinga
- Gintong Ani Loan Assistance for Cooperatives in Cagayan Valley
- Mobile Grassroots Training and Information Facility
- Capability Building for Peasant Cooperatives and Agrarian Reform Communities
- Strengthening the Marketing System through Product Diversification

CAVALCO nurtured its partnership with various government institutions and non-government organizations. Its representation in the Regional Management Committee of the Gintong Ani/Makamasa Program, the Regional Committee on Sustainable Development, the Regional Cooperative Development Council and the Regional Farmers Action Council gave CAVALCO direct participation and strategic position in shaping the future of the Cagayan Valley Region.

CAVALCO significantly increased its financial and membership base lately: total assets of P18,861,772; net worth of P5,773,245; gross income of P8,315,607; net savings of P1,158,861; and, total membership of 202 primary affiliates.

Appendix E-5 Details of Diagnosis of Corporate Culture (DCC)

Asian companies are doing their utmost to remake themselves in response to the structural changes under way in the national economy. But many of them are not making much headway even if they duly apply corporate renewal techniques such as business process innovation imported from the United States. This is evidence that drastic methods premised on the mindset of Western companies are not always adapted to the Asian corporate climate. And even if they can work, their effectiveness hinges largely on the receptivity of the corporate culture to change. Herein lies the significance of reform of the corporate culture.

Akin to a company's values and behavioral norms, the corporate culture is an abstract which is consequently difficult to apprehend. Nomura Research Institute developed a method of quantifying the slippery entity that goes by this name, by using indicators for degrees of strategic and organizational vitality, thereby rendering it capable of diagnosis. This article proposes approaches to reform of the corporate culture with reference to actual cases.

<ul style="list-style-type: none">• Significance of reform of the corporate culture
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Limitations of conventional approaches to renewal

To adjust to the structural changes unfolding in the country's economy, Asian companies are undertaking various programs of self-renewal. Many of the techniques applied in such programs originated in the United States.

Examples include: SWOT, PPM, VPM, and, more recently, value chain analysis and bench marking in the area of management strategy; broad banding, dual ladders, and management by objectives (MBO) in that of the organizational structure and personnel system; and restructuring and BPR in that of cost reduction and business process innovation.

Some of these techniques found extremely widespread application, but often did not yield substantial effects and consequently went out of style. This is said to be the result mainly of attempts to transplant only the "hard" side of U.S.-born techniques, which eventually proved to be ill-adapted to Asian soil.

For example, whereas acquisition is regarded as a typical means of strategy among Western companies, their Asian counterparts find it less easy to take such dynamic steps. Scopes of authority and responsibility in Asian companies are not as clearly defined as in Western companies, and import of organizational structures and personnel systems without modification is liable to trigger friction. And in the same vein, whereas the term refers to the rebuilding of the corporate structure, Asian companies are apt to equate "restructuring" with reduction of head counts. This is because of the relatively low mobility of the Asian labor market.

As these examples indicate, in certain ways, Asian tradition and convention make for a low amenability to rigorous Western-style techniques of renewal. Although, there may be little doubt about the efficacy of the techniques themselves, their application must take account of the circumstances in the company in question.

Corporate Culture as the determinant of the success or failure of corporate renewal

What has become a particularly urgent task for Asian companies trying to improve their performance in the protracted recession still troubling the country is innovation of the business process (e.g., reduction of costs, reform of sales, streamlining of distribution, etc.). The two main focuses of importance in promoting such innovation are the perception of the business process and the adaptation of the innovation to the corporate culture.

In this connection, the following observations can be made based on actual projects of consultation provided by JICA Study Team (hereinafter referred to as "Study Team") to date.

Perhaps the most vital factor exhibited in common by cases of successful business process innovation is full permeation and penetration of the intentions and aims of the program. It is apparently crucial to have a scheme for faithful reflection of the ideas of executive management right down to the front lines. Also important are human-centered contrivances for sharing of a staunch resolution, reward commensurate with effort, and empathy with employees, as well as measures to prevent any suspicion of unfairness.

Cases of failure present the opposite picture. The typical causes are excessive reliance on middle management as the agents of innovation, vague targets that open wide gaps of perspective between top and middle management as well as between management and the rank and file, and cold-hearted campaigns that do not take account of the human factor.

In the final analysis, both reform and business consist of actions performed by people (employees) toward other people (the market). As such, the trick is to maximize the possibilities and value embodied by the people in question. In so doing, the question of whether the corporate culture facilitates the actualization of such possibilities is liable to have a great bearing on the outcome of the effort. This point throws the significance of reform of the corporate culture into even sharper relief.

What is corporate culture?

But just what is the corporate culture? It would be impossible to provide a hard and fast definition. The entity may be regarded as an outlook growing out of the company's history and shared by all of its employees, as well as a manifestation of the company's values, one which sets its pattern of action. It is therefore akin to the behavioral norms extending to all parts of the company. Generally, it is described in terms of the company-wide atmosphere, e.g., "management from the top down," "paternalistic," etc. In promotion of corporate renewal, the chances for success will be lowered if the techniques applied do not match the corporate culture.

Conversely, campaigns can go very well if they are attuned to the corporate culture. A case in point is QC circles, which were virtually synonymous with reform in the past. The rapid spread of QC activities in Japan's manufacturing industry was supported by two major factors: 1) the homogeneity of the work force, and 2) the existence of personnel systems emphasizing uniformity and the predominance of the group. Precisely because of the presence of such fertile soil, the QC idea, which also was born in the United States, was able to take root and thrive in Japan.

Can corporate culture be changed?

Seeing that it is grounded in the tradition stretching back to the company's founding and formed while being passed on down through the years, it might be supposed that the corporate culture per se is not amenable to change by any kind of measure. It might also be asserted that, while corporate cultures do change, they cannot be changed deliberately. For this reason, forceful attempts to alter the corporate culture are liable to encounter pitfalls.

One such pitfall involves employee trust in management. A management eager to respond to sudden changes in the business environment may make rapid-fire revisions and adjustments of policy, plans, and strategy, giving the impression of not being able to make up its mind. Employees generally lose trust in such management, and on-the-job morale suffers as a consequence. From the resulting sluggish atmosphere in the office, however, management may conclude that it has been too "soft," and so start to "crack the whip." The scenario ends with the breakdown of what any group dearly needs for survival under harsh circumstances – mutual trust among its members.

Then there are the dilemmas of diversification. Companies faced with declining growth in their proper business attempt to diversify. It is easier to move into fields adjacent to the current one, but areas that are close to the main line will have less of a future. By contrast, more distant fields offer rosier futures, but are more difficult to enter due to lack of the requisite resources in-house. One option here is acquisition of a Company that does have the needed resources, but first-time entry through such acquisitions often ends in withdrawal due to a vast difference of corporate culture.

In light of such problems, it may be concluded that changing the corporate culture is certainly not an easy task and not the primary objective of reform or renewal. Nevertheless, it was also seen above that the corporate culture has a great influence on the promotion of corporate renewal and business process innovation. What are the keys to remolding this apparent immutable? Recent studies suggest that the single biggest element is a change at the top, followed in order by a keen sense of crisis triggered by changes in the business environment, and organizational reform and redistribution of authority.

<ul style="list-style-type: none">• Taking up the challenge of cultural reform

Expression of corporate culture in terms of degrees of organizational and strategic vitality

Below, we present a concrete method for reform of the corporate culture that proceeds from its attributes as described above. Study Team is using a database of information for the last few years gathered from about 80,000 employees in a total of 300 companies to quantify corporate culture in terms of "degree of vitality" as an indicator. Corporate culture is defined with reference to two such degrees of vitality, which together form a coordinate axis.

One is the degree of strategic vitality. It is manifested by indicators linked with the corporate result (i.e., rate of revenue increase, rate of profit increase, and capital profit rate), and expresses the enthusiasm for adoption to the environment. It may be regarded as an indicator of

the quantitative features expressing something along the lines of the company's degree of satisfaction.

The other is the degree of organizational vitality. It is manifested by indicators for items such as employee autonomy and the organizational openness, and has often been used in the past for diagnosis of the corporate culture.

These two axes (degree indicators) each comprise sub-indicators called "items." These items number 10 for degree of strategic vitality on the vertical axis and five for degree of organizational vitality on the horizontal axis. The composite vectors for these items determine the respective degrees of vitality (refer to Table 1).

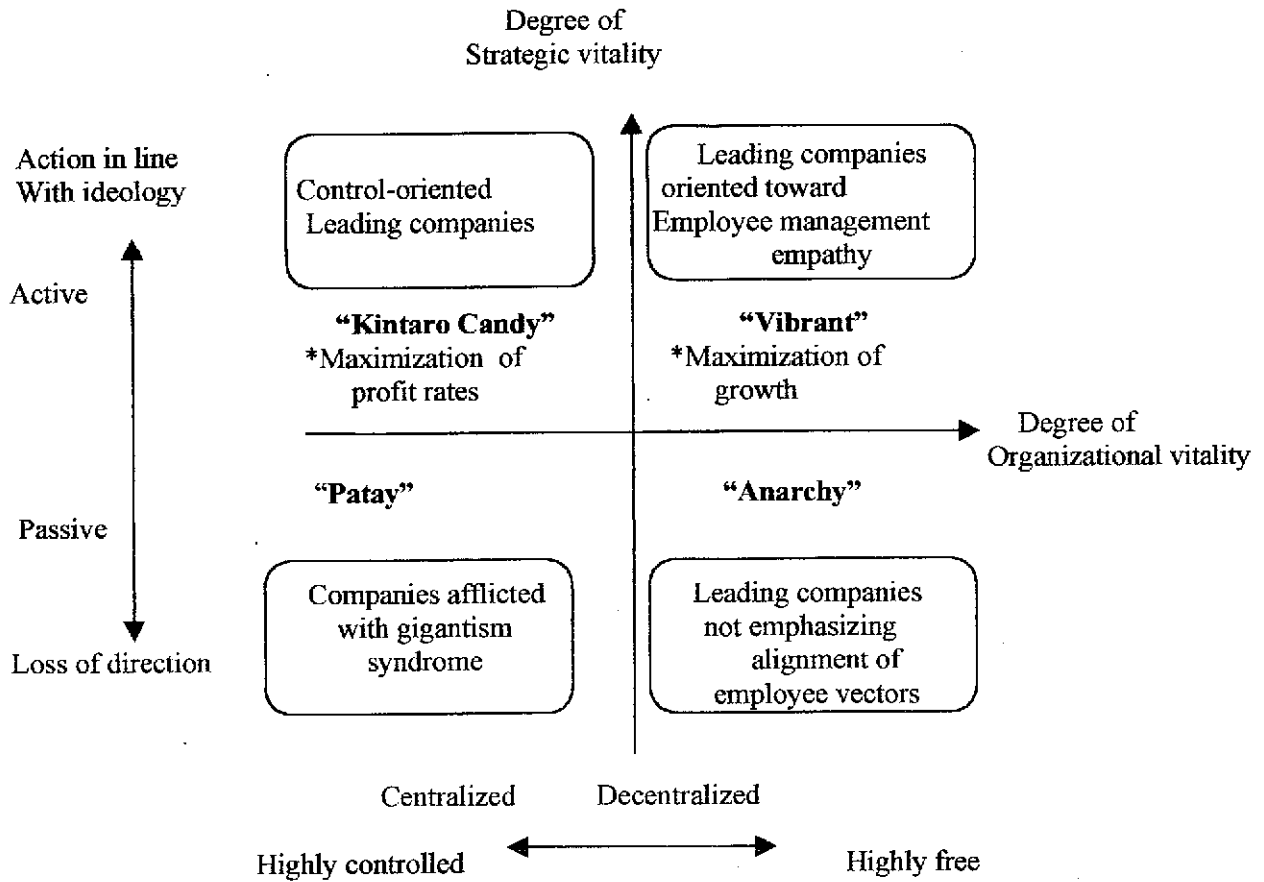
The different combinations of degrees of strategic and organizational vitality on the coordinate axis produce four main types of corporate culture. The "vibrant" type (upper right hand quarter) is that of first-rate companies where there is a good agreement between individual and corporate goals. However, very few companies can be placed in this quarter. The "Kintaro" type (upper left hand quarter) has a pronounced streak of administrative control, and is typified by companies that are managed from the top down and turn in fairly good performances. It is prevalent among leading companies of medium standing and those listed companies that are owner-run (refer to Figure 1).

The types in the two lower quarters have lower degrees of strategic vitality. The "anarchy" type (lower right hand quarter) is found in companies where employees have a high degree of individual autonomy but are liable to be going in different directions. It is prevalent among manufacturers depending heavily on research and development, ad agencies, design offices, consulting firms, and other enterprises deriving much of their drive from the ingenuity of individuals. Most problematic is the culture with a plethora of rules without reason and a jungle of procedures in companies afflicted with the gigantism syndrome (lower left hand quarter: "Patay" type). It may be added that the items of leadership for the analysis of the leadership of the organization (refer to Table 2).

Table 1 Sub-indicators (items of corporate culture)

Degree of strategic vitality	
1) Strategic brains	: Depth of strategic thought centered around management on the job.
2) Ideological leadership	: Degree of actualization of management ideology.
3) Active reform	: Stance for positive action for response to changes in the external environment.
4) Discharge of responsibility	: Degree of eff. execution of assigned duties & roles.
5) Merit orientation	: Emphasis on actual competence instead of seniority, academic achievement, or other such attributes.
6) Improvement campaigns	: Degree of implementation of business process "Kaizen," QC, and other activities for improvement
7) Aspiration	: Level of aspirations for the future of the company and the business.
8) Definition	: Clarity of the definition of authority and responsibility, and of the related system of assessment.
9) Long-term outlook	: Degree of emphasis on the long term as opposed to the short term
10) Education	: Extent of human resource development, OJT, etc.
Degree of organizational vitality	
1) Delegation of authority	: Extent of delegation of authority to subordinates.
2) Respect for dialogue	: Degree of respect for dialogue with subordinates on the floor; ease of constructive opposition.
3) Appropriate Regulation	: Appropriateness of rules for exec. Of the business process; fairness of control & system operation by Superiors.
4) Respect for the Individual	: Degree of respect for individual autonomy.
5) Tolerance of Failure	: Degree of tolerance of failure & linkage of failure to improvement; extent of comeback by those committing failure.

Figure 1 Four types of corporate culture



Source: JICA Study Team

Table 2 Supplement items of management leadership

1) Consideration	:	Ability to understand subordinate's feelings, troubles, and problems
2) Presentation of goals	:	Presentation of specific goals to subordinates
3) Power of Influence	:	Power to negotiate with other units and superiors of the same unit, and to lead a team forward.
4) Grooming	:	Ability to present an example; stance of and competence in grooming subordinates.
5) Pressure to achieve	:	Ability to motivate for achievement of tasks

Source: JICA Study Team

Appendix E-6 Result of DCC on Entire Farmers Organizations of the Study Area

E-6-1 Application of Diagnosis of Corporate Culture (DCC)

Diagnosis of Corporate Culture (DCC) has adapted a total of 44 farmers organizations in the Study area, out of which 22 are MPCIs and the remaining are support organizations such as IGLOs, RICs and ASGs. Total number of respondent is 633, which consists of 231 male and 261 female (refer to Table 3-4-2).

DCC will numerate the organizational vitality applying two-measurement axes called "Strategic Vitality" and "Organizational Vitality". "Strategic Vitality" reflects the organization's culture, which correlate with business achievement (coefficient rate between "Strategic Vitality" and company profit is 0.69), while "Organizational Vitality" measures more on smoothness of communication. "Strategic Vitality" is composed of 10 sub-indicators and "Organizational Vitality" includes 5 sub-indicators. DCC is fully computerized package program and the result of which is completely objective and neutral (refer to Appendix E-5).

Analysis was made based on the empirical findings, which were obtained from former experiences of DCCs on Asian companies/cooperatives. DCC has already covered a total of more than 300 organizations with more than 80,000 respondents.

E-6-2 Result of the DCC on entire farmers organization of the Study area

(1) "Strategic Vitality" of Farmers Organization

"Strategic Vitality" of farmers organization in Isabela Province is rather high except "Long-term outlook". It means that the farmers are not considering their organization with long-term expectation. Generally, this phenomenon usually brings about a scrap-and-build type idea toward the organization (refer to Figure 3-4-1).

(2) "Organizational Vitality" of Farmers Organization

"Organizational Vitality" of farmers organization in the Study area indicates that there are noteworthy problems on "Delegation of Authority", "Respect of Dialogue", "Appropriate Regulation" and "Tolerance of Failure". Empirical law suggests that these problems are attributed to lack of proper rules and solved by the improvement of by-laws or personnel

administration system of the organization (refer to Figure 3-4-2).

(3) Vitality by Beneficially Type: ARBs feel more “Constrained” than non ARBs

All indicators on “Organizational Vitality” for ARBs are lower than those for Non-ARBs. It is supposed that non-ARBs still have a stronger political power in the organization. On the contrary, ARBs feel more constrained in the community (refer to the graphs in the succeeding pages).

(4) Vitality by Title: “Merit Orientation” is not thorough

“Merit Orientation” is not penetrated thoroughly among the organizational members. It is considered that the management staffs of organization are not always selected through merit system but through seniority or other political interventions. Dissatisfaction of the members causes lower score of “Strategic Brains” and “Discharge of Responsibilities” (refer to the graphs in the succeeding pages).

(5) Vitality by sex: No Gender Problem

There is no remarkable gender problem in the organization. Female members are treated equally, and are satisfied with “Delegation of Authority” (refer to the graphs in the succeeding pages).

(6) Vitality by age: No difference

There is no significant difference by age (refer to the graphs in the succeeding pages).

(7) Vitality by Education attained: Educational background is still an important factor

Generally, as the educational background gets higher, the “Strategic Vitality” also marks higher. It was observed that the members with lower educational background have no communication gap in the community, however they feel inferior toward the segment of higher profile as indicators on “Strategic Vitality” show. It is noted that “Strategic Vitality” for elementary undergraduate is low. The fact that both “Strategic Brains” and “Definition” is low means he/she is unable to understand what he/she has to do, and how he/she has to do. Also low score of “Ideological Leadership” indicates that he/she does not know what the cooperative

is (refer to the graphs in the succeeding pages).

(8) Vitality by annual income: The income level goes higher, the presence increases more.

There is tendency that the increase of "Organizational Vitality" coincides with increase of annual income. It is probably attributed from the fact that the members with high-income level have a bigger opportunity to be selected as management staff of the organization (refer to the graphs in the succeeding pages).

(9) Vitality in terms of membership: No difference

There is no significant difference in terms of membership (refer to the graphs in the succeeding pages).

(10) Vitality by number of dependent: No difference

There is no significant difference by the number of dependent (refer to the graphs in the succeeding pages).

(11) Vitality by experience of training from DAR: Effective

PMES and Advanced training seem to be considered to increase "Strategic Vitality". Trained members have a higher "Strategic Vitality" than those who did not. It means that a series of training from DAR is effective and contributing to the progress of the cooperative (refer to the graphs in the succeeding pages).

(12) Vitality by experience of training from NGOs: Not all are effective

It is observed that there is no significant difference of vitality by experience of training from NGOs. Actually, some NGOs are from commercial sectors and train farmers for sale and promotion purposes. Farmers aware that not all NGO's training are effective to increase the income (refer to the graphs in the succeeding pages).

(13) Vitality by availability of irrigation water: Spiritual wannabes

When organizational vitality is compared, it is observed that the ARCs with irrigation

facilities generally position at higher level in “Strategic Vitality”. However, the analysis shows that it is not inevitably true that farmers who are enjoying irrigation water have higher vitality than those who have not. The result of DCC indicates that farmers who avail of irrigation water have lesser “Strategic Vitality” than those who did not. It might be true that the farmers without irrigation water have a killing spirit, while farmers with irrigation water are satisfied with it, and are a bit dull in business operation (refer to the graphs in the succeeding pages).

(14) Vitality by availability of dry yard: Owners are active

“Strategic Vitality” for the owner of dryer positions at highest level followed by who are using basketball court or Barangay hall. Farmers who are drying their produce at cemented road or selling it without drying have a lower score (refer to the graphs in the succeeding pages).

(15) Vitality by credit source: Availability of alternative credit sources strengthens “Strategic Vitality”

Farmers who have alternative credit sources have higher “Strategic Vitality” than those who have single credit source. The segment that is lending money from cooperative marks high score at “Definition”, while “Strategic Brains”, “Active reform” and “Improvement Campaign” are low. It means that the loan from cooperative is first hand credit that does not require a tough effort (refer to the graphs in the succeeding pages).

(16) Vitality of IA members and non-IA members: Wannabes are more spiritual

Like an availability of irrigation water discussed above, farmers who do not belong to irrigator’s association (IA) have higher “Strategic Vitality” than IA members. It is considered that farmers, - once they got irrigation water -, become selfish and independent. It seems to be the tendency of the farmers in the Study area that they will unite as far as they feel something run-short, but will unfasten mutual ties when they get satisfied (refer to the graphs in the succeeding pages).

E-6-3 Vitality by Organization

Organizational vitality was evaluated by organization. For comparison purposes, multi-purpose cooperative (MPCI) and supportive organization were separately analyzed. The analysis is detailed in the next section.

E-6-4 Evaluation of Organizational Strength for Existing Cooperatives

(1) Methodology

The result of DCC was combined with the result of organizational movement survey. The organizational movement is the result of direct interview to the organizations that was conducted in the field survey by the project consultants.

The reason why the organizational movement aspect was allowed for is i) DCC is one of the time-section analysis so that it is difficult to measure the movement of organization, ii) the number of samples for DCC is limited only to 15-18 for each organization, and iii) the future plan should be formulated based more on time-series movement than on time-section positioning.

The organizational movement can be measured by applying the following criteria.

- i) BODs' eagerness on the presentation
- ii) Availability of coop related document
- iii) Theoretical presentation by BODs'
- iv) Availability of reasonable future plan and,
- v) Rapid and accurate response toward Consultants' request

Since the measurement of organizational movement is a subjective one, the result is expressed by only 4 types of sign; viz.

↗ “ indicates the vitality is “Upturn”, ↘ “ illustrates the vitality is “Downturn”,
→ “ symbolizes the vitality is “constant”, and “ ↓ “ means the organization is already
“Patay” (dead).

(2) Multi-Purpose Cooperatives (MPCI)

Out of 22 MPCIs evaluated by DCC, 6 are positioning on “Vibrant” dimension, 7 are on “Kintaro”, 6 are on “Anarchy”, and the remaining 3 are on “Patay”, respectively. The organizational movement indicates that 8 are on “Upturn”, 5 are on “Constant”, 6 are on “Downturn”, and 3 are on “Patay”. Thus, the following 3 MPCIs are evaluated as vital from both criteria.

3.4 Bantug Petines MPCl

3.5 San Manuel ARC MPCl

3.6 La Suerte MPCl

Andarayan MPCl and Epiphany MPCl follow by above three MPCls (refer to Figure 3-4-3 & Table 3-4-3).

(3) Support Organizations

Out of 22 support organizations evaluated by DCC, 4 are on "Vibrant", 8 are on "Kintaro", 9 are on "Anarchy", and the remaining 1 is on "Patay", respectively. The organizational movement indicates that 5 are on "Upturn", 9 are on "Constant", 5 are on "Downturn", and 3 are on "Patay". La Suerte RIC is evaluated as vital from the result of DCC and organizational movement survey. Nasa Green Ladies and San Ramon RIC follow by La Suerte RIC (refer to Figure 3-4-4 & Table 3-4-4).

E-6-5 Leadership Analysis

DCC also evaluates the leadership of organization. It is not always true that superior organization has capable leaders. The following four examples are selected from each dimension resulted from DCC analysis.

(1) San Miguel MPCl (San Miguel Buros ARC, DCC=Vibrant, Movement=Constant)

Leadership of overall cooperative is rather high in general except "Presentation of goals" and "Power of influence". However, the leadership of president has the following problems (refer to Appendix E-7).

- The coop members are feeling that the president provides "Presentation of goals" fairly, but there is no such feeling among BODs.
- On the contrary, BODs are feeling that the president has "Power of influence", but the members are not feeling so.
- Both members and BODs feel the president does not have "Consideration".

(2) Dipacamo-Parawan MPCl (Dipasivi Cluster, DCC=Kintaro, Movement=Upturn)

As a whole, the indicators of leadership are contrary to San Miguel MPCl. Although the indicators on "Presentation of goals" and "Power of influence" are higher than the average,

other indicators are below it. The evaluation toward the president has a big gap in "Grooming", viz. the members feel that the president is good at grooming subordinates, while the BODs do not think so. It is probably true that the president regards BODs as same capability with himself, so that he does not consider the necessity of grooming BODs (refer to Appendix E-7).

(3) Epiphany MPCI (Minagbag ARC, DCC=Anarchy, Movement= Upturn)

The problem of this cooperative is that the members conceive this as lack of "Consideration" and "Power of influence" for their bosses. On the other hand, the bosses are thought to have a capability on "Presentation of goal" and "Grooming.

Epiphany MPCI is counted as one of the most advanced cooperatives in the Province, however, it is observed that only the BODs repute leadership of the president and the members are feeling opposite way. It is deemed that there is some communication gap between BODs and members (refer to Appendix E-7).

(4) Namnama MPCI (Dainmao ARC, DCC=Patay, Movement=Patay)

Leadership in the cooperative is scarce and only "Consideration " is above average. It means the leaders in cooperative are seen as merely kind persons without business capabilities. The president of cooperative is considered as one. Judging this case from the former precedents of DCC, it is impossible for the cooperative to survive without changing the management staff or reorganizing it immediately (refer to Appendix E-7).

E-6-6 Organizational Vitality of Irrigators' Association (IA)

Out of 21 ARCs in the Study area, 8 ARCs have National Irrigation System (NISYS) and a part of one ARC (18. Dalena Simanu ARC) is covered by Communal Irrigation System.

The result from the DCC indicates that generally, both strategic and organizational vitality is higher in the ARCs with irrigation facilities than those without facilities. The major reason why the result of DCC is applicable to evaluate the IA organization is that the following customs are commonly observed in the Study area.

3 in the ARC with irrigation facilities, the members of IA is also belonging to the cooperative, and

Table 3-4-1 The Present Situation of Farmers Organization in the Study Area

ARC	Name of MPCI	Year of Establishment	Number of Membership	Name of Supportive Organizations**	Year of Establishment	Number of Membership	ARC	Name of MPCI	Year of Establishment	Number of Membership	Name of Supportive Organizations**	Year of Establishment	Number of Membership
1	Lagunan ARC	1988	119	Lagunan RIC	1989	53	12	Luzon MPCI	1990	31	Luzon RIC	1994	100
2	Quilang ARC	1993	75	Quilang ARBA	1984	50					Luzon Women's Club	1994	100
4	San Manuel ARC	1990	141	San Manuel IGLO	1989	38					Luzon IGLO	1994	100
				San Manuel RIC	1988	38					Damayran	1989	100
5	San Miguel Ramon ARC	1988	78	Nasa Auto Savings Green Ladies Organization	1984	58	13	None			Progreso RIC	1996	78
				San Miguel Ramon RIC	1984	56	14	Yeban Norte MPCI	1988	238	Yeban Norte IGLO	1992	116
				Sarabang Kabababaa' Ng San Ramon (SAKARA)	1983	45		Yeban Sur MPCI	1989	50	Senior Citizens Organization	1982	20
6	Rizal-Annulungan ARC	1988	230	Rizal-Annulungan RIC	1988	80					Kabakaang Barangay	1994	70
7	Isabela Settlement						15	Farmer's Credit and Dev't Coop	1990	74	Canan RIC	1989	215
7-1	La Suerte Cluster	1985	36	La Suerte RIC	1994	93	16	CAS MPCI	1991	148	Andarayan RIC	1989	25
		1998	75					Andarayan MPCI	1998	33			
7-2	DIPASIVI Cluster	1980	40	Dipacamo RIC	1982	85	17	Batang Peñones MPCI	1992	116	Batang Peñones RIC	1989	38
7-3	GENEA Cluster	1991	36	Cenea RIC	1993	150	18	San Pablo Agro-Forestry MPCI	1997	232	Sinaru Sur Bayaunhan Children's Club	1990	32
		1988	335					Farmer's Credit Cooperative	1996	34	Sinaru Sur RIC	1994	47
8	Minaogbag ARC	1989	426	Minaogbag RIC	1994	81	19	Sinaru Sur MPCI	1999	62	Sinaru Sur IGRO	1992	50
		1989	182				20	Namunana MPCI	1992	38	Dammao RIC	1989	28
9	Cebaman ARC	1991	122	Cabaran IGLO	1994	85	30	San Miguel Burgos ARC	1992	37	San Miguel RIC	1989	
				Cabaran RIC	1993	35	21	San Ramon ARC	1998	30	San Miguel IGRO	1990	
				Cabaran ASG	1994	30		San Ramon MPCI	1998	62	San Ramon RIC	1996	172
10	Caparitan ARC	1991	119	Caparitan RIC & ASG	1994	48	22	Agrarian Reform Beneficiaries Association MPCI	1983		Community Project Management Team (CPMT), Santiago	1995	58
11	Fernely ARC	1989	65	Fernely ASG	1994	38		Banquero MPCI	1993	Not Functioning	Community Project Management Team (CPMT), Banquero	1996	108
								Sabicoang MPCI	1993	Not Functioning	IGRO (x 4 Brigs)		600
											RIC (x 4 Brigs)		600

** Rural Improvement Club
 RIC Isabela Green Ladies Organization
 Auto Saving Club
 Agrarian Reform Beneficiaries Association
 ARB JICA Study Team

Table 3-4-2 Profile of Respondents on Diagnosis of Corporate Culture (DCC)

Total Number of Samples Collected (総サンプル数) : 633
 Total Number of Effective Samples (有効サンプル数) : 502

Locations (組織名別)	Locations (組織名別)	ARB(Y) or Non-ARB(N)?	Your Position (職位)
San Manuel ARC MPCJ	Banting Petimtes RIC	Yes	IBODs
Epiphany MPCJ	Banting Petimtes	No	President or Chairman
Mingbag RIC	Cenea MRCJ		Officers (Vice-President, Secretary, Treasurer, and so on)
Super MPCJ	Cenea RIC		Cooperative Member or auto savings group or women's group (RIC, Green Ladies)
Nasa Green Ladies	Dammco MPCJ		Service Period for COOP 組合員になってからの期間
Andaryan MPCJ	Dammao RIC		Less than 1 year
Andaryan RIC	La Suerte Settlement	20 or below	1
San Manuel Green Ladies	Dipasiri Settlement	21-29	62
Yebean Norte MPCJ	Dipasiri Cluster RIC	30-39	147
Yebean Norte IGRO	San Ramon MPCJ	40-49	178
Cabaruan IGLO	San Ramon RIC	50-60	79
Cabaruan Camancho MPCJ	Rizal-Amulungan MPCJ	61 or above	33
Progresso RIC	Educational Background(学歴)	Availability of Irr. Water (灌漑地か否か)	Sex (性別)
Lapogan MPCJ	University Graduate	Yes, used everyday	Male
Lapogan RIC	Vocational/College Graduate	Yes, but not really sufficient	Female
Fermely MPCJ	High School Graduate	No irrigation	No. of Dependent (給与依存者数)
Fermely ASG	Elementary School Graduate	Type of Dryer (使用乾燥施設)	1 person or none
Simany Norte ARC	Did not finish Elementary School	Cemented Road	2-3 persons
Quiling ARBA	Annual Income (年収)	Basketball Court or Barangay Hall	4-5 persons
Quiling MPCJ	P5,000 and below	Own Dryer	6 and more
CPTT	P5,000 and less than P10,000	None	Are you IA member? (水利組合に加入しているか否か)
Arba MPCJ	P10,000 less than P30,000	Loan From? (ローンの借入先)	Yes
San Miguel MPCJ	P30,000 less than P50,000	Private Lenders	No
San Miguel RIC	P50,000 less than P100,000	Cooperative	
Camar MPCJ	P100,000 less than P150,000	Private & Cooperative Lenders	
Camar RIC	P150,000 less than P500,000	None	
Luzon MPCJ	P500,000 less than P1,000,000		
Luzon RIC	P1,000,000 and more		
San Pablo MPCJ	Availability of NGO Training		
Capitirivan MPCJ	NGOからトレーニングを受けた経験の		
Capitirivan GL	Yes		
	No		

イサベラ州農地改革地域全社戦略

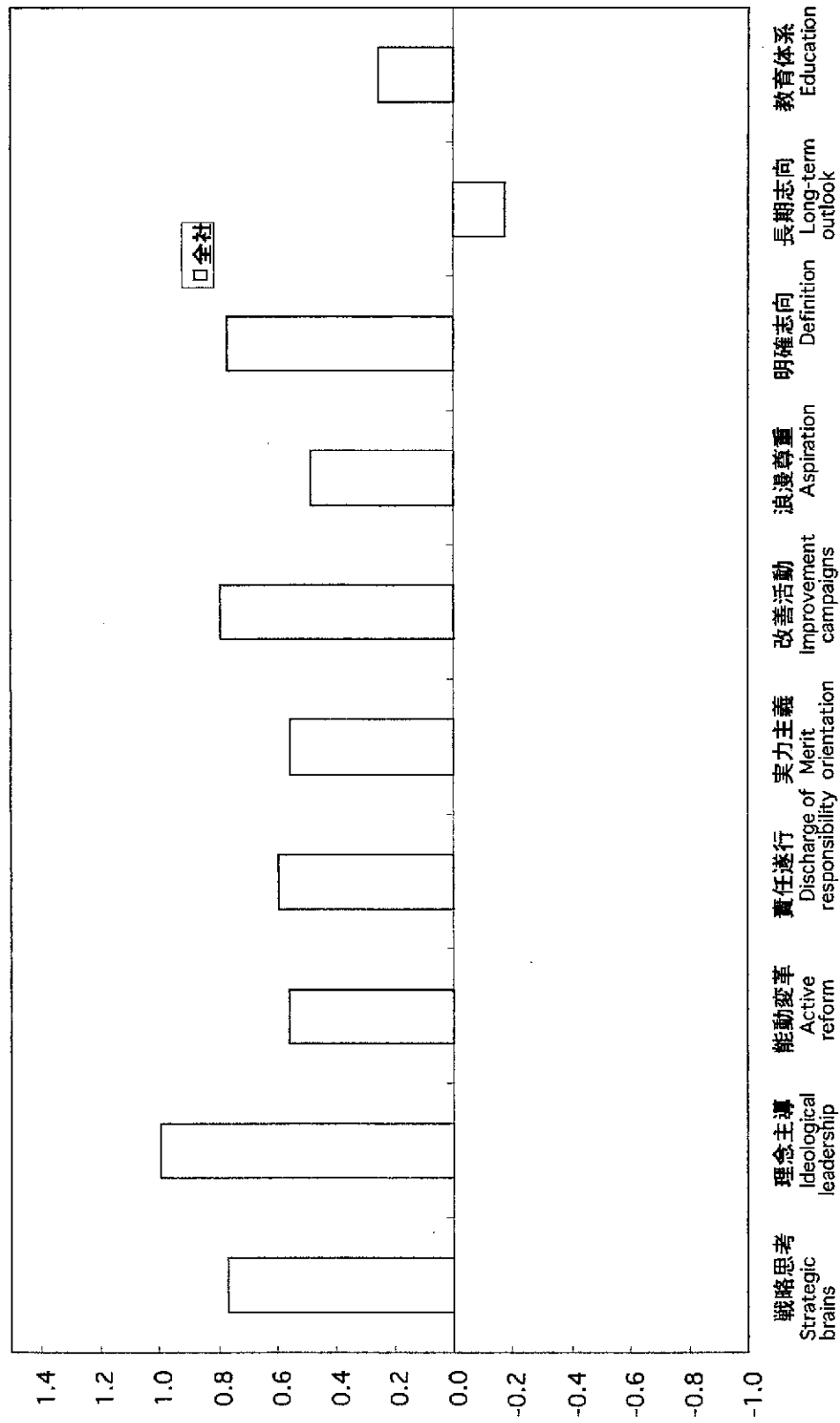


Figure 3-4-1 Degree of Strategic Vitality of all types of Farmers Organization in the Study Area

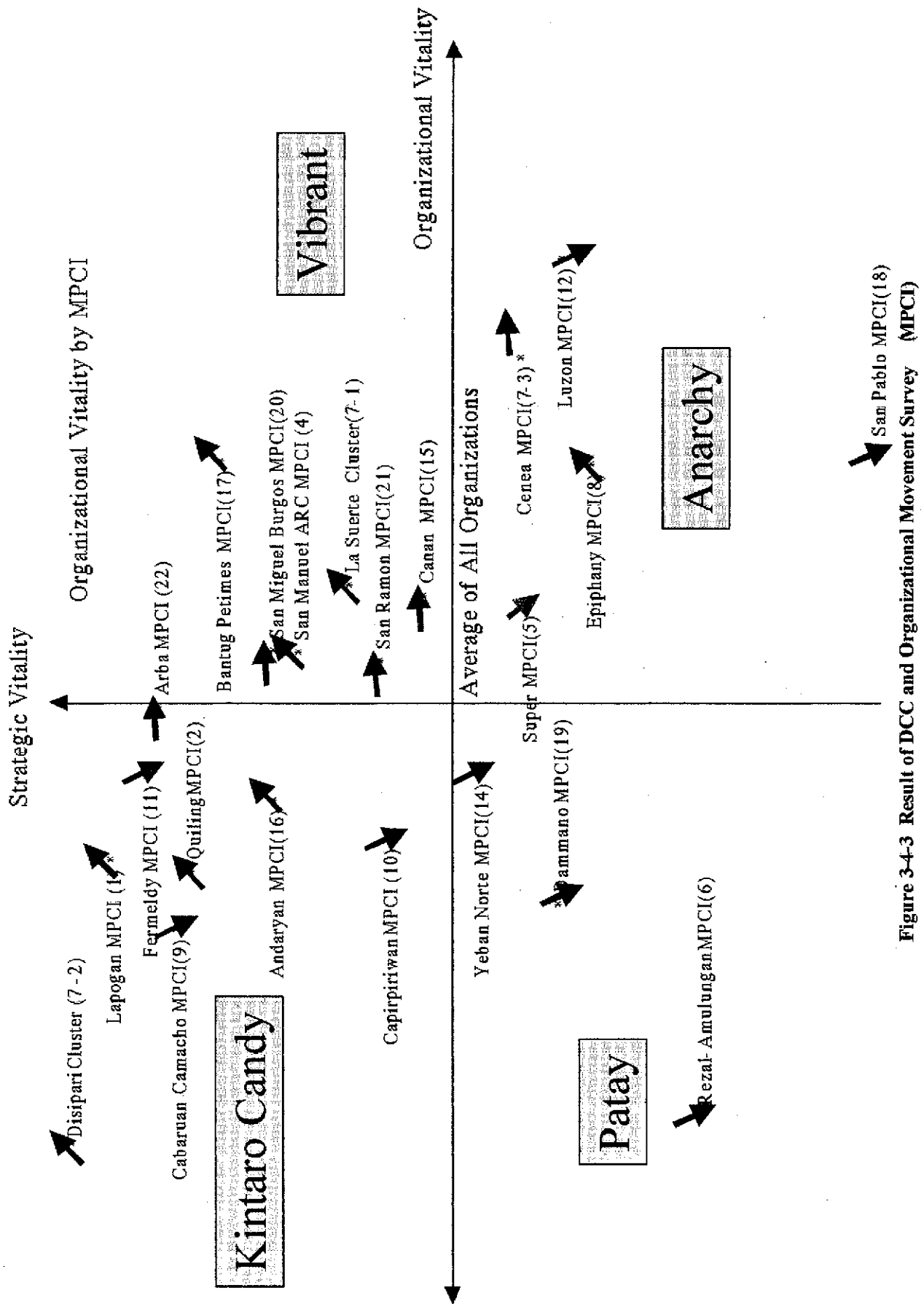


Figure 3-4-3 Result of DCC and Organizational Movement Survey (MPCl)

Table 3-4-3 Result of MPCl's Organizational Vitality Survey

No	Name of ARC	Organization Covered	Result of Diagnosis of Corporate Culture (DCC)	Movement at the Present
1	Lapogan ARC	Lapogan MPCl	Kintaro(2)	↗
2	Quiling ARC	Quiling MPCl	Kintaro(2)	↗
4	San Manuel ARC	San Manuel MPCl	Vibrant(1)	↗
5	San Miguel Ramon ARC	San Miguel Super MPCl	Anarchy(3)	↘
6	Rizal-Amulungan ARC	Rizal MPCl	Patay(4)	↓
7	Isabela Settlement			
7-1	La Suerte Cluster	La Suerte MPCl	Vibrant(1)	↗
		San Marcelo MPCl	-	↘
7-2	DIPASIVI Cluster	Dipacamo-Palawan Settlers MPCl	Kintaro(2)	↗
7-3	CENEA Cluster	Nakar ARB MPCl	-	→
		San Guillermo MPCl	Anarchy(3)	→
8	Minagbag ARC	Epiphany MPCl	Anarchy(3)	↗
		Minagbag MPCl	-	↘
9	Cabaruan ARC	Cabaruan Mannalon MPCl	Kintaro(2)	↘
10	Capirpiriwan ARC	Rang-ayan MPCl	Kintaro(2)	↘
11	Fermeldy ARC	Masuerte MPCl	Kintaro(2)	↘
12	Luzon ARC	LUZON MPCl	Anarchy(3)	↘
13	Progreso	None	-	→
14	Yeban ARC	Yeban Norte MPCl	Patay(4)	↘
		Yeban Sur MPCl	-	↘
15	Canan ARC	Farmer's Credit and Dev't. Coop	Vibrant(1)	→
16	Andarayan ARC	CAS MPCl	Kintaro(2)	↗
17	Bantug Petines ARC	Bantug Petines MPCl	Vibrant(1)	↗
18	Dalena/Simanu ARC	San Pablo Agro-Forestry MPCl	Anarchy(3)	↓
		Farmer's Credit Cooperative	-	↓
19	Dammao ARC	Namnama MPCl	Patay(4)	↓
20	San Miguel Burgos ARC	San Miguel MPCl	Vibrant(1)	→
21	San Ramon ARC	San Ramon ARB MPCl	Vibrant(1)	→
22	Viola Estate ARC	Agrarian Reform Beneficiaries Association MPCl	Anarchy(3)	→

Source: JICA Study Team

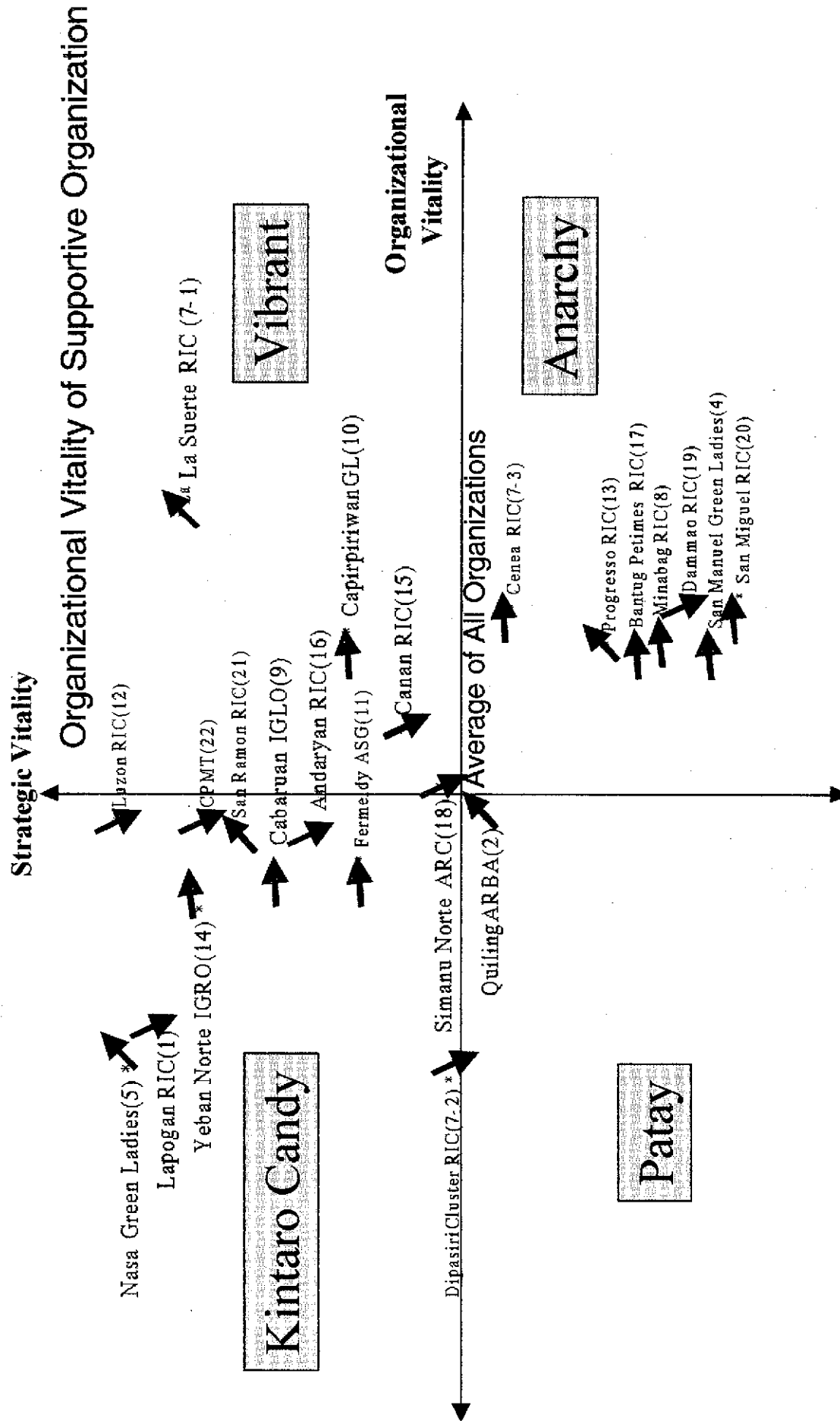


Figure 3-4-4 Result of DCC and Organizational Movement Survey (Supportive Organization)

Table 3-4-4 Result of Supportive Organizations' Organizational Vitality

No	Name of ARC	Organization Covered	Result of Diagnosis of Corporate Culture (DCC)	Movement at the Present
1	Lapogan ARC	Lapogan RIC	Kintaro(2)	↘
2	Quiling ARC	Quiling ARBA	Patay(4)	↗
4	San Manuel ARC	San Manuel IGLO	Anarchy(3)	→
5	San Miguel Ramon ARC	Nasa Green Ladies	Kintaro(2)	↗
6	Rizal-Amulungan ARC	NA	-	↓
7	Isabela Settlement			
7-1	La Suerte Cluster	La Suerte RIC	Vibrant(1)	↗
7-2	DIPASIVI Cluster	Dipasivi RIC	Kintaro(2)	↘
7-3	CENEA Cluster	Cenea RIC	Anarchy(3)	→
8	Minagbag ARC	Minagbag RIC	Anarchy(3)	→
9	Cabaruan ARC	Cabaruan IGLO	Kintaro(2)	→
10	Capirpiriwan ARC	Capirpiriwan GL	Vibrant(1)	→
11	Fermeldy ARC	Fermeldy ASG	Kintaro(2)	→
12	Luzon ARC	LUZON RIC	Kintaro(2)	↘
13	Progreso	Progreso RIC	Anarchy(3)	↗
14	Yeban ARC	Yeban Norte IGLO	Kintaro(2)	→
15	Canan ARC	Canan RIC	Vibrant(1)	↘
16	Andarayan ARC	Andarayan RIC	Kintaro(2)	↓
17	Bantug Petines ARC	Bantug Petines RIC	Anarchy(3)	→
18	Dalena/Simanu ARC	Simanu Norte ARC	Vibrant(1)	↓
19	Dammao ARC	Dammao RIC	Anarchy(3)	↓
20	San Miguel Burgos ARC	San Miguel RIC	Anarchy(3)	→
21	San Ramon ARC	San Ramon RIC	Anarchy(3)	↗
22	Viola Estate ARC	CPMT	Anarchy(3)	↘

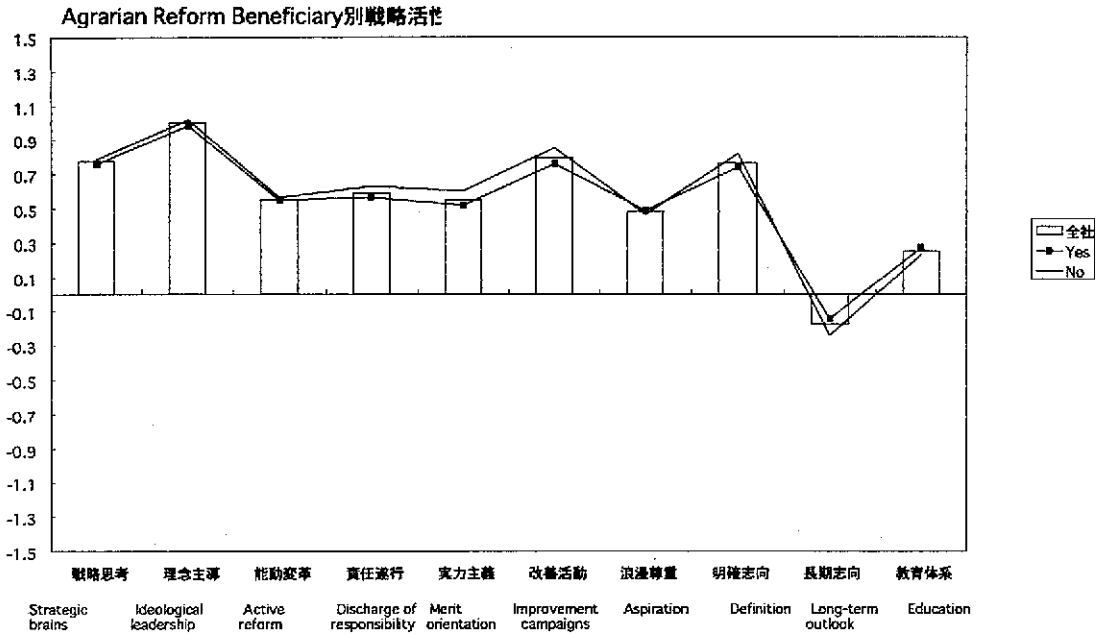
Source: JICA Study Team

Table 3-4-5 The Present Situation of IA

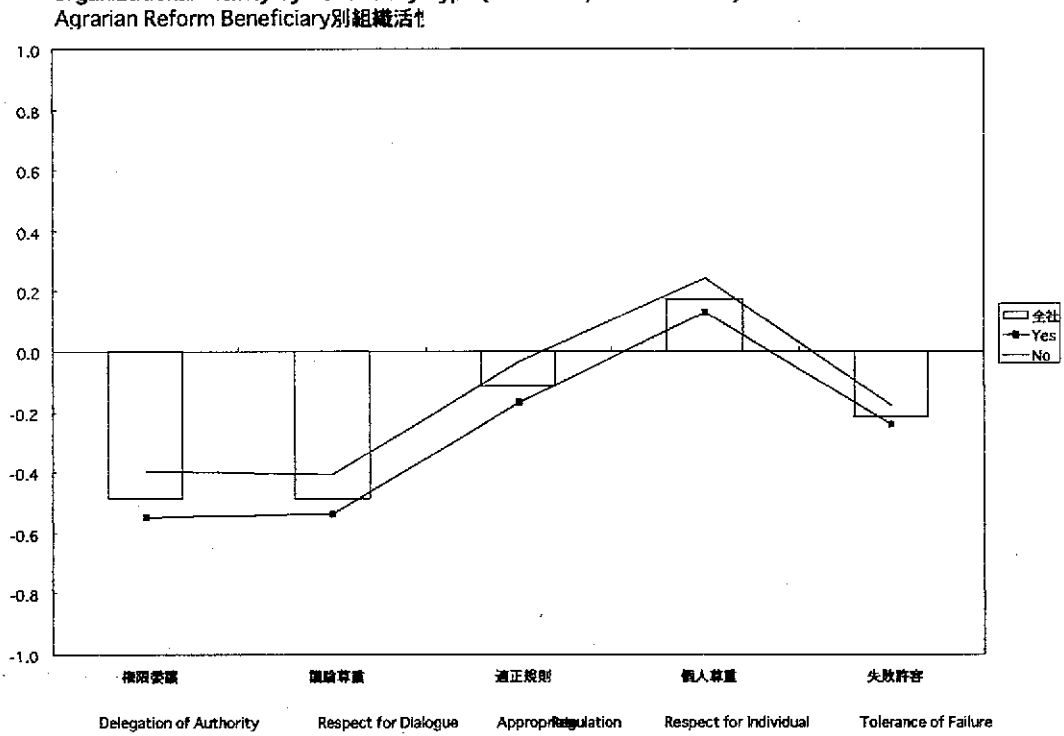
Irrigation Project/Name of System (Implemented by NLA)	Name of IA/Number	Beneficial Area	Irrigated Area		No. of IA membership	Situation
			Wet	Dry		
1) PD552	1. Usol CIS	Usol IA	60	40	15	48 Lack of water supply in dry season
	2. Sunbay Camcal CIS	Sunbay Camcal IA	650	625	256	240 Lack of water supply in dry season
	Sub-Total		710	665	271	288
2) NLA-FSDC Tie-up	1. Namnama CIS	Napapi IA	60	45	30	36 Works partially, lack of water supply
	2. Bantug CIS	Bantug-Dioton IA	150	120	108	107 Working
	3. Baramban CIS	Baramban IA	60	50	30	42 Works partially, lack of water supply
	4. Passa CIS	Passa IA	80	80	40	40 Working
	5. Bannawag CIS	Dumawag IA	130	20	18	87 Under improvement
	6. Dicamay CIS	Dicamay IA	70	70	40	65 Working
	7. Aburao CIS	Aburao IA	60	60	35	59 Finish improvement, working
	8. Capilian CIS	Capilian IA	140	90	90	86 Finish improvement, working
	9. Andayan CIS	Andayan IA	50	40	20	42 Working
	10. Narien-Salay CIS	Narien-Salay IA	60	40	40	85 Working
	11. Masipi West CIS	Masipi West IA	70	70	62	67 Working
	12. Cabanuangan CIS	Cabanuangan IA	50			57 Terminated by typhoon
	13. Sta. Isabera CIS	Sta. Isabera IA	50			37 Terminated by typhoon
	14. Simanu CIS	Pinakanawan IA	170	100	80	126 Working
Sub-Total		14 1200	785	593	936	
3) CARP-IC Project/System	1. Paculago CIS	Paculago IA	425	210	180	128 Working, expanding Irr. Area
	2. Sta. Maria CIS	Sta. Maria IA	690	185		680 Expanding Irrigation Area
	Sub-Total		2 1115	395	180	808
4) Participatory Approach Program	1. Masipi East CIS	Masipi East IA	60	45	40	45 Works partially, due to typhoon
	2. Cumabao CIS	Cumabao IA	160	120	105	126 Working
	3. Sinamar CIS	Sinamar IA	150			86 Terminated by typhoon
	4. San Lorenzo CIS	San Lorenzo IA	100			55 Terminated by typhoon
	5. Sindon-Bayabo CIS	Sindon-Bayabo IA	100			40 Terminated by typhoon
Sub-Total		570	165	145	352	
5) CIDP Project	1. Casilagan-Balacong CIS	Casilagan-Balacong IA	175	150	135	215 Working
	2. Cabisara 25&27 CIS	Cabisaras IA	100	40	20	86 Works partially, due to sedimentation
	Sub-Total		275	190	155	301
New Irrigation Project	System Total		3870	2200	1344	2685
	1. Miligaya CIP	Dibewan IA	200			105 Interrupted by LGU empowerment policy
	2. Dimasari CIP	Northern Palanan IA	310			160 Interrupted by LGU empowerment policy
	3. Casala Del Pilar CIS	Disabungan IA	250			92 Under Construction(CIDP-II)
	4. Gappal CIS	Gappal IA	800			260 Under Construction(CARP-IC)
	5. Minabang CIP	Minabang IA	50			50 Under Construction(RBAS)
Total Project		5 1610			667	
G. Total		30 5,480	2,200	1,344	3,352	

Source: NLA Isabera Office

Strategic Vitality by Beneficiary Type (Yes= ARB, No= Non-ARB)

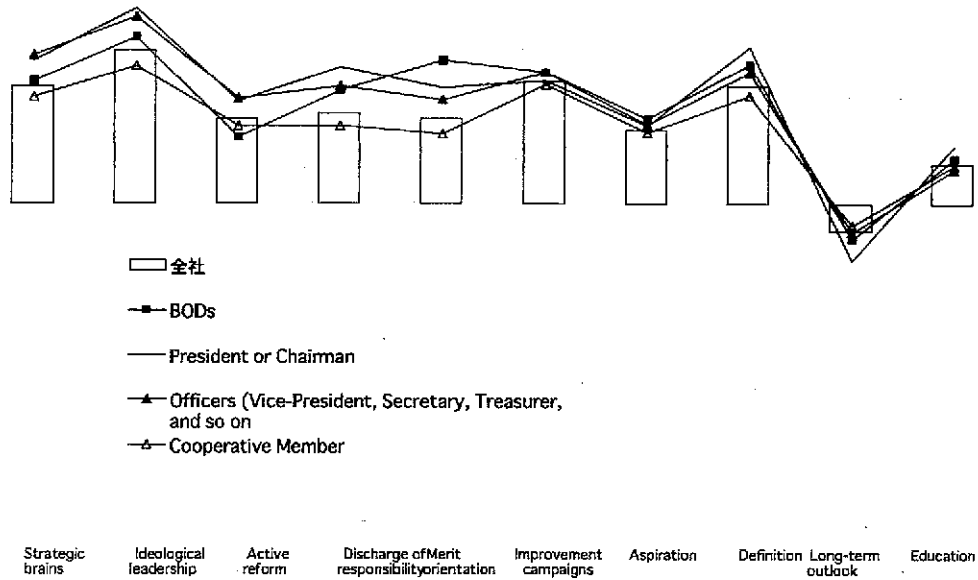


Organizational Vitality by Beneficiary Type (Yes= ARB, No= Non-ARB)

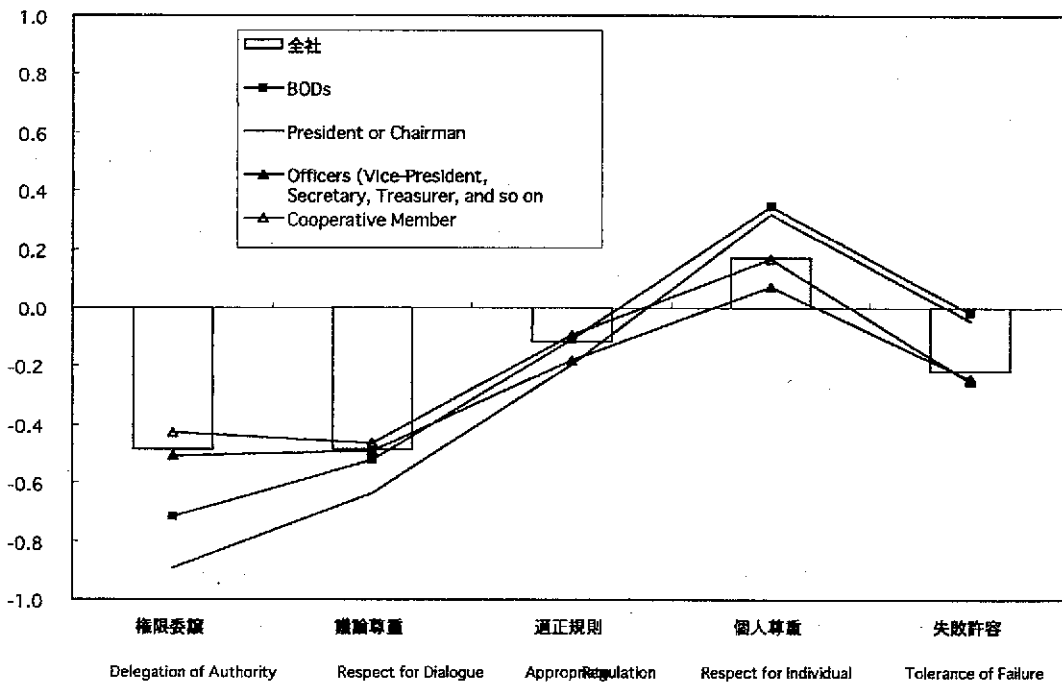


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Strategic Vitality by Position



職位別組織活性度 Organizational Vitality by Position

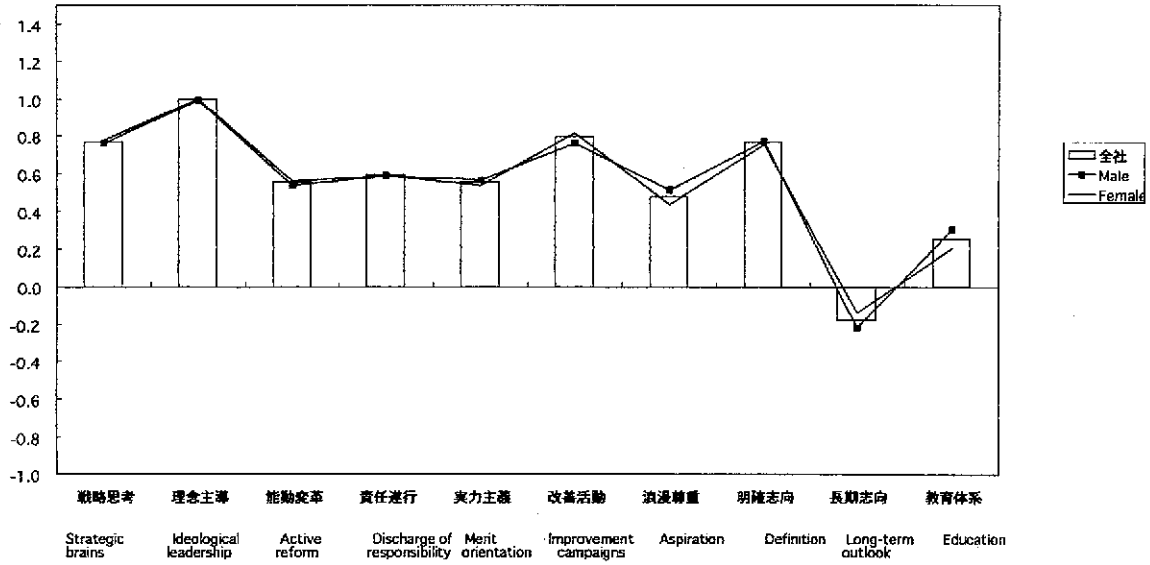


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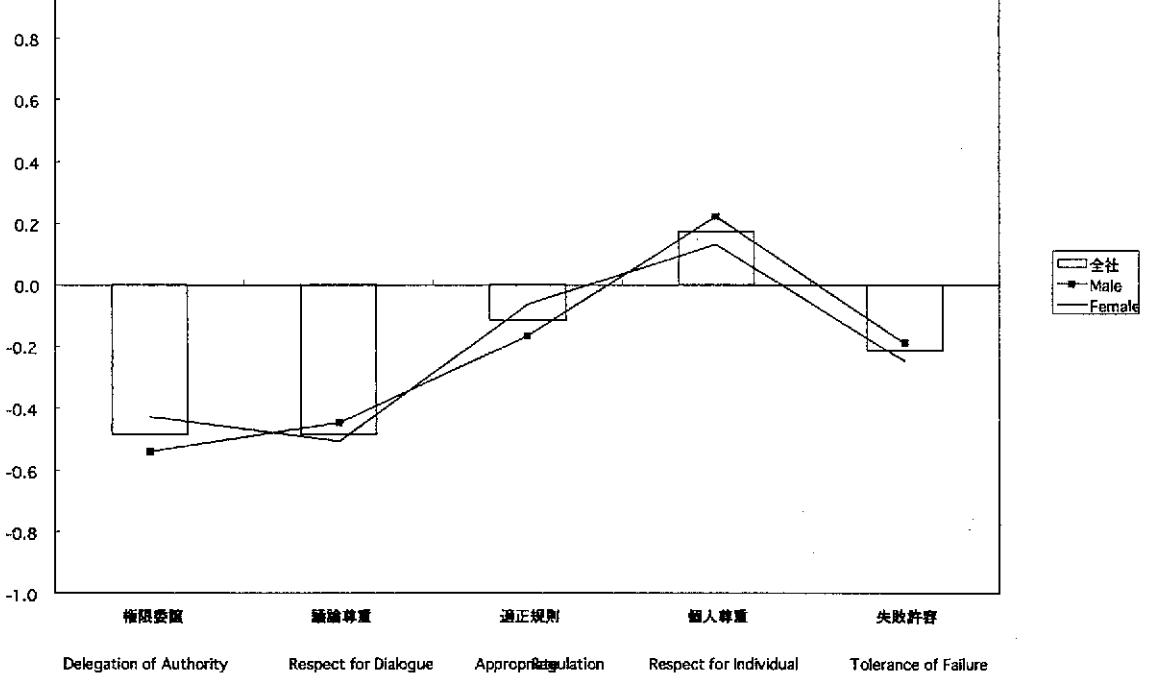
Strategic Vitality by Sex

性別戰略活性度



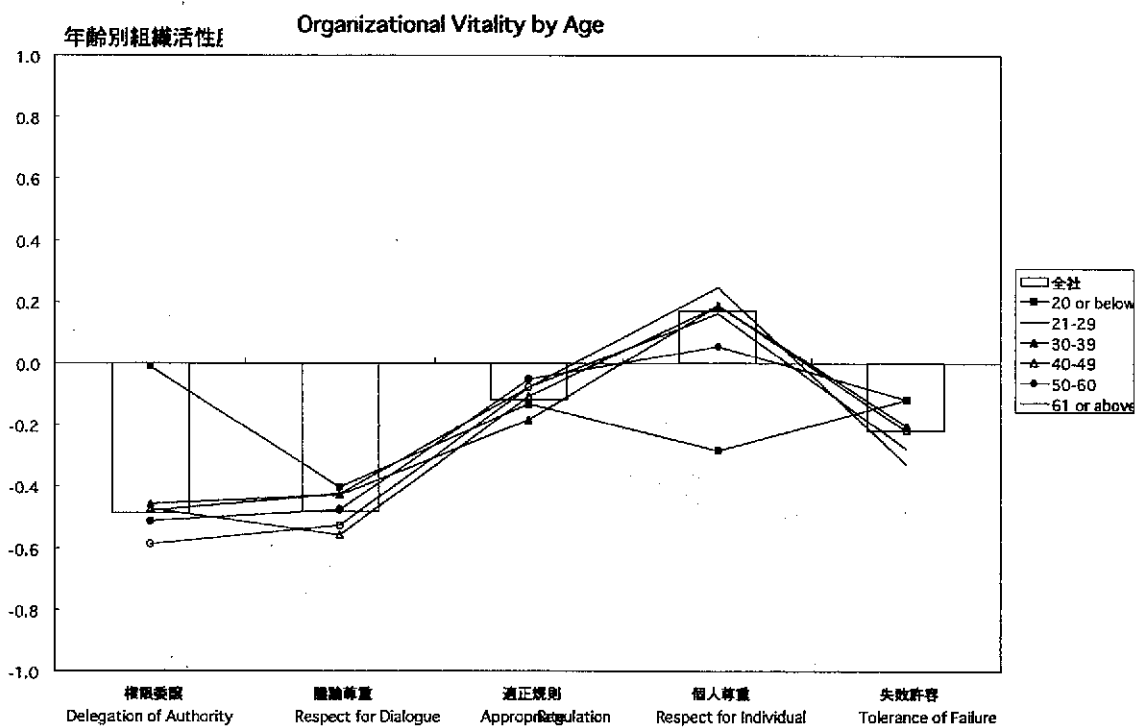
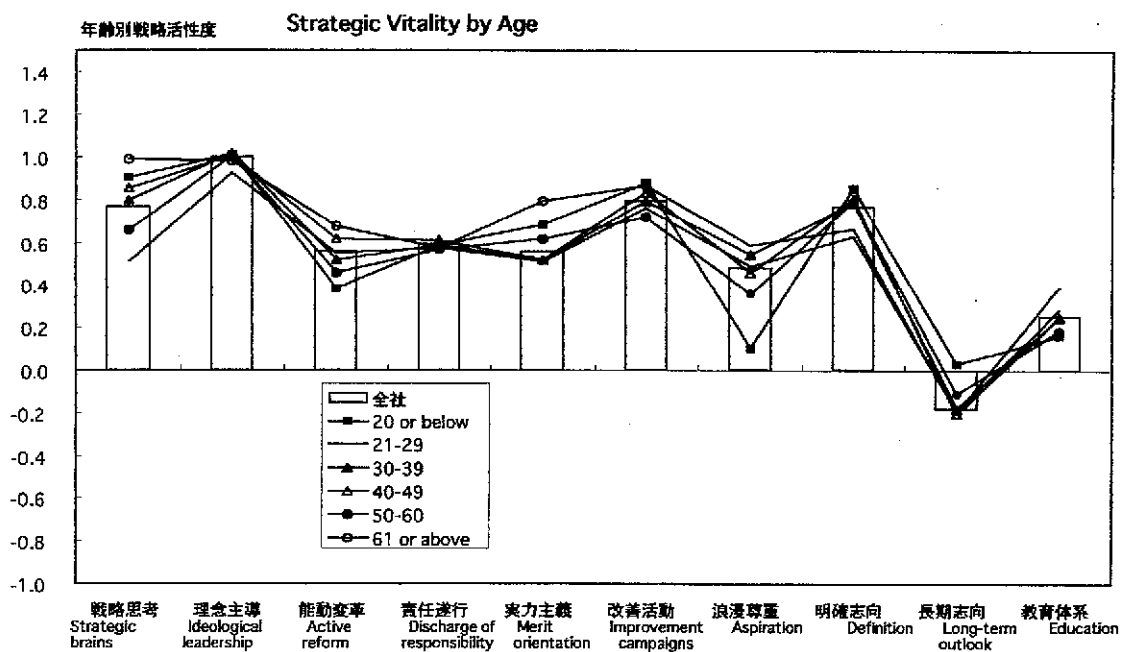
Organizational Vitality by Sex

性別組織活性度



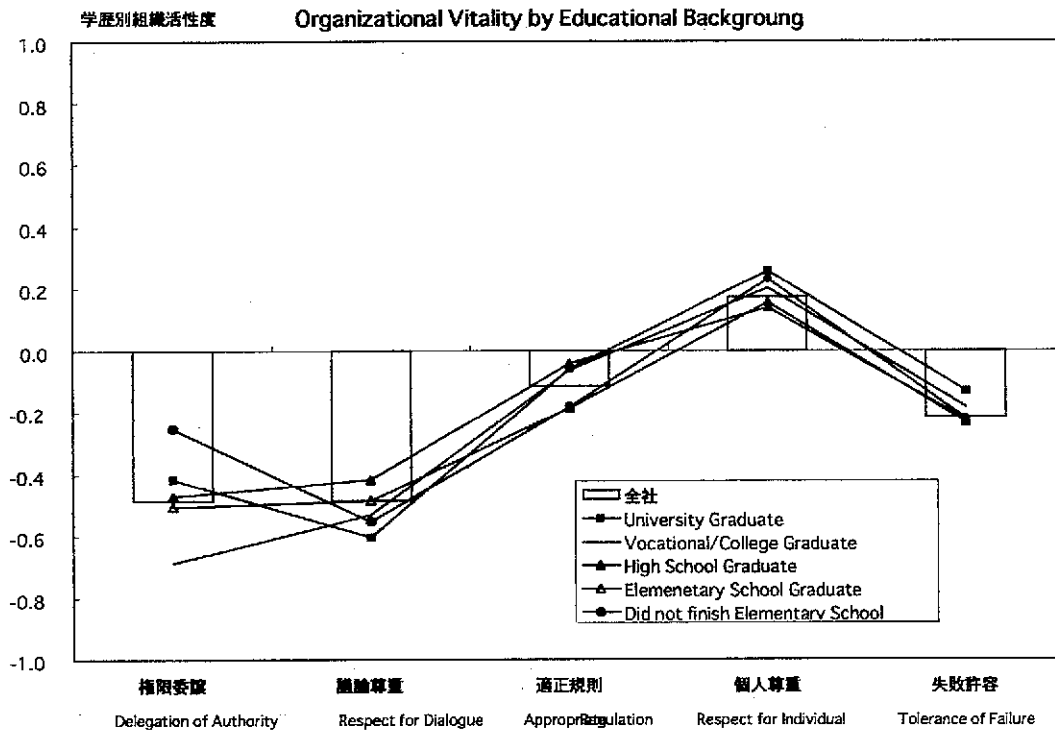
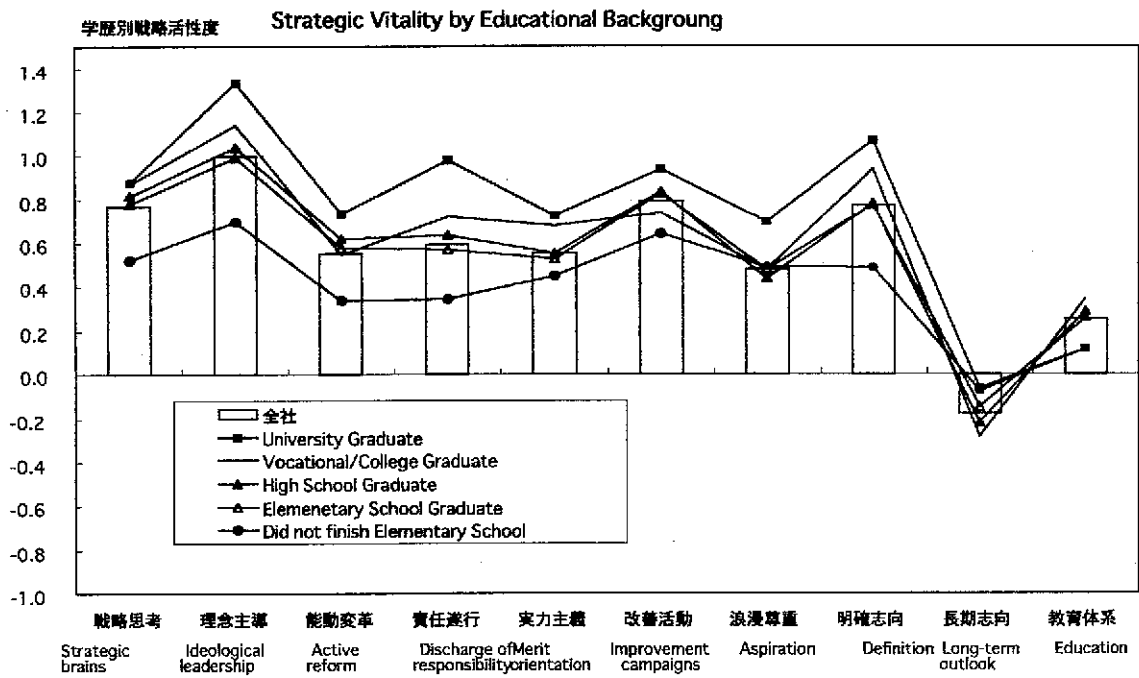
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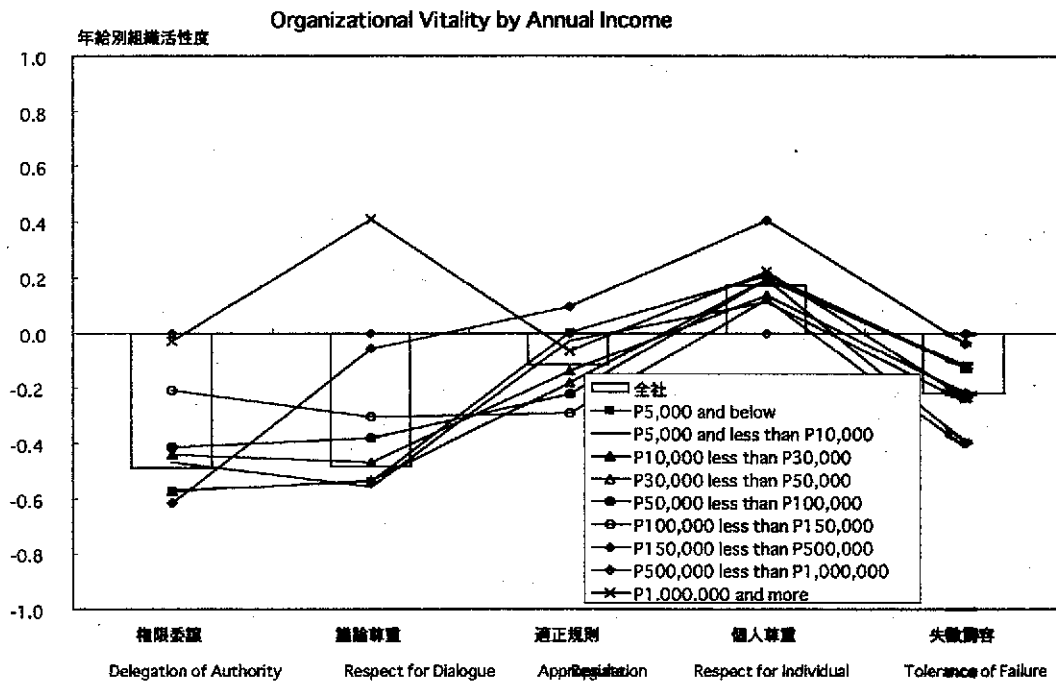
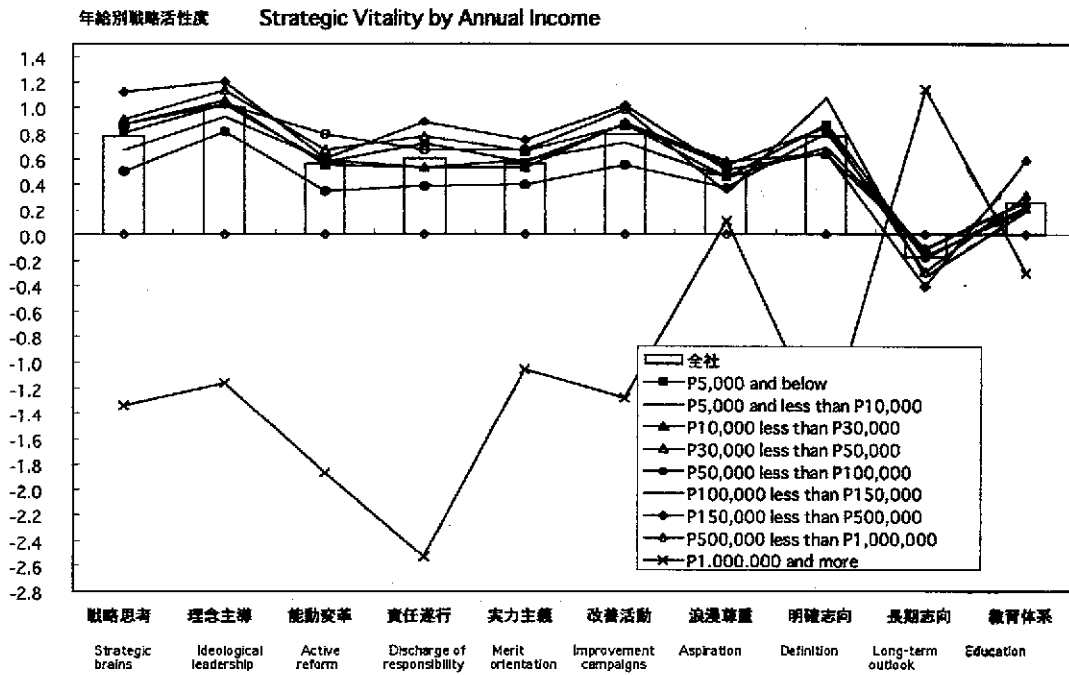
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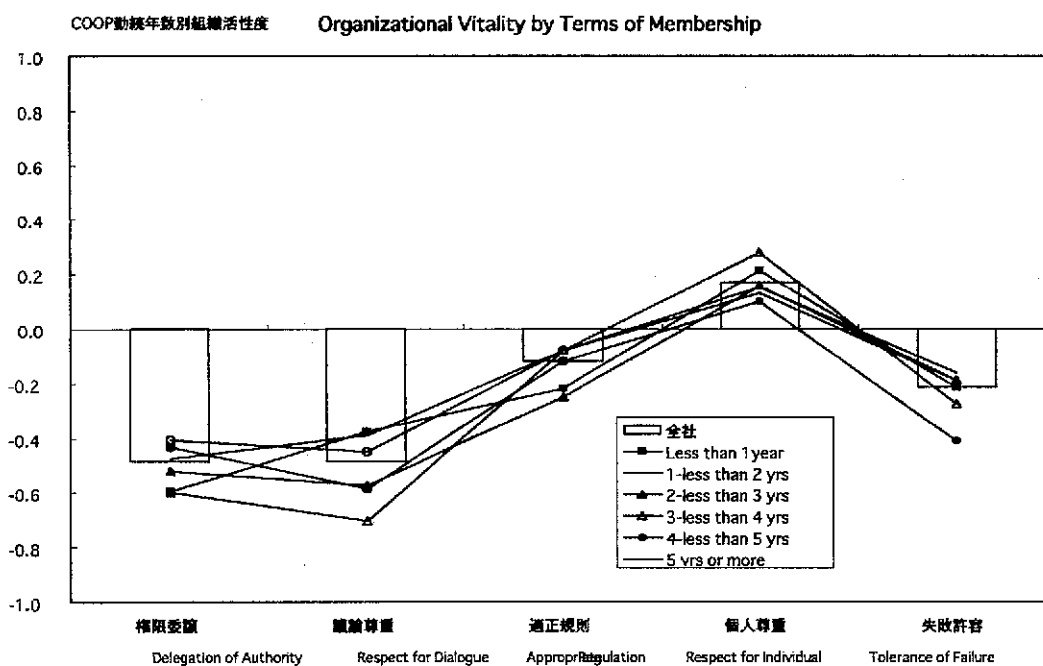
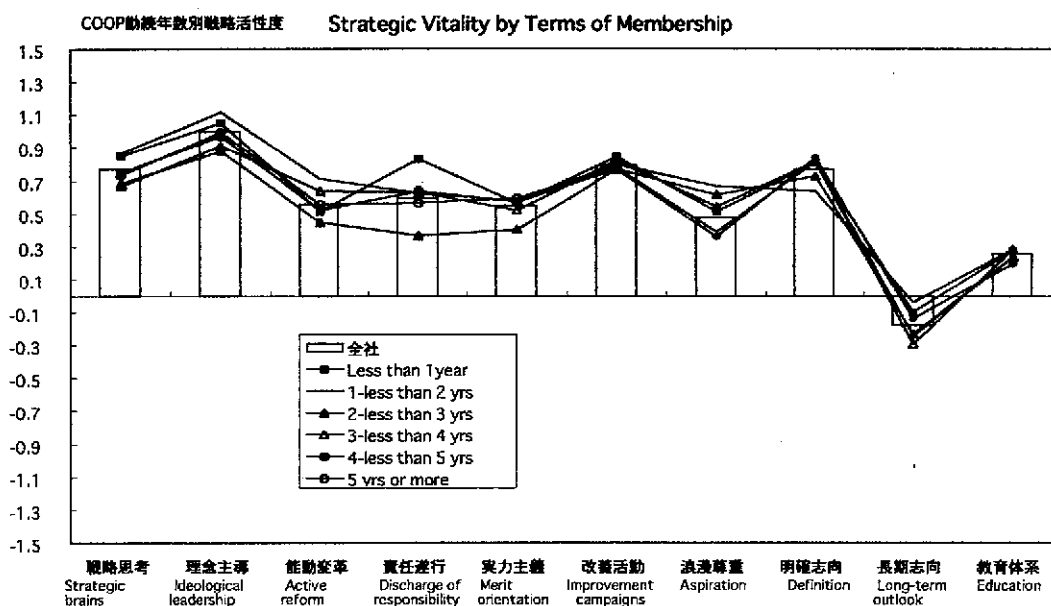
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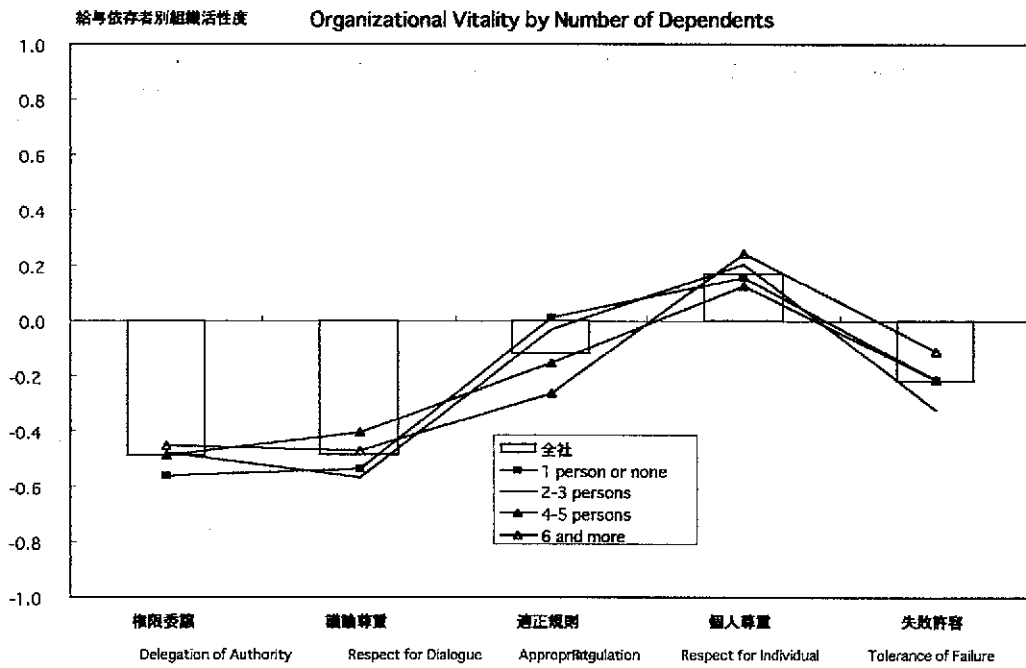
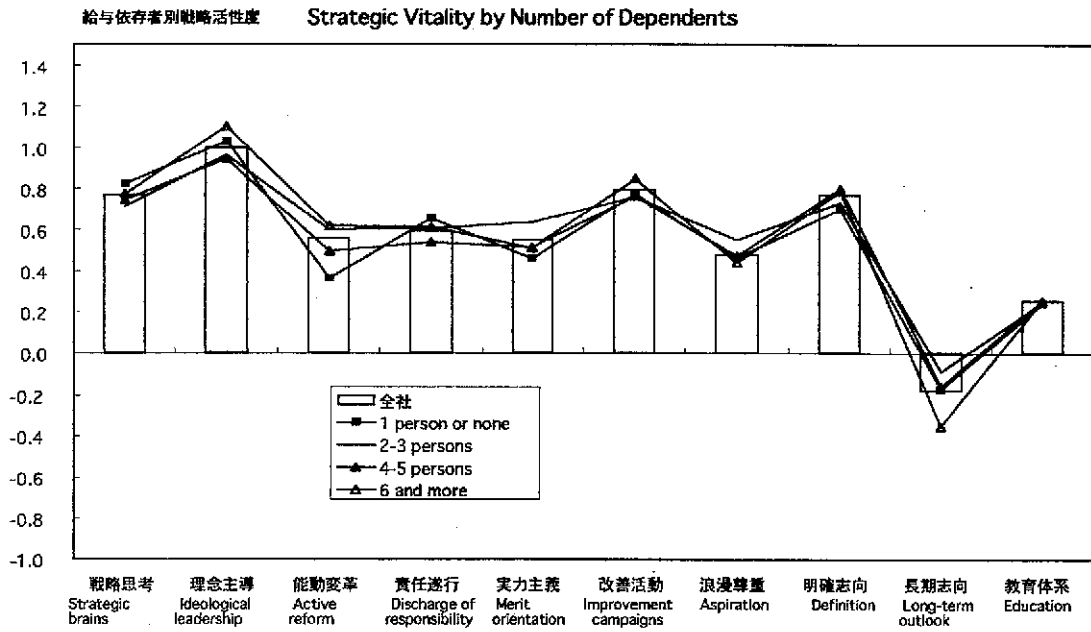
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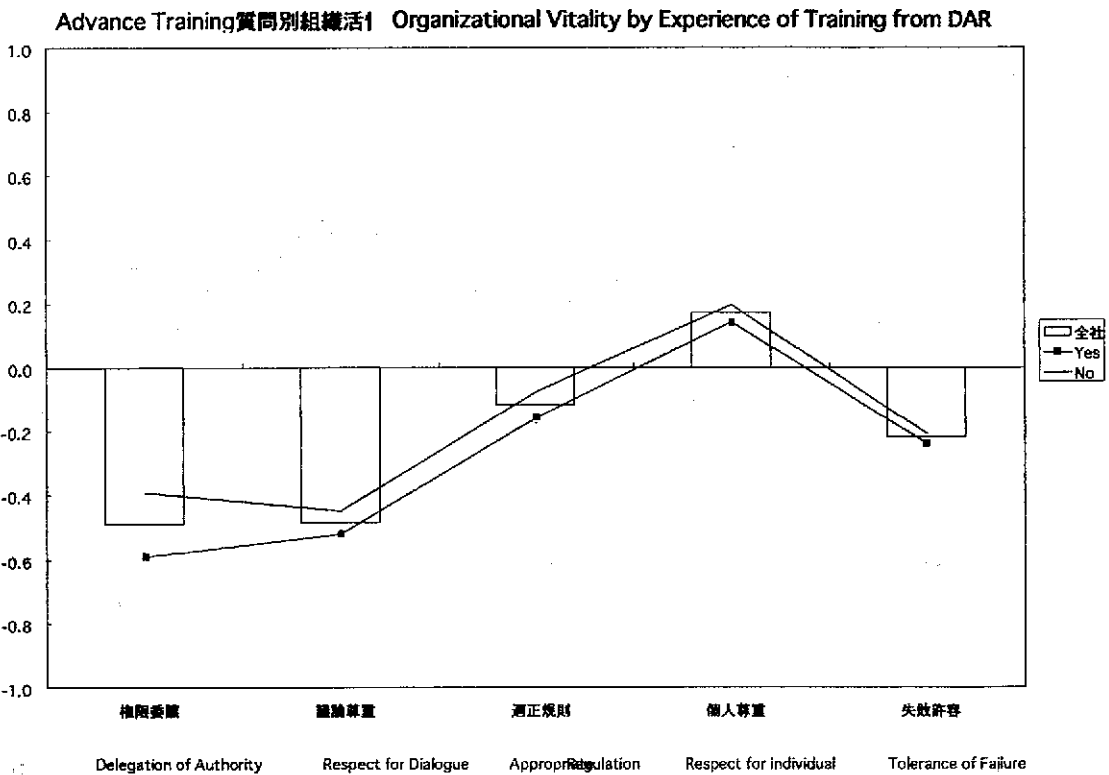
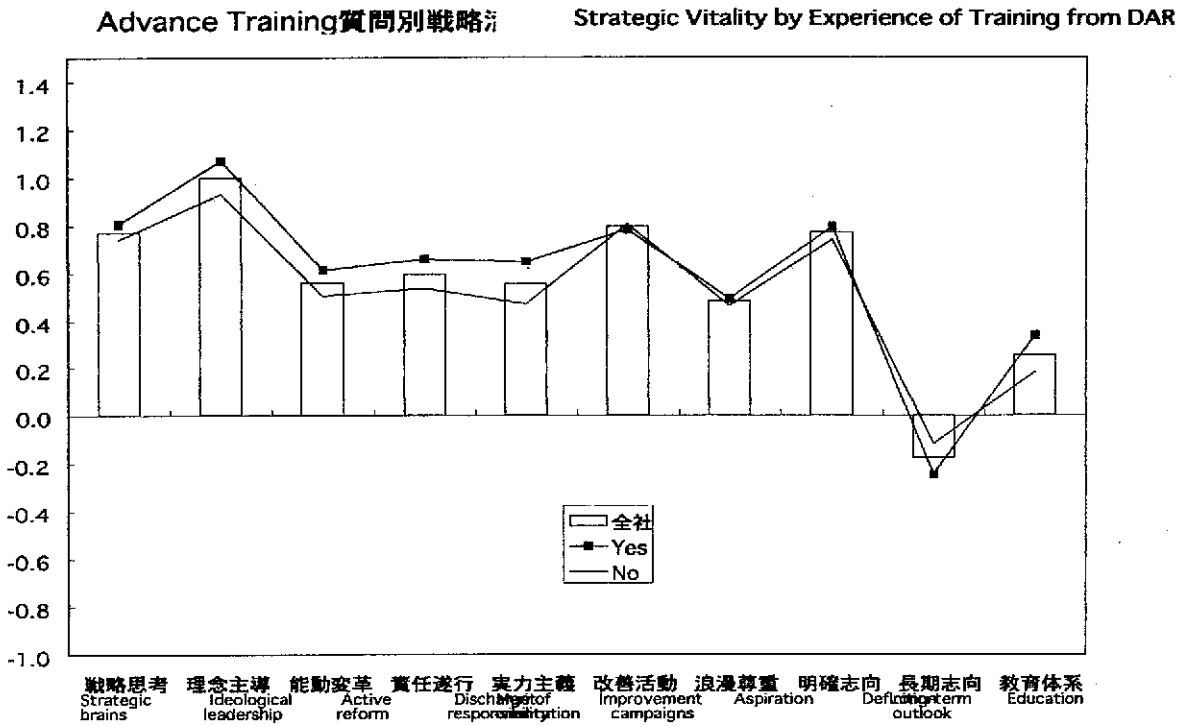
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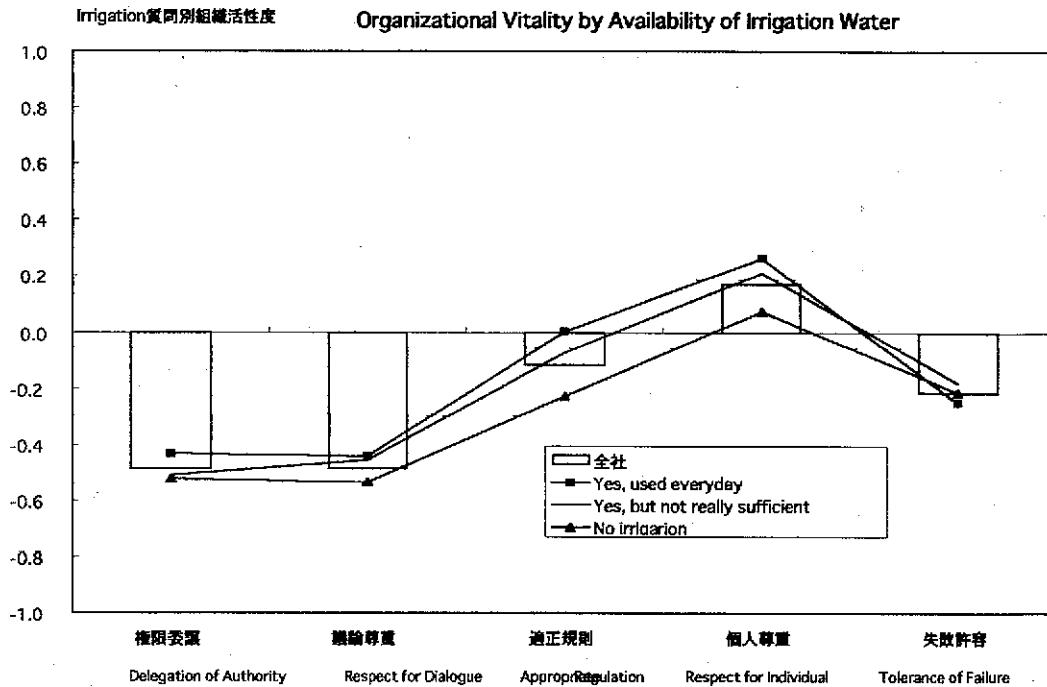
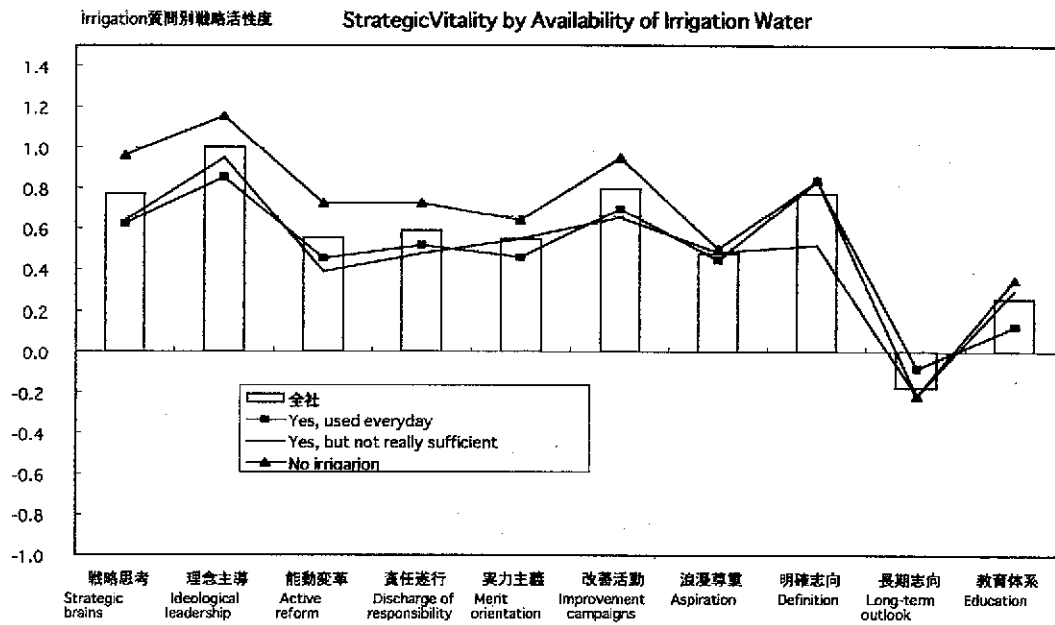
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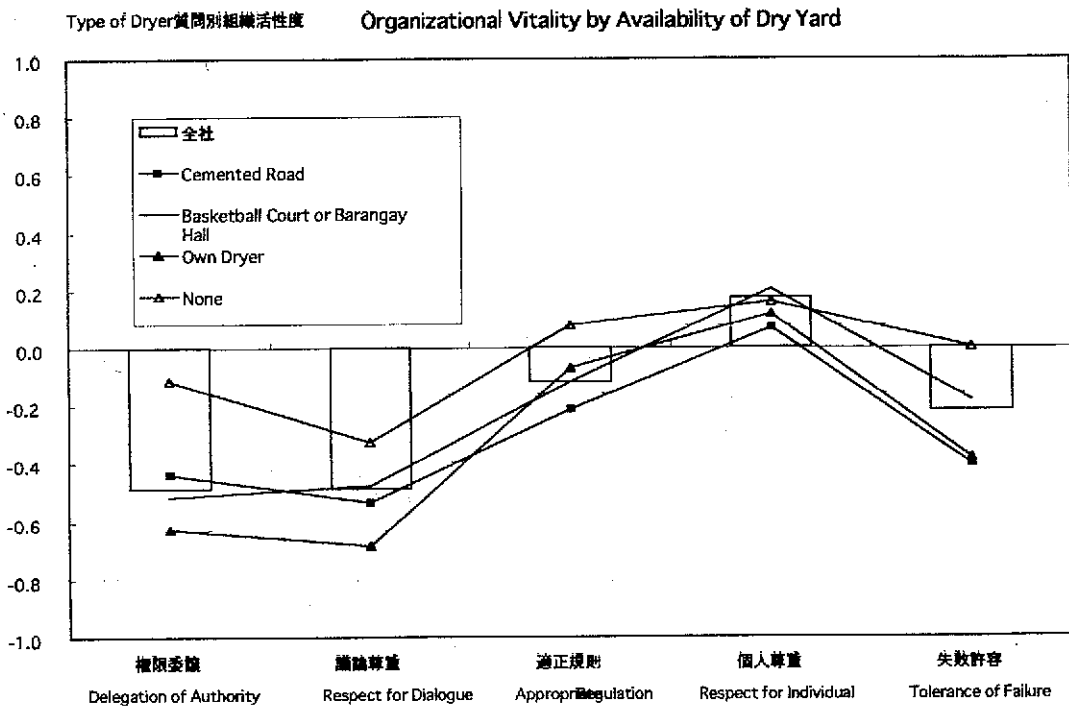
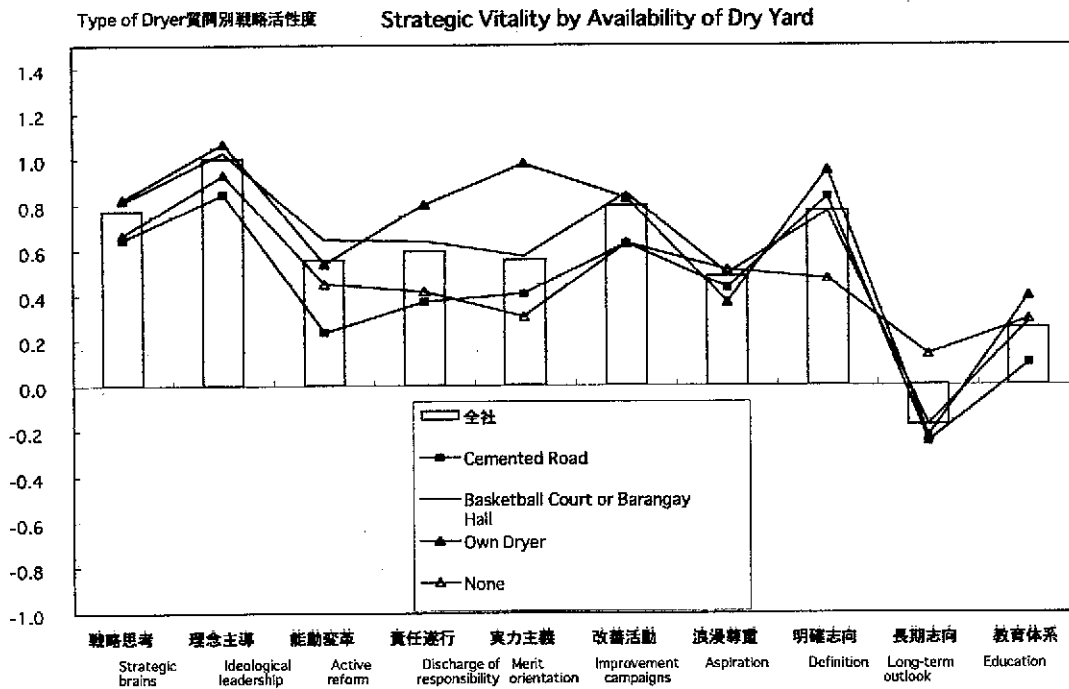
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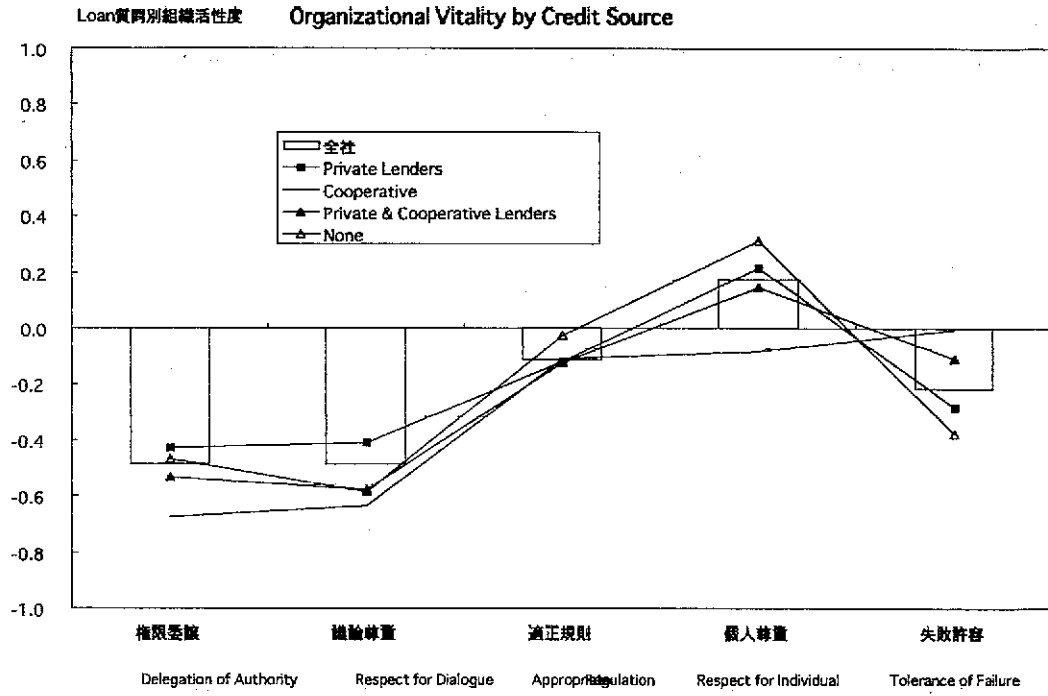
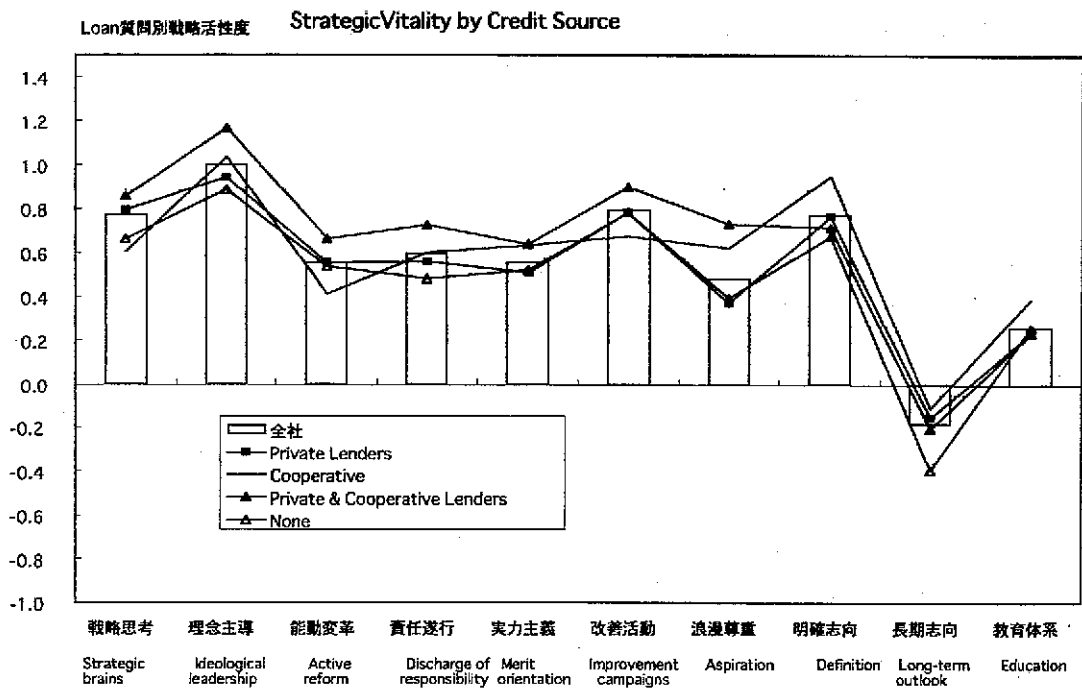
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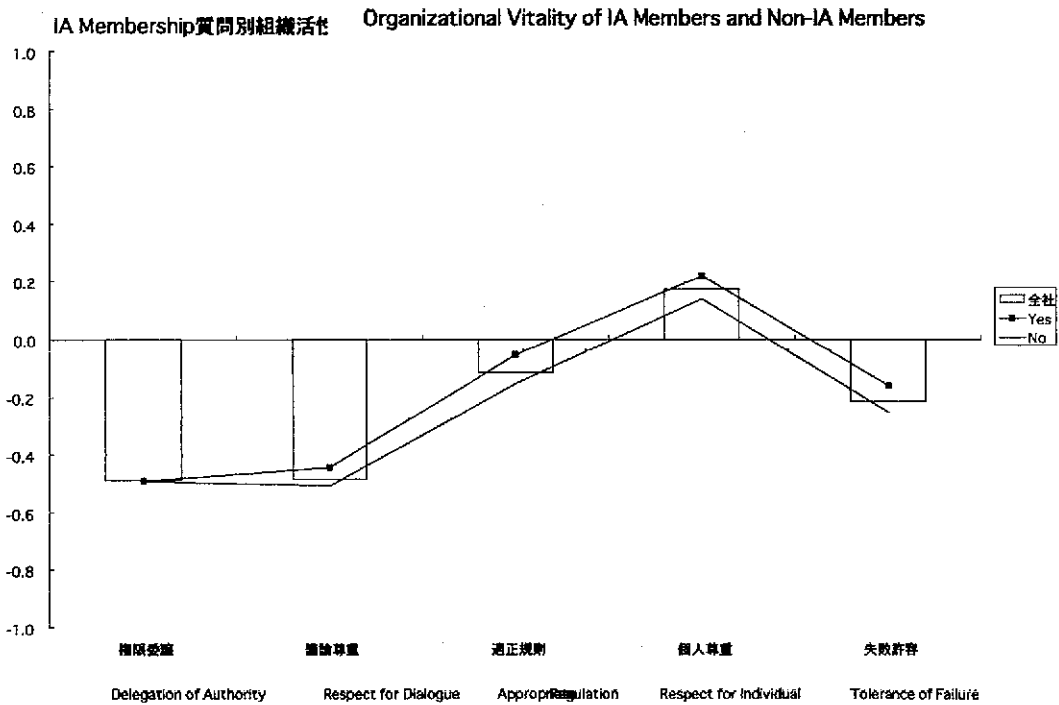
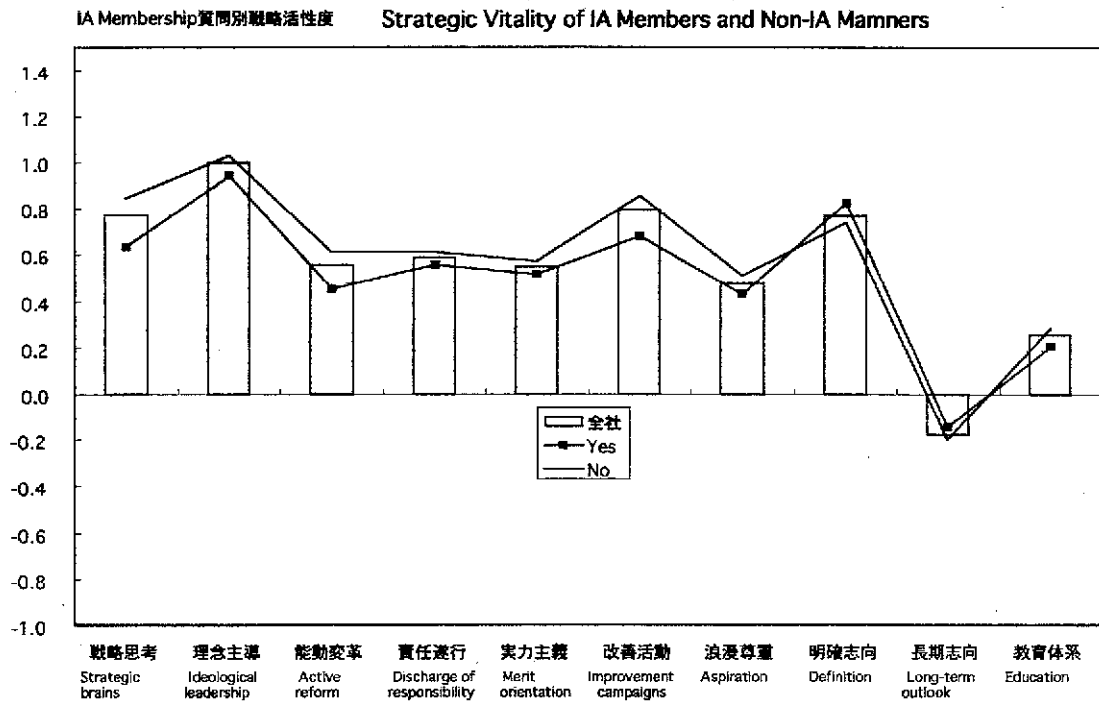
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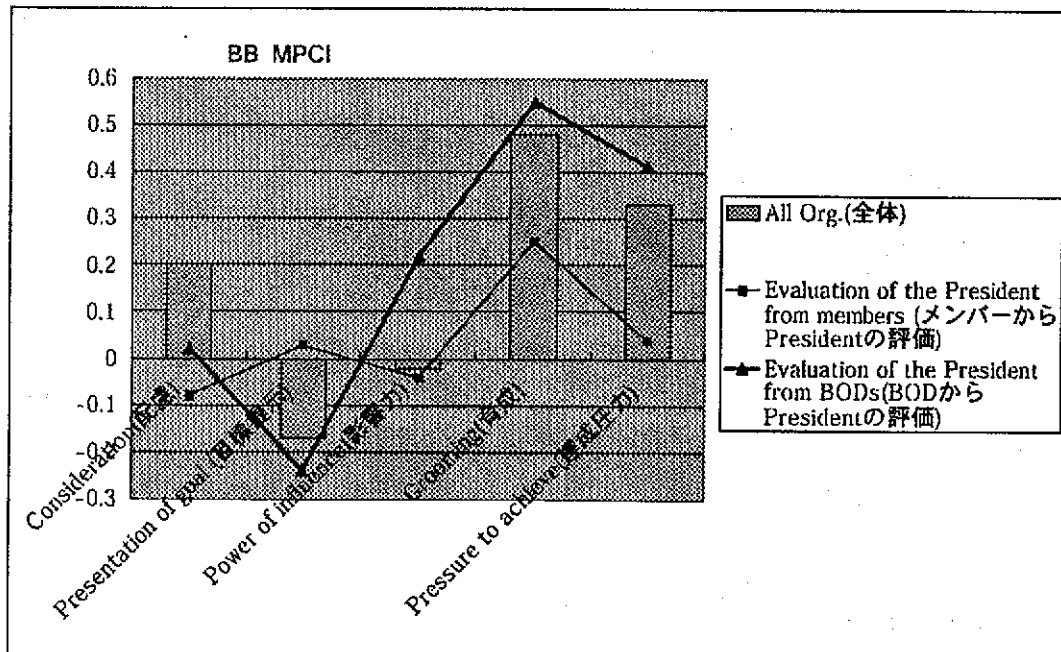
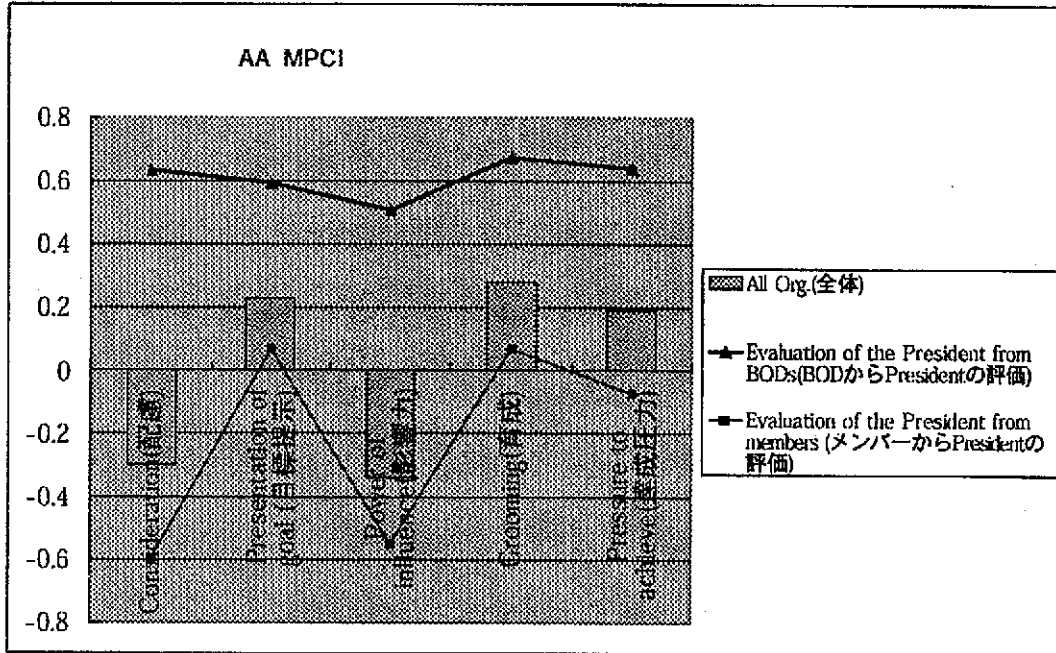


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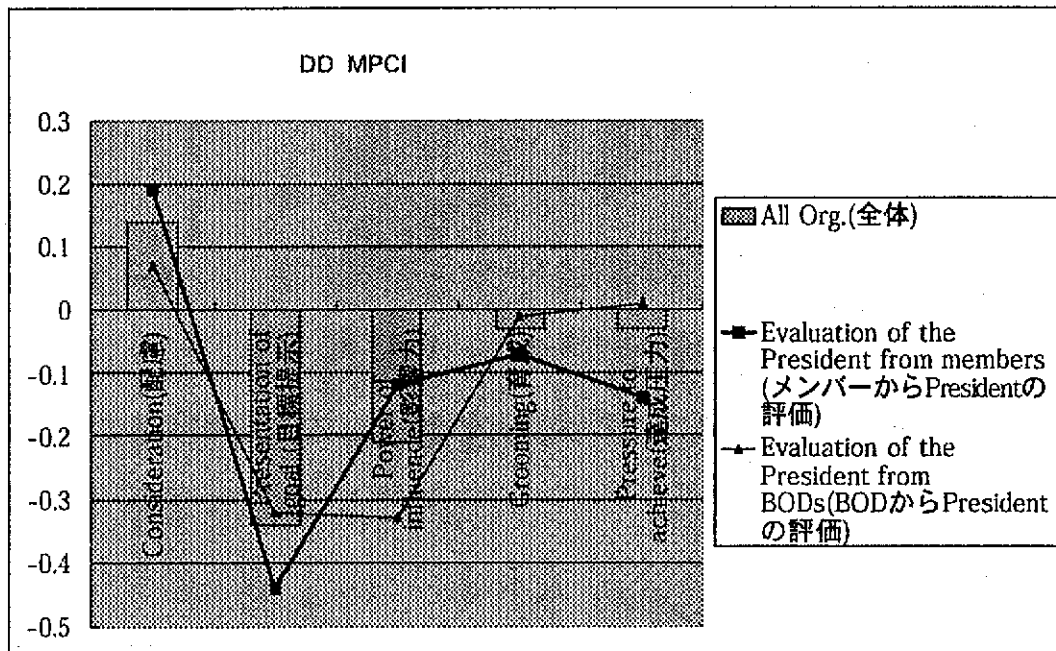
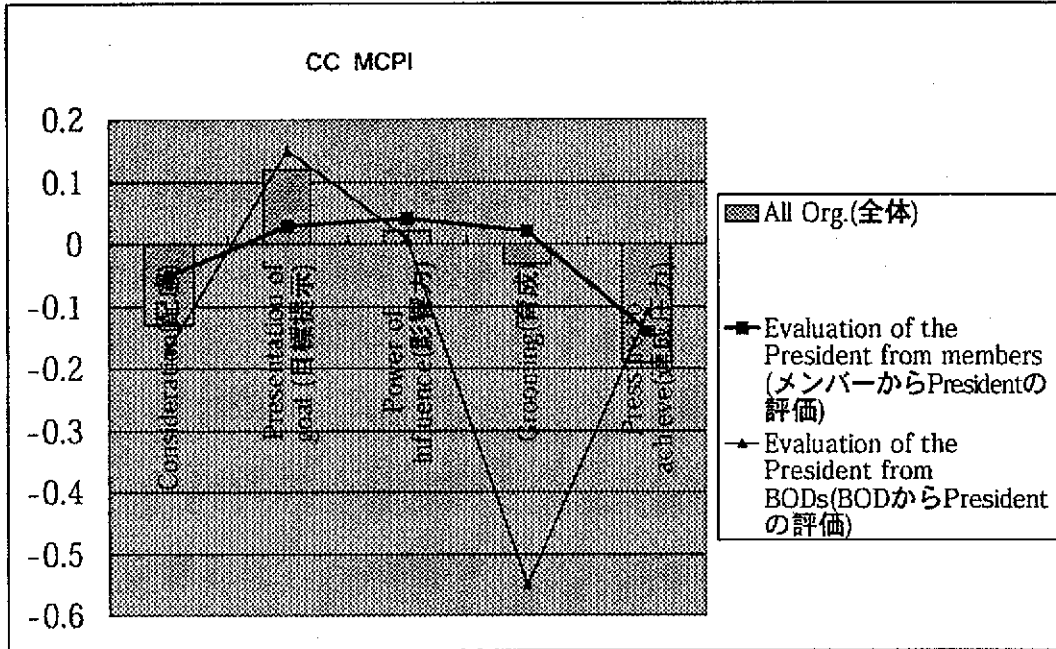


Appendix E-7 Result of DCC (Leadership Analysis)



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Appendix E-8 Form of Questionnaire for DCC

Ganap Na Sumasang-ayon
Sumasang-ayon
Walang Pinapanigan
Hindi Sumasang-ayon
Ganap Na Hindi Sumasang-ayon

Bilang Ng Tanong		Bilang Ng Tanong						
T1.	Nagbibigay importansiya sa mga resultang nakikita kaagad.	1. Hindi	1	2	3	4	5	Oo
T2.	Kahit maliliit na bagay ay dapat ipaalam sa nakatataas na pinuno.	2. Hindi	1	2	3	4	5	Oo
T3.	Ang pagkakamali ay mas higit na makatutulong upang mapaunlad ang tao kaysa mabilis na tagumpay.	3. Hindi	1	2	3	4	5	Oo
T4.	Ang mga pamantayan ng ebalwasyon ay simple at madaling maunawaan.	4. Hindi	1	2	3	4	5	Oo
T5.	Ang simulain ng organisasyon ay ginagawang maliwanag sa pamamagitan ng kongkretong halimbawa.	5. Hindi	1	2	3	4	5	Oo
T6.	Ang mga tao ay laging may ginagawa at laging napapagod.	6. Hindi	1	2	3	4	5	Oo
T7.	Nakapagdedesisyon ka batay sa nakikita mong pangangailangan at hindi iniisip ang sasabihin ng ibang tao.	7. Hindi	1	2	3	4	5	Oo
T8.	Ang tubo o kita ay higit na mas mahalaga kaysa sa dami ng benta.	8. Hindi	1	2	3	4	5	Oo
T9.	Ang mga panukala ng mga miyembro ay dapat bigyan ng ganap na atensiyon.	9. Hindi	1	2	3	4	5	Oo
T10.	Gustong-gusto ng mga miembro na ang organisasyon ay sumubok ng ibang larangan o gawain.	10. Hindi	1	2	3	4	5	Oo
T11.	May mahusay na komunikasyon o palitan ng impormasyon O pakikipag-usap	11. Hindi	1	2	3	4	5	Oo
T12.	Ang mga kautusan at plano ng organisasyon ay nagpapahayag ng kanilang tunay na adhikain.	12. Hindi	1	2	3	4	5	Oo
T13.	Ang istruktura o pagkakasaayos pang organisasyon ay simple at madaling maunawaan.	13. Hindi	1	2	3	4	5	Oo
T14.	Hindi kinukunsinti ang pagkukulang.	14. Hindi	1	2	3	4	5	Oo

Appendix E Farmers Organization

Ganap Na Sumasang-ayon
Sumasang-ayon
Walang Pinapanigan
Hindi Sumasang-ayon
Ganap Na Hindi Sumasang-ayon

Bilang Ng Tanong		Bilang Ng Tanong	1	2	3	4	5	Oo
T15.	Ang mga tao ay madalas nag-uusap tungkol sa kanilang mga pagsisikap para sa organisasyon at sa negosyo.	15. Hindi						
T16.	May panahon ang pagsulong.	16. Hindi						
T17.	Sa sandaling isinagawa ang mga plano, binibigyang diin ang pagsasakatuparan nito hanggang sa matamo ang resulta.	17. Hindi						
T18.	Ang mga nagawa ng miembro ay sinusukat batay sa mga pangmadaliang resulta.	18. Hindi						
T19.	Ang mga importanteng desisyon ay katutok lamang sa ilang tao.	19. Hindi						
T20.	Ikaw ay maaaring hindi sumang-ayon sa nakatataas na pinuno ngunit wala kang sama ng loob o inaasahang mangyayari na bunga nito.	20. Hindi						
T21.	Ang isang yunit o grupo ay maaaring buuin upang maki-pagtunggalian sa ibang sa organisasyon.	21. Hindi						
T22.	Ang mga bagong panukala ay makatarungang pinagpapasiyahan nang walang kinakampihan.	22. Hindi						
T23.	Ang mahahalagang desisyon ay laging isinasagawa sa pamamagitan ng pagbabalik tanaw sa simulain ng organisasyon.	23. Hindi						
T24.	Ang mga layunin ay napakatayog o napakataas (targets), at ang situwasyon sa organisasyon ay nakakalungkot.	24. Hindi						
T25.	Ang pagsasamang paggawa ng grupo ay higit na binibigyang diin kaysa indibidwal na pagkilos.	25. Hindi						
T26.	Maging ang mga taong hindi gaanong nakapag-aral o nakapagtapos ng kanyang propesyon o trabaho ay masiglang tinatangap sa organisasyon.	26. Hindi						
T27.	Ang mga opinyon ng iba (maging sa labas ng organisasyon) ay seryosong binibigyan ng importansiya.	27. Hindi						

Appendix E Farmers Organization

Ganap Na Sumasang-ayon
Sumasang-ayon
Walang Pinapanigan
Hindi Sumasang-ayon
Ganap Na Hindi Sumasang-ayon

Bilang Ng Tanong		Bilang Ng Tanong	1	2	3	4	5	
T28.	Sapat na sa miembro na gawin lang ang kanyang trabaho.	28. Hindi	1	2	3	4	5	Oo
T29.	Ang mga tao ay may tiwala sa isa't isa.	29. Hindi	1	2	3	4	5	Oo
T30.	Ang pagbabago ay itinuturing bilang oportunidad sa halip na isang banta o panganib.	30. Hindi	1	2	3	4	5	Oo
T31.	Ang mga kakayahan ng miyembro ay pinaunlad sa pamamagitan ng pang araw-araw na pagtatrabaho (karanasan)sa halip ng nga babasahin o mga tiyal na paraan ng pagtuturo.	31. Hindi	1	2	3	4	5	Oo
T32.	Ang susi sa pag-unlad ay itinuturing na nakasalalay sa pagbibigay ng importansiya sa kakayahang sa halip na pagsuporta sa mga kahinaan (weaknesses).	32. Hindi	1	2	3	4	5	Oo
T33.	Ang ginagawang trabaho ay itinuturing na higit na mahalaga kaysa mga pagsisikap para sa hinaharap.	33. Hindi	1	2	3	4	5	Oo
T34.	Ang mga desisyon ay isinasagawa agad.	34. Hindi	1	2	3	4	5	Oo
T35.	Malinaw na pinaliliwanag ang tungkulin at kapangyarihan ng mga opisyal.	35. Hindi	1	2	3	4	5	Oo
T36.	Ang mga pangmatagalang balakin o plano ay binibigyan ng higit na pagpapahalaga kaysa sa mga pangmadaliang plano.	36. Hindi	1	2	3	4	5	Oo
T37.	Ang pangunguna o pagiging Number 1 sa organisasyon ay binibigyang diin sa bawat gawain.	37. Hindi	1	2	3	4	5	Oo
T38.	Ang mga tao ay nakapagtatrabaho nang hindi nakatali sa mga alituntunin at regulasyon.	38. Hindi	1	2	3	4	5	Oo
T39.	Ang pagkakaisa ay binibigyang diin at bihirang lumitaw ang pagkakaiba-iba ng pananaw.	39. Hindi	1	2	3	4	5	Oo
T40.	Ang organisasyon ay nakatutugon nang sapat para sa pagbubuo ng mga espesyal at pansamantalang grupo na may partikular na layunin (ad-hoc teams) na dapat isagawa kung kinakailangan.	40. Hindi	1	2	3	4	5	Oo

Appendix E Farmers Organization

Ganap Na Sumasang-ayon
Sumasang-ayon
Walang Pinapanigan
Hindi Sumasang-ayon
Ganap Na Hindi Sumasang-ayon

Bilang Ng Tanong		Bilang Ng Tanong	1	2	3	4	5	Oo
T41.	Ang mga miembro ng organisasyon ay tumatanggap ng pagtrato naaayon sa kanilang mga gawa (performance) nang walang pagkampi dahil lamang sa tagal ng panimilbihan (seniority).	41. Hindi						Oo
T42.	Ang malalim na usapan ay isinasagawa kapag may sumusulpot na pagkakaiba ng opinyon.	42. Hindi						Oo
T43.	Maraming tao ang totoong nagkakaisa ng damdamin sa simulain ng organisasyon.	43. Hindi						Oo
T44.	Ang mga gawain ng maliliit na grupo ay masiglang ipinatutupad para sa paglutas ng suliranin o problema.	44. Hindi						Oo
T45.	Ang mga bagong panukala ay ipinatutupad lamang matapos ang maingat na pag-aanalisa at pag-aaral.	45. Hindi						Oo
T46.	Ang pag-iiba-iba ng trabaho o assignment ng miembro ay makatuwiran.	46. Hindi						Oo
T47.	Ang mga bagong pangangailangan sa pamilihan ay nilikha sa pamamagitan ng pagpapaunlad ng bagong teknolohiya at mga produkto.	47. Hindi						Oo
T48.	Ang mga plano o project na itinakda (targets) ay natamo.	48. Hindi						Oo
T49.	Ang mga gawain ay agad na umaangkop sa pagbabago.	49. Hindi						Oo
T50.	May kaugalian o pag-uugali na binibigyan ng pagkaka-taon na subukin ang mga bagong ideya.	50. Hindi						Oo
T51.	Ang training programs na ibinibigay ay tumutugon sa layuning ng organisasyon at ito ay sistematiko o maayos na isinasagawa (systematically implemented).	51. Hindi						Oo
T52.	Ang mga oportunidad sa pamilihan ay binibigyang diin kaysa sa kung ano lamang ang magagawa mismo ng Organisasyon.	52. Hindi						Oo
T53.	Binibigyan ng mas mahalaga ang mga unti-unti ngunit siguradong pagbabago.	53. Hindi						Oo

Appendix E Farmers Organization

Ganap Na Sumasang-ayon
Sumasang-ayon
Walang Pinapanigan
Hindi Sumasang-ayon
Ganap Na Hindi Sumasang-ayon

Bilang Ng Tanong		Bilang Ng Tanong						
T54.	Pinagkakatiwalaan ang namumuno.	54. Hindi	1	2	3	4	5	Oo
T55.	Ang resulta ng ginagawang trabaho ay laging isinasaisip na makapagbibigay ng halimbawa para sa susunod na Project o gawain.	55. Hindi	1	2	3	4	5	Oo
T56.	Ang sino man ay maaaring makilahok sa mga proyektong kanilang mapipili o magugustuhan kung sila ay may interes at kakayahan (enthusiasm & capability).	56. Hindi	1	2	3	4	5	Oo
T57.	Ang mga desisyon na tila napakahirap makamit ay nagagawa kung minsan.	57. Hindi	1	2	3	4	5	Oo
T58.	Ang mga miembro ay madalas na binabantayan upang malaman kung sila ay sumusunod sa mga alituntunin o hindi.	58. Hindi	1	2	3	4	5	Oo
T59.	Ibig mong magpatuloy sa pangkasalukuyang mong posisyon sa organisasyon.	59. Hindi	1	2	3	4	5	Oo
T60.	Ang iyong gawain sa organisasyon ay nakatutulong sa iyong personal na pag-unlad.	60. Hindi	1	2	3	4	5	Oo
T61.	Paminsan-minsan na sinasabihan ang mga miembro na subukan ang mga gawain na halos ay imposibleng magawa.	61. Hindi	1	2	3	4	5	Oo
T62.	Inilalahad ang mga detalye at eksaktong bagay (specific targets) na kailangang matamo.	62. Hindi	1	2	3	4	5	Oo
T63.	Nakaaangkop o nakasabay nang maayos sa lahat ng sitwasyon o pangyayari.	63. Hindi	1	2	3	4	5	Oo
T64.	Binibigyan ng halaga ang pananaw sa trabaho.	64. Hindi	1	2	3	4	5	Oo
T65.	Nagsasabi ng dapat sabihin sa mga officers.	65. Hindi	1	2	3	4	5	Oo
T66.	Nagbibigay sa kanyang mga miembro ng mga gawaing pang matagalan, gayon din, ng mga pangmaliang gawain.	66. Hindi	1	2	3	4	5	Oo

Appendix E Farmers Organization

Garap Na Hindi Sumasang-ayon
Hindi Sumasang-ayon
Walang Pinapanigan
Sumasang-ayon
Garap Na Sumasang-ayon

Bilang Ng Tanong		Bilang Ng Tanong						
T67.	Ipinapasa o ipinaalam ang mga impormasyon na nakuha mula sa loob o labas ng organisasyon sa kanyang mga miembro.	67. Hindi	1	2	3	4	5	Oo
T68.	Nagsisikap na tulungan ang mga miembro na mahanap ang daan o gabay para sa kanilang tagumpay.	68. Hindi	1	2	3	4	5	Oo
T69.	Iginagalang ang mga damdamin at paninindigan ng mga miembro.	69. Hindi	1	2	3	4	5	Oo
T70.	Binibigyan ng mas importansiya ang resulta ng project.	70. Hindi	1	2	3	4	5	Oo
T73.	Hindi natatali sa mga dati na o makalumang pamamaraan o gabay (conventional patterns) at nagsisikap na gumamit ng mga makabagong ideya.	73. Hindi	1	2	3	4	5	Oo
T74.	Ipinapahayag ang patakarang ng organisasyon sa mga tauhan o pinamumunuan at sinisikap na ipaunawa ito sa kanila.	74. Hindi	1	2	3	4	5	Oo
T75.	Seryosong pinakikinggan ang mga problema at mga mahahalagang puntos o isyu na ipinapahayag ng mga miembro o pinamumunuan.	75. Hindi	1	2	3	4	5	Oo
T76.	Gumagalang sa mga opinyon ng mga pinamumunuan o miembro.	76. Hindi	1	2	3	4	5	Oo
T77.	Hinihikayat ang mga miembro o pinamumunuan ayon sa kanyang sariling paniniwala.	77. Hindi	1	2	3	4	5	Oo
T78.	Hinahayaan ang kanyang pinamumunuan o miembro na maranasan ang iba't-ibang gawain na makatutulong sa kanilang pag-unlad.	78. Hindi	1	2	3	4	5	Oo
T79.	Hinuturo ang mga kaalaman o karunungan sa ginagawang trabaho sa mga miembro o pinamumunuan.	79. Hindi	1	2	3	4	5	Oo